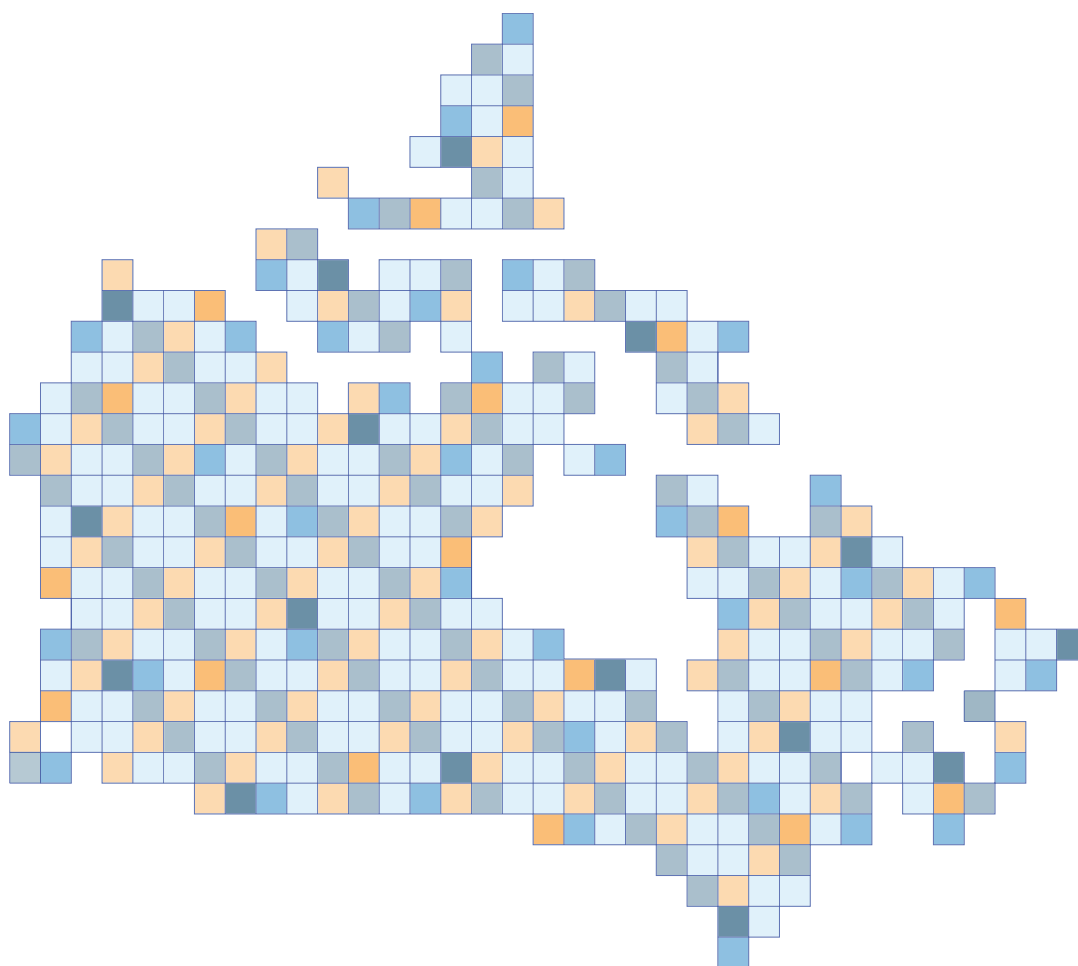


Alberta Poverty Progress Profile



2016



CANADA WITHOUT POVERTY
CANADA SANS PAUVRETÉ

Poverty is a violation of human rights.

OVERVIEW

Alberta is one of the wealthiest provinces in Canada; however, rising inequality, expensive childcare, and high unemployment have created a climate where poverty is a pressing concern for many. Before the economic downturn, Vibrant Communities Calgary estimated that poverty cost Alberta \$7.1-9.5 billion per year in 2013.¹ Since this estimate was calculated, measurements show an increase of 4,670 economic families in poverty from 2013 to 2014. Additionally, other indicators such as the 17.6% rise in food bank usage since 2015,² demonstrate that poverty rates in the province have increased since the cost of poverty was determined.

In June 2013, the government announced the release of a discussion paper entitled, *Together We Raise Tomorrow: Alberta's poverty reduction strategy*. Since the release of the discussion paper, progress on the poverty strategy has been slow to hit the ground. However, a recent re-commitment in the province's 2016 budget marked that the strategy was in development.

Municipal plans to reduce poverty and eliminate homelessness in Alberta have seen more activity. The city of Calgary, for example, intends to cut the poverty rate by 50% by 2023. Currently, 1 in 10 people in Calgary live in poverty, 1 in 5 are concerned about food security, and 1 in 3 are concerned about being able to afford housing.³ Similarly, 12% of people in Edmonton live in poverty, including 33,000 children.⁴

Action on the Ground

Social Policy Framework

The Government of Alberta released *Alberta's Social Policy Framework* in 2013 following community consultations. The vision sets the tone for the framework: "In Alberta, everyone contributes to making our communities inclusive and welcoming. Everyone has opportunities to fulfill their potential and to benefit from our thriving social, economic, and cultural life."⁵ The document is intended to inform the development of future policy and programs. In 2013, *Together We Raise Tomorrow* was also launched to seek community input on key priorities of the *Framework*, namely the *Children's Charter* and the *Poverty Reduction Strategy*.

A Plan for Alberta: Ending Homelessness in 10 Years

The Alberta Secretariat for Action on Homelessness (ASAH) was introduced in January 2008 to produce the province's first long-term plan on homelessness.⁶ Those involved in the ASAH include service providers, community-based organizations, and municipal leaders.⁷ The plan focuses on housing those who are chronically homeless through a Housing First approach. Since its launch, the plan has successfully housed roughly 4,000 individuals who previously experienced homelessness; 82% of those individuals have remained housed.⁸ Housing stability is associated with a decrease in interactions with health and criminal justice systems, which results in overall cost savings for the province.⁹ There have not been any further progress reports released since 2011.¹⁰

Municipal Poverty Plans

Eight municipalities have joined provincial anti-poverty efforts, creating local strategies to reduce the impact of poverty in their cities. They focus on local initiatives, data gathering, and on building inclusive, socially aware, and engaged communities. Calgary, Canmore, Edmonton, Grand Prairie, Lethbridge, Medicine Hat, Municipal District of Wood Buffalo, and Red Deer and surrounding areas have used community consultations to draft key plan principles. These include asset building, defining measurable goals, inclusive practices, and an educational component that exposes the realities of poverty and its impact on society. In 2015, for example, Medicine Hat's homelessness strategy was released and commended by people in Canada for effectively managing chronic homelessness in a timely manner.¹¹

The *End Poverty Edmonton Strategy* aims to end poverty through an economic, public opinion, and a human rights-based approach.¹² Through collaboration with the City of Edmonton and the United Way Capital Region, the strategy aims to end poverty by creating tangible outputs such as recognizing Indigenous rights, changing attitudes towards poverty, and addressing systemic underlying causes of poverty.¹³

Progressive Tax System

Alberta implemented a progressive tax system in early 2015, which protects low-income people living in the province by exempting them from certain taxes and allowing them to pay the same rate of 10% as under the previous flat system. People with an annual income over \$125,000 saw an increase to a 12% tax rate while people with an income over \$300,000 saw a maximum increase to 15%.¹⁴ It is estimated that this will bring in \$330 million by 2016/17.¹⁵ Corporate taxes have also increased from 10% to 12% under the new system.¹⁶

Payday Lending Regulations

A financial topic that has become an important issue to Albertans is the regulation of payday lending. Most users of payday loans are living in poverty, and the use of these loans can perpetuate unreasonable amounts of debt for low-income individuals. Current rates allow companies to charge \$23 per \$100 loaned. Bill 15, *An Act to End Predatory Lending*, proposes lowering that rate to \$15 and giving customers 42 days to pay back the loan without interest.¹⁷ The legislation is an attempt to break the cycle of debt amassed by individuals who are already cash-strapped and turning to payday lending as a last resort.¹⁸ The average borrower may take out 5 to 6 loans per year and may pay thousands of dollars for an original loan of under one thousand.¹⁹

MEASURING PROGRESS AND SUCCESS

Statistical Indicators of Poverty (unofficial measurement tools)[†]

	LICO Low-Income Cut-off After-tax ²⁰	LIM Low-Income Measure After Tax ²¹	MBM Market Basket Measure ²²	Food Bank Usage ²³	Social Assistance** Recipients ²⁴	Minimum Wage ²⁵
2005	271,000 8.5%	397,500	316,000 9.9%	45,481 1.4%	56,400	\$7.00
2007	212,000 6.1%	380,480	246,000 7.1%	38,837 1.1%	*	\$8.00
2008	203,000 5.7%	390,140	259,000 7.3%	33,580 0.9%	*	\$8.40
2009	279,000 7.7%	410,150	404,000 11.2%	53,976 1.5%	59,176	\$8.80
2010	247,000 6.8%	419,360	337,000 9.2%	59,311 1.6%	73,350	\$8.80
2011	259,000 7.0%	421,310	351,000 9.4%	58,735 1.6%	71,137	\$9.40
2012	208,000 5.4%	415,710	280,000 7.3%	53,512 1.4%	62,426	\$9.75
2013	*	427,360	*	48,653 1.2%	59,356	\$9.95
2014	*	432,030	*	49,766 1.2%	56,433	\$10.20
2015	*	*	*	67,443 1.6%	58,653	\$11.20
2016	*	*	*	79,293 1.9%	*	\$12.20

[†] The LICO, LIM and MBM rates in this chart should be compared vertically to understand trends in poverty from year-to-year. As there is no official low-income threshold, and data is calculated differently based on a variety of factors, these rates are not comparable horizontally

* Data not available

** "Social Assistance" refers to the total number of people assisted by all Social Assistance programs in the province.

Notes on Critical Thematic Areas

Human Rights: Alberta's *Human Rights Act* references the dignity and inalienable rights of all people as well as discrimination due to source of income, but does not explicitly describe poverty as a violation of human rights.²⁶ The *Social Policy Framework* noted "equal rights" as stated in the *Universal Declaration of Human Rights*, but there were no references to human rights standards or provincial obligations relating to poverty.²⁷ The mandate for the Alberta Secretariat for Action on Homelessness describes the development of a "comprehensive, coordinated and sustainable approach" to ending homelessness.²⁸ The approach includes goals, timelines, and financial requirements, but no explicit reference for the province's international human rights obligations.

In 2013, the city of Calgary took a step in recognizing human rights with the release of the *Homeless Charter of Rights (Homeless Charter)*. The *Homeless Charter* ensures that "all citizens of our community – regardless of housing status – are equal in dignity, rights, and responsibility".²⁹

Income and Employment Support: Social assistance rates in Alberta are dramatically below the poverty line and have not kept up with inflation.

After being among the lowest in the country, the early 2016 Alberta unemployment rate (8.5%) surpassed the national rate (7.0%). The unemployment rate for youth was even higher, at 12.8%.³⁰ As of March 2016, roughly 300,000 people living in Alberta were earning less than \$15 per hour.³¹ In October 2016, the government eliminated the two-tier minimum wage system and raised the general minimum wage to \$12.20 per hour.³² The government plans to raise the minimum wage to \$15 per hour by 2018.³³

Alberta is allocating an estimated \$683 million for income support in 2016-2017, almost \$8 million more than the previous year.³⁴ In April 2016, there were 47,312 income support cases, a 3.5% increase from March 2016. Of these cases, 68% were single individuals, 24.8% were single parent families, 4.5% were two parent families, and 2.7% were couples without children.

Alberta has allocated an additional \$25 million to the existing \$75 million budgeted for family and community support, which will provide social services to 319 municipalities and Métis settlements.³⁵ Enhanced *Alberta Child Benefit* and *Alberta Family Employment Tax Credit* programs came into force in July 2016 and were estimated to reach 380,000 children in 199,000 families.³⁶ Budget 2016 has promised \$147 million in 2016-17 and \$196 million per year starting in 2017.³⁷ To put these numbers in perspective, a family of two adults and two children can be eligible to receive \$3,107³⁸ if they have a household income less than \$77,675.³⁹

Housing: After conducting community consultations in 2016, the government is aiming to have a *Provincial Affordable Housing Strategy* in place by Spring 2017.⁴⁰ Currently, over 15,000 households are on waitlists for affordable housing and approximately \$1.2 billion will be invested toward this effort over the next five years⁴¹ with \$892 million allocated in Budget 2016.⁴² Housing programs support around 110,000 people living in Alberta.⁴³ Housing programs consist of: 21% affordable housing initiatives; 24% apartment type housing for seniors; 17% senior lodges and services; 18% subsidized rental housing for low-income people; 2% special needs housing; and 18% rent supplements.⁴⁴

In November 2014, a snapshot homelessness count declared that 6,663 people were homeless across seven cities.⁴⁵ Overall, the rate of homelessness decreased 15.3% from 2008 to 2014.⁴⁶ In 2014, Alberta had 60 shelters for women and children with a total of 1,437 beds, 482 women residents and 416 children residents.⁴⁷ Alberta saw an increase of 70 emergency shelter beds for victims of family violence in 2015-2016⁴⁸ and new annual funding of \$15 million to support women's shelters.⁴⁹

Education: Alberta has some of the highest levels of literacy and numeracy skills in the country.⁵⁰ In 2006, Alberta had one of the lowest high school graduation rates at 69%⁵¹ that jumped to 79.5% in 2012.⁵² Budget 2016 allowed for the hiring of roughly 380 teachers and 150 support staff, a school nutrition program, a \$45 million annual investment to reduce school fees for families, and a 2 year "tuition

freeze for post-secondary students.”⁵³

Indigenous students in Alberta have not fared as well as non-Indigenous students in terms of education rates. About “22.3% of off-reserve Indigenous Peoples have less than a high school diploma”, as opposed to 12.3% of non-Indigenous people in Alberta.⁵⁴ In June 2016, multiple education-focused organizations signed the Government of Alberta’s *Joint Commitment to Action* to reflect Alberta’s commitment to the Truth and Reconciliation Commission.⁵⁵ The commitment will ensure education for teachers and students on First Nations, Métis, and Inuit histories and cultures within K-12 curricula.⁵⁶

Early Childhood Education and Care: Currently, there are only enough spaces for approximately 25% of children in need of childcare in Alberta.⁵⁷ Average costs for childcare in Calgary range between \$924 and \$1050 per month.⁵⁸ The government provides subsidies for low-income households, the maximum being between \$546 and \$628 for daycare facilities and between \$437 and \$520 for home care.⁵⁹ While the government increased the income threshold for the subsidy to \$50,000 from \$35,000 in 2012, many low-income families cannot afford the parent fee above the subsidy and are unable to access adequate childcare.⁶⁰

In 2015-2016, \$297 million was budgeted for childcare programs, including \$175 million toward affordability and a \$25 per day childcare system.⁶¹

Healthcare: Budget 2016 promises to maintain stable funding for Alberta healthcare and health infrastructure projects.⁶² As a poverty reduction action, the government has also allocated \$90 million toward public home care.⁶³ Of this, \$237 million was allocated to primary care (a \$34 million decrease) and \$40 million toward mental health initiatives (an \$8 million decrease).⁶⁴

Inequality: Alberta is facing growing inequality with most gains in the past decade going to the top-earning 1%⁶⁵ which earns 18 times more than the average income earner, the highest rate in Canada.⁶⁶ While the top 10% earners have doubled their income since 1982, the bottom 90% have only seen a small increase of \$3,200 in the past thirty years.⁶⁷

Alberta’s Indigenous population faces severe disparities. In 2014, 11.1% of Indigenous peoples with a university degree or higher education were employed, as opposed to 26.4% of non-Indigenous people.⁶⁸ Additionally, Indigenous children make up 69% of children in care in Alberta and 4 out of 10 Indigenous children live in poverty.⁶⁹ Calgary is currently working on developing an Indigenous poverty reduction strategy as part of the *Enough For All* strategy.

There is also a significant gap between men and women in Alberta. On average, women earn only 68 cents per dollar that men earn. Women make up 70% of all part-time workers in the province and 62% of all minimum wage workers.⁷⁰ Two of Alberta’s biggest cities (Calgary and Edmonton) have been consistently ranked at the bottom of Canada’s best cities for women.⁷¹ To address this, the government created the Ministry of the Status of Women with the purpose of connecting the unique needs of women to other policies, especially those concerned with poverty

reduction.⁷²

Views From Outside the Alberta Government

Some organizations have suggested that the government must ground a poverty reduction plan and the plan to end homelessness in legislation to show its commitment to the alleviation of poverty. It has also been recommended that an evaluation plan be tied to the strategy.⁷³ Most recently, organizations are welcoming the provincial government's call for feedback and input for the development of a provincial affordable housing strategy.

While many anti-poverty groups support of the government's announcement to increase minimum wage to \$15 per hour, some groups have raised concerns about this policy. Groups such as the Edmonton and Calgary Chambers of Commerce and Restaurants Canada are concerned that this increase will lead to layoffs for workers and a heavy burden on employers. In response, the government labour minister has stated that her department's analysis shows "no impact or negligible impact" on the unemployment rate.⁷⁴ The government has pointed to additional evidence that the policy will positively affect women experiencing poverty, as those in low minimum wage employment in the province are primarily women.

FEATURE: Fort McMurray Wildfire

In May 2016, wildfires spread across 500,000 hectares (an area larger than Prince Edward Island) in the Wood Buffalo and Fort McMurray area.⁷⁵ The fire destroyed almost 10% of the city, including 2,400 structures. The government implemented the *Wildfire Evacuee Transitional Accommodation Benefit* to pay for hotel and temporary housing costs for up to 90 days of evacuation.⁷⁶ The fire had a significant impact on low-income households without the resources to replace lost belongings. A one-time debit card relief funding provided \$1,250 per eligible adult and \$500 per dependent child.⁷⁷ There is concern about unemployment rates rising even higher as workers are displaced.

THE BOTTOM LINE

Historically, Alberta has been one of the richest provinces in the country, but with the recent economic crisis and resulting unemployment rates, it will have to re-structure past approaches to poverty. Local poverty strategies and recent policies to address poverty including the *10-Year Plan to End Homelessness*, the progressive tax system, and payday loan regulations are a step in the right direction, but the government is still lacking a cohesive provincial poverty plan. It will be critical for the government to follow through on its promises for a poverty plan as well as childcare policies, a living wage for all workers in the province, improved healthcare (including mental healthcare), and education spending.

FOR MORE INFORMATION



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⁷⁴ Justin Giovannetti, *Globe and Mail*, 2016, "Alberta to raise minimum wage to \$15, despite opposition," online:

<http://www.theglobeandmail.com/news/national/alberta-to-raise-minimum-wage-to-15-despite-opposition/article30723472/>.

⁷⁵ *Globe staff and The Canadian Press*, "The Fort McMurray fire: What's happening now, and what you've missed", *Globe and Mail* (10 June 2016), online:

<http://www.theglobeandmail.com/news/alberta/the-fort-mcmurray-disaster-read-the-latest-weekend/article29930041/> [*Fort McMurray Fire*].

⁷⁶ Government of Alberta, "Wildfire evacuee transitional accommodation benefit", (2016), online: <http://www.alberta.ca/wildfire-recovery-financial-weta-benefit.cfm>.

⁷⁷ Government of Alberta, "Debit card relief funding", (2016), online: <http://www.alberta.ca/wildfire-recovery-financial-debit-cards.cfm>.