

Family Security in Insecure Times: The Case for a Poverty Reduction Strategy for Canada



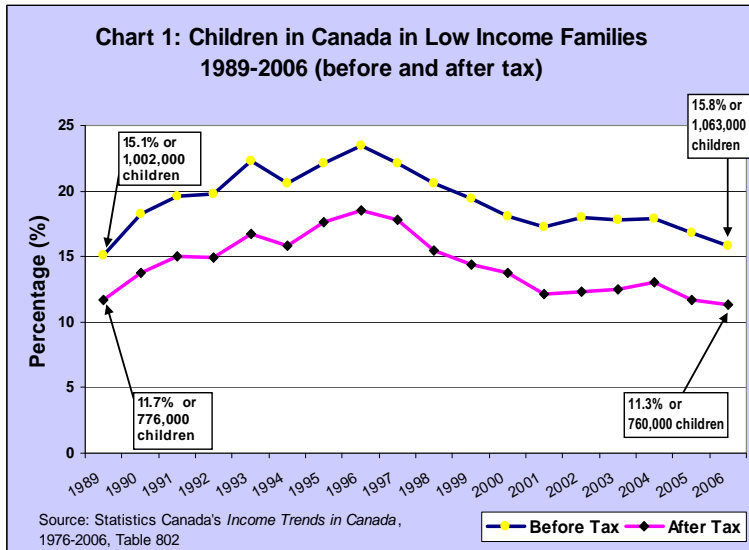
2008 Report Card on Child and Family Poverty in Canada

END CHILD & FAMILY POVERTY IN CANADA

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In 1989, the House of Commons unanimously resolved to "seek to achieve the goal of eliminating poverty among Canadian children by the year 2000." Nearly two decades later, 760,000 children - almost 1 child out of every 9 in Canada - still lives in poverty when measured after income taxes.¹

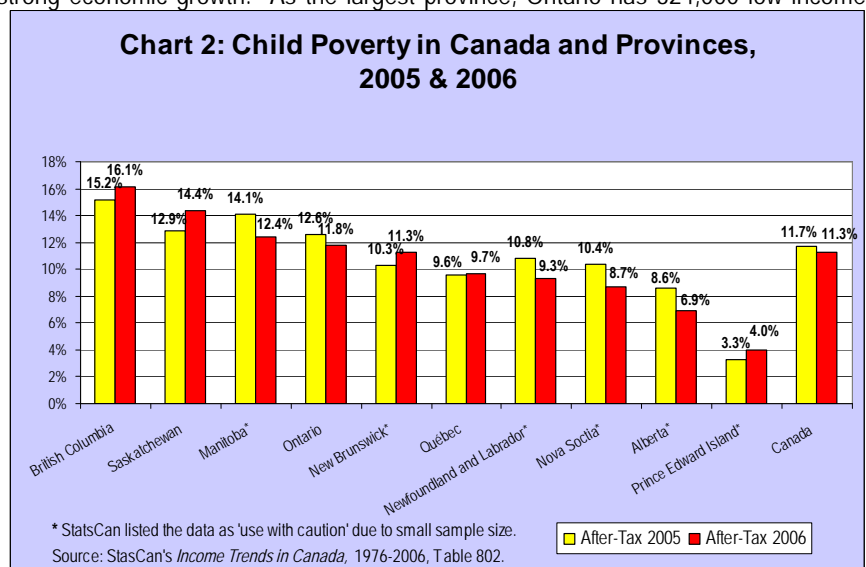
The rate of child and family poverty in Canada was essentially the same in 2006 as it was in 1989 despite an unprecedented period of strong economic growth since 1996. There have been cyclical variations, reflecting recessions and recoveries, but the high rate of child and family poverty has remained tenacious. This figure does not include the shameful situation of First Nations' communities where 1 in every 4 children is growing up in poverty.²



Statistics Canada produces two sets of Low Income Cut Offs, the first based on before-tax income including transfers and the second based on after-tax income. Campaign 2000 uses both indicators to track child poverty rates between these two measures. Both poverty indicators reveal that there has been little change in child poverty rates in Canada since 1989.

Child and Family Poverty Varies Across Canada

While child poverty remains high, at double digits in most provinces, the number of children in poverty in Canada decreased by 28,000 from the previous year (2006 after-tax LICO). The Federal Energy Cost Benefit, providing lower income families with children or seniors with a non-taxable, one-time transfer in 2006 may have had a short-term impact on the rate of child and family poverty. British Columbia continues to report the highest provincial child poverty rate despite strong economic growth. As the largest province, Ontario has 324,000 low income children or 43% of all children in Canada in poverty. Alberta poverty rates for 2006 are lower because a payment of \$400 (from windfall oil and gas revenues) was made to every resident including children, thereby raising the incomes of low income Alberta families on a one-time basis. Implementation of poverty reduction strategies in Newfoundland & Labrador and Québec continue to prevent and reduce child and family poverty. The governments of Nova Scotia and New Brunswick are actively exploring plans for poverty reduction, and Ontario is scheduled to release its plan by December 2008. These provincial initiatives are encouraging steps in the right direction, and it's hoped that other provinces will follow suit. However, an active contribution from the federal government is essential if Canada is to reduce child and family poverty to a single digit as UNICEF challenged Canada to do in 2005.



The Many Faces of Child and Family Poverty

Poverty does not affect all families equally. Lone parents - particularly women - carry a disproportionately high burden. In 2006, one out of three (32.3% after-tax) mother-led lone parent families lived in poverty. Lone mothers face the challenge of being the sole provider while also having to find adequate child care and secure housing, often at astronomical costs. They struggle to balance education or training, community service and/or paid work with family responsibilities. Women earn approximately 71% of what men earn for full-time, year-round work, and are more likely to be found in low wage work.³ The result is often insufficient time and money to provide what they know their children need and want. Children in visible minority, new Canadian, and Aboriginal families (both on and off First Nations communities) are also disproportionately affected by poverty. Children with disabilities are also at an increased risk of poverty.

The higher risk of poverty for these vulnerable groups is the result of persistent social and economic inequality in Canada which threatens social cohesion in a country that prides itself on being inclusive. Unfair and unwise practices in the workplace and labour market, including systemic discrimination, inequities in pay, and practices that fail to recognize foreign credentials and work experience of many newcomers, contribute to long-standing high poverty rates. Specific policies to address systemic barriers for vulnerable populations and to achieve greater equity must be included within a comprehensive poverty reduction strategy

Family Security in Insecure Times: The Case for Poverty Reduction as Poverty Prevention

As Canada heads into a period of economic insecurity, it is even more crucial for our governments to make additional public investments in the social security of Canadian families. Strong economic growth and prosperity did not, in and of themselves, lift many children from poverty. Times of economic crisis will only deepen the hardship, as occurred in the early 1990s, if there is no intervention from our nation's leaders.

Now more than ever is the time for Parliament to adopt a poverty reduction strategy for Canada that includes an aggressive first step to protect children and families from falling into poverty. Canadians are way ahead of politicians and are eagerly looking



for leadership. In a recent study, an overwhelming majority (92%) say that if other nations like the UK and Sweden can significantly reduce poverty, so can Canada. There is strong consensus (86%) that governments can reduce poverty with concrete action and that a minimum goal of 25% poverty reduction in five years is a reasonable goal.⁴

This would be an important milestone on the way to eradicating poverty in Canada.

The federal government must develop a well-crafted poverty reduction strategy that includes targets, a timetable and public accountability for its income supports, a system of universally accessible early childhood education and care (ECEC), a national affordable housing plan, investments in post-secondary education and training and initiatives to create good jobs. This strategy would not only reduce rates of child poverty and prevent additional families from becoming impoverished, but would also provide a much needed stimulus to the economy by creating jobs and strengthening consumer purchasing power.

High rates of poverty are dangerous for the economy. Until the 1990s, previous governments facing recessions dating back to the Great Depression realized the importance of making public investments during economically tough times, particularly to support the nation's most vulnerable.⁵ Social investments help stabilize markets and protect families from further hardship. Canadian consumers power 57% of the economy.⁶ Investments in low income families are particularly strategic because they use their money in local communities to pay rent, purchase food and other necessities in contrast to more affluent families that often spend or invest funds outside of Canada.



Social investment is not only an effective poverty reduction strategy, it is an astute economic one too. Repeating the "belt-tightening" methods of the 1990s will not only deepen the inequalities within Canada but will cost Canadian taxpayers more in the future through increased health care costs, emergency housing resources, the criminal justice system, and through losses in skilled labour market productivity and lifetime earnings.

Researchers in the UK recently examined the impact of growing up in poverty upon adult earnings and employment.⁷ Examining the status of young people at 16 who lived in poverty and then again at age 34, the study demonstrates that the children who lived in poverty had earnings that were reduced by between 15% and 28%. By age 34, the young people who had lived in poverty were also less likely to be in paid work by between 4% and 7%. The report also estimates the costs and benefits of ending child poverty. Taking into account factors including foregone earnings, employment and benefit savings, these UK researchers conclude that the savings in GDP of ending child poverty is between 1% and 1.8%. If one uses that very broad guide for comparison, the value of 1% of GDP in Canada is more than \$16 billion.

Public Investments Are Central to Poverty Reduction

Government programs like the GST credit, the Canada Child Tax Benefit (CCTB), the Universal Child Care Benefit (UCCB) and Employment Insurance help prevent families from falling into poverty, particularly during times of economic instability. The chart below shows that the rate of child and family poverty would have been about 10% higher without transfers in 2006. Canada's public programs prevented 674,700 children from living in poverty. That is equivalent to the population of Winnipeg!

In 2007, Campaign 2000 commissioned a simulation on the prospective impact of a maximum \$5,100 benefit paid to all children in low income families. The simulation estimated a decline of 31% in the child poverty rate (after tax Low Income Measure) at an additional cost of \$5 billion.
(Source: Campaign 2000's *Summoned to Stewardship: Make Poverty Reduction A Collective Legacy*, Sept. 2007, p. 40)

Work Is not Working for Families

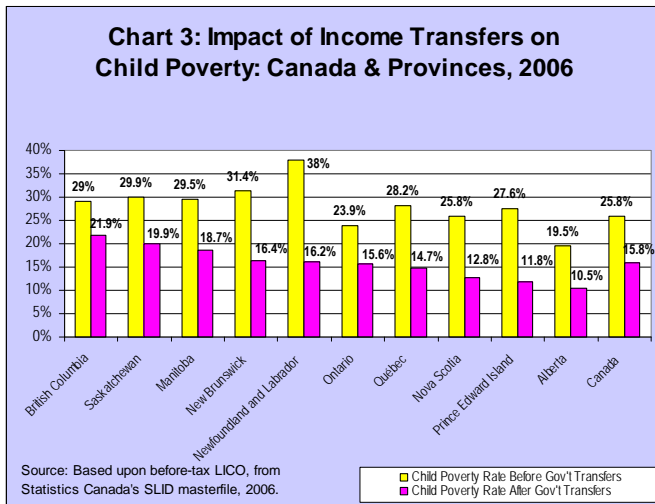
In today's labour market, a full-time job at minimum wage does not provide a family with enough resources to escape poverty. An increase in temporary and precarious employment has meant that many parents who do find work are not able to find quality work that is stable with decent wages and essential benefits to provide a standard of living outside of poverty.

In 2006, 40.2% of low income children lived in families where at least one income earner worked full-year, full-time. Almost two out of three (63.5%) low income children live in families in which parents are forced to piece together various work arrangements including part-time and/or seasonal work in order to get full-time hours.

A cornerstone of an effective poverty reduction strategy is to ensure that any person working full-time, full-year is guaranteed a life free from poverty. Most Canadians (89%) support raising the minimum wage to reduce poverty and ensure that work is working for families.¹⁰ Campaign 2000 proposes that minimum wages be increased to \$10/hour (\$2007) with annual indexation to reflect the cost of living. In addition, increasing federal work tax credits to \$200/month will help to bring earnings up to the poverty line for parents who are not able to find or assume full-time work throughout the year. The combined strategies of higher minimum wages accompanied by more robust worker tax credits and an enhanced child benefit will substantially reduce child and family poverty.

Employment Insurance Must Help More Workers

As we head into a period of economic uncertainty, it is even more important that Canada's Employment Insurance (EI) program be strengthened to provide economic support for unemployed workers. EI is the most important income security program for workers faced with unemployment, but current eligibility criteria allow only 40% of male workers to qualify for benefits in the face of unemployment. This number decreases to 32% for unemployed women.¹¹ Having access to EI ensures that families can avoid falling into poverty while they seek employment that matches their skills or have the opportunity to receive valuable training which will improve their employment opportunities. Without EI, they may be forced to take the first job that becomes available, thereby risking entrapment in a vicious cycle of low-wage, precarious employment and/or receiving social assistance. It is time for the federal government to use the accumulated surplus in the EI fund which reaches over \$50 billion¹² on the workers who need it the most, particularly as we head into a period of economic insecurity. Eligibility requirements should be restored to 360 hours, with benefit levels based on the best 12 weeks of earnings at 60% of earnings as a minimum.



Child Benefits Have a Direct Impact on Reducing Poverty

The CCTB (including the National Child Benefit supplement for low and modest income families) has played a major role in preventing and reducing child and family poverty. This joint federal, provincial and territorial initiative was launched in 1998 and reached its maximum cash transfer of \$3,271 for the first child in 2007.⁸ The NCB can take the credit for preventing an estimated 59,000 families with 125,000 children from living in poverty.⁹ That's a 12% decrease in the number of families living in poverty during 2004. The NCB, which provides additional disposable income to low and modest income families, also helped to reduce the depth of poverty by 18% among those families who remained in low income. While these represent crucial steps taken by the government to reduce child poverty, it has not been sufficient to bring the child poverty rate down to a single digit.

A full child benefit of \$5,100 (\$2007), representing the cost of raising a child under 18 in a low or modest income family, is necessary to achieve substantial poverty reduction. It has been ten years since the NCB was introduced in Canada. With the maximum now at \$3,271, the benefit level is about two-thirds of the \$5,100 (\$2007) that is required. Closing the child benefit gap is essential to ensure that parents working full time, full year can lift their families out of poverty. It will also be necessary to reconcile the UCCB (a universal taxable income transfer for children under 6) and provincial child benefits into the development of a full child benefit for all low income children. This can be resolved in the first year of a five-year poverty reduction plan.

Growth of Affordable Early Childhood Education and Child Care Has Stalled for Decades

A recent poll found that the lack of quality child care is a matter of concern for 77% of Canadians.¹³ While universally high quality early childhood education and care (ECEC) should be available to all children, it is a fundamental tool in a poverty reduction strategy. In 2006 there were only enough regulated child care spaces for 1 in 6 children (0 – 12 years). Many parents pay the full cost of ECEC, up to \$14,000 per year for young children.¹⁴ Regulated child care is too expensive for low income families. Outside Québec, parents generally pay full or almost full fees. While all provinces/territories provide fee subsidies to help eligible low income parents, all restrict the availability of subsidies in one way or another. As a result, many low income families are not able to use regulated child care.

In a decade and a half (1992 to 2006), the number of children subsidized in regulated child care services grew only minimally in most provinces.

Chart 4: Subsidies in regulated child care (0-12 years) 1992 & 2006

Provinces/Territories	# of children subsidized, 1992	# of children subsidized, 2006	Change in # of subsidies
NL	891	1,459	↑ 568
PE	391	849	↑ 458
NS	2,022	2,804	↑ 782
NB	782	3,621	↑ 2,839
QC	41,423	All child care spaces are publicly funded	
ON	50,000(est)	Not available	
MB	9,813	10,830	↑ 1,017
SK	3,662	3,672	↑ 10
AB	11,598	11,932	↑ 334
BC (see note below)	11,662 (est.)	10,665 (est.)	↓ 997
NT	150	Not available	
NU	Not applicable	251	
YT	561	682	↑ 121

Source: Friendly, M., Beach, C., Ferns, M., & Turiano, M. (2007). *Early childhood education & care in Canada, 2006*. Childcare Resource & Research Unit. (Note: BC subsidizes children in unregulated child care and cannot provide a breakdown. Taking the advice of BC officials, since 1995, the # of BC children subsidized has been estimated at 50% of all subsidies.)

A universal ECEC program helps parents (particularly women) balance family responsibilities with the need to make a living and would reduce poverty rates by allowing both or lone parents to work full-time or train for meaningful employment and increase their earnings.

A universal system of ECEC is also good for our economy. Economic research in Québec calculated a 7% increase in mothers' labour force participation due to Québec's child care reforms. The same economic study calculated that – in a single year -- increased government revenues from mothers' higher employment participation covered 40% of the cost of child care

services.¹⁵ Other research shows that ECEC is a critical component of urban infrastructure and that local economic benefits from new child care-related jobs and more disposable income for parents are a boon.¹⁶

Quality ECEC is also an investment in our future workforce. There is a solid research-based consensus that investing in the early years through *quality* ECEC services is associated with children's physical, emotional, intellectual, and social well-being. This in turn creates a productive and skilled future workforce. Most importantly, ECEC is increasingly recognized not as a luxury but as a right for all children.

Safe and Affordable Housing

Having a safe and adequate place to live is essential in a child's development, but affordable housing remains an insurmountable barrier for many families living in poverty. Housing is the single largest expense for low, modest and middle-income families. As the average income for as many as half of Canadians has stagnated, rents have skyrocketed, particularly in urban areas. This has left some families paying very high proportions of their income on rent, with very little left over for food, clothing, transportation, and child care. An alarming 1 in 4 households pay more than 30% of their income on housing¹⁷ – and some much more.

Homelessness is a critical concern in Canada's North. A recent study of women's homelessness concludes: "Although everyone living in Canada's three northern territories recognizes that housing is a 'big problem', few understand the complex constellation of factors, many of which go well beyond the shortage of housing stock, that conspire to keep thousands of women and their children in a condition of absolute or hidden homelessness".¹⁸

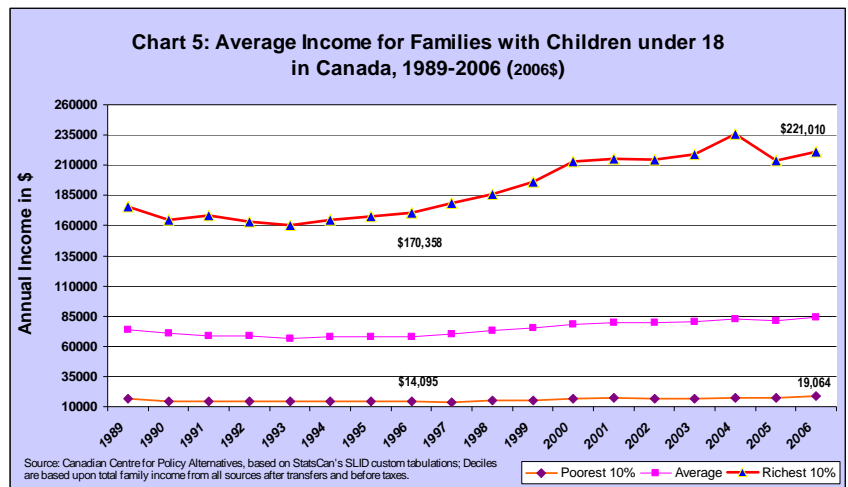
In 2006, the United Nations declared housing and homelessness a "national emergency" in Canada. Although it is extremely difficult to measure the number of people experiencing homelessness, a recent estimate put the number at 300,000.¹⁹ In 2007 there was a 27% rise in the number of shelter beds used across Canada, including an increased need for emergency shelter for women and children.²⁰ Yet Canada remains one of the few countries that has not established a national housing strategy.

Recently, the federal government renewed three housing and homelessness projects that were set to expire: the Homelessness Partnering Initiative (HPI), the Residential Rehabilitation Assistance Program (RRAP), and the affordable housing program. Unfortunately the funding for these three programs was frozen at previous levels, leaving the need for such programs to exceed the resources provided. If Canada is to develop an effective poverty reduction strategy, it is essential that a national housing strategy is created in coordination with all three levels of government rather than piecemeal programs that do not address the gravity of the situation. A national housing strategy also makes good economic sense because the development of affordable housing units will create jobs, build future assets, and increase the economic security of thousands of Canadians.

The Gap Widens

The gap between the rich and the poor is continuing to grow. Strikingly, inequality between the rich and poor in Canada has grown more than in any other OECD country during the last decade, with the exception of Germany.²¹ As chart 5 indicates, the average income for the poorest 10% of Canadian families has increased by \$4,969 over the past 10 years. In contrast, the average income of the richest 10% of Canadians increased by \$50,652 between 1996 and 2006.

For every dollar the average family in the poorest 10% of the population has, the family in the highest tenth of the population had \$11.59 in 2006. Clearly, the wealth generated during good economic times was not distributed equitably. Also, Canada spends less money on benefits for families and the unemployed than in other countries. Canada is now 25th out of 30 OECD countries in the percentage of the GDP spent on social spending.²²



Ending Child Poverty Will Benefit All of Us

The long-term benefits of poverty prevention will be felt by all Canadians. There is good evidence that as a society we either share the collective responsibility to prevent child and family poverty, or we face rising costs in health care services, criminal justice and education. In times of economic uncertainty a comprehensive poverty reduction plan not only works to restore social justice, it makes good economic sense. The majority of the Canadian public agrees; in the recent federal election 63% of the electorate voted for a political party that had a plan for poverty reduction. Our choice is clear – we can pay now or pay later.

It's Time for a Poverty Reduction Strategy for Canada

Campaign 2000, supported by strong public opinion in all regions of Canada, urges all federal parties to work together on a Poverty Reduction Strategy for Canada with a minimum target of 25% reduction in child and family poverty over the next five years and a 50% reduction over 10 years. The strategy will need a clear timetable, a transparent accountability structure that can demonstrate progress and a defined role for citizen participation, in particular low income people. This achievement would bring the child and family poverty rate down to a single digit, would start Canada on the path to eradicating child poverty and would strengthen Canada's compliance with international commitments including the UN Convention on the Rights of the Child.

In this time of economic turmoil, poverty reduction is poverty prevention; Canada needs to act now through strategic public investments:

- **An enhanced child benefit for low income families to a maximum of \$5,100 (\$2007) per child**
- **Restore and expand eligibility for Employment Insurance**
- **Increase federal work tax credits to \$2,400 per year**
- **Establish a federal minimum wage of \$10 per hour (\$2007)**
- **Create a national housing plan including substantial federal funding for social housing**
- **Establish a system of early childhood education and care that is affordable and available to all children (0-12 years)**
- **Include a strong equity plan to ensure equal opportunities for all children and address systemic barriers**
- **Develop appropriate poverty reduction targets, timetables and indicators for Aboriginal families, irrespective of where they live, in coordination with First Nations and urban Aboriginal communities.**

Campaign 2000 thanks the following for their support: Canadian Feed the Children, Canadian Auto Workers, Canadian Labour Congress, Public Interest Alberta, Sisters of St. Joseph of the Diocese of London (ON), Social Planning Council of Winnipeg, Social Planning and Research Council of BC (SPARC), Make Poverty History, and our most dedicated national, provincial and community partner organizations, as well as many individual and organizational supporters. Special thanks to the Social Planning and Research Council of BC for its research support.

For its ongoing, generous support, thanks to Family Service Toronto, our host agency, supported by United Way Toronto.

Campaign 2000 is a non-partisan, cross-Canada coalition of over 120 national, provincial and community organizations, committed to working together to end child and family poverty in Canada. For a complete list of partner organizations, visit www.campaign2000.ca

Noteworthy Facts on Poverty

- Economic insecurity is widespread. A recent study found that four out of 10 (39%) Canadians believe they are only one to two paycheques away from living in poverty. (Hennessy, T. and Yalnizyan, A. *Ready for Leadership*).
- The average low income family lives far below the poverty line. Low income two parent families, on average, would need an additional \$7,300 a year to bring their income up to the poverty line. For lone parents led by mothers, the average depth of poverty was \$6,500. (Statistics Canada. *Income Trends in Canada 1976 – 2006. Table 804 using LICO after-tax*).
- Almost one in two Aboriginal Children (49%) under the age of six (not living in First Nation Communities) lives in a low income family. (Statistics Canada. 2008. *Aboriginal Children's Survey 2006: Family, Community and Child Care*).
- Nearly one out of every two (49%) children living in a family that recently immigrated to Canada (1996 – 2001) lives in poverty. (Statistics Canada. 2001 *Census*. 2006 data not yet available).
- In 2007, 720,230 people in Canada used food banks, including 280,900 children. This is an 86% increase since the 1989 unanimous House of Commons' resolution to end child poverty. (Canadian Association of Food Banks. 2007. *Hunger Count 2007*. Toronto: CAFB. New data available as of Nov. 25, 2008)
- Independent reports, including by the Auditor General of Canada, have found federal government funding for the education of First Nations' children on reserves to be inadequate even though less than 40% of First Nations children complete high school. (First Nations Child & Caring Society of Canada. 2008. *Election 2008: Time for a Government that will end discrimination against First Nations children*).

www.fncfcs.com/docs/FirstNationsChildrenandElection2008.pdf
Downloaded Nov. 4, 2008.)

- Slightly over one-half (54%) of parents of children with disabilities reported that their child's condition had an impact on their family's employment situation. For example, family members had to work fewer hours or change their hours of work to a different time of day or night in order to take care of the child. (Statistics Canada. 2001. *Participation and Activity Limitation Survey*. www.statcan.ca/english/freepub/89-585-XIE/info.htm. Downloaded Nov. 4, 2008)

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Campaign 2000 acknowledges the longstanding membership of Canadian Feed The Children and its financial support in the production of this year's Report Card.

Publication: Campaign 2000
Authors: Laurel Rothman and Amanda Noble, with assistance from Liyu Guo, Michael Goldberg, Martha Friendly, Sid Frankel, Colin Hughes, Rebecca Siggner & Jacquie Maund
French Translation: Jocelyne Tougas
Website & Photos: Family Service Toronto
Printer: Thistle Printing
Produced with: Union Labour, OPSEU Local 594

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ISBN: 1-894250-55-9

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Endnotes

- 1 Latest available child poverty data is for 2006. Data prepared by Statistics Canada using the *Survey of Labour and Income Dynamics (SLID)* masterfile data (1993 – 2006) and by Social Planning and Research Council of British Columbia (SPARC BC) using Statistics Canada's *Income Trends in Canada*. These Statistics Canada sources exclude those on First Nations reserves, in the Yukon, Northwest Territories and Nunavut, and children living in institutions. A child is defined as a person under 18 years living with parents(s) or guardian(s). Poor children are those living below the Low Income Cut-Off (LICO) as defined by Statistics Canada. LICO before tax is a measure of income from market sources and transfers delivered outside the tax system. LICO after-tax is a measure of disposable income. LICOs vary by the size of the family and of the community. For example, the after tax LICO for a lone parent with one child in a large urban centre (population over 500,000) was \$21,384 in 2006.
- 2 Assembly of First Nations. (2006). *Make Poverty History for First Nations*: First Nations Centre, National Aboriginal Health Organization. (2005). *First Nations Regional Longitudinal Health Survey (2002 – 2003)*. Ottawa: National Aboriginal Health Organization.
- 3 Canadian Labour Congress. (2008). *Women in the Labour Force: Still a Long Way From Equality*. www.canadianlabour.ca
- 4 Hennessy, T., & Yalnizyan, A. (2008). *Ready for Leadership: Canadians' Perceptions of Poverty*. Toronto, ON: Canadian Centre for Policy Alternatives.
- 5 Stapleton, J. (2008). *The 'Last Recession Spook'*. *Ontario Alternative Budget. Technical Paper Four*. Ottawa, ON: Canadian Centre for Policy Alternatives.
- 6 Yalnizyan, A. Presentation to 25 in 5 Forum. Toronto. October 28, 2008.
- 7 Blanden, J., Hansen, D., & Machin, S. (2008). *The GDP Cost of the Lost Earning Potential of Adults Who Grew Up in Poverty*. Joseph Rowntree Foundation. www.jrf.org.uk
- 8 The government of Québec has stated that it agrees with the basic principles of the NCB. Québec chose not to participate in the NCB because it wanted to assume control over income support for children in Québec; however, it has adopted a similar approach to the NCB. There are no further scheduled increases to the NCB.
- 9 Federal, Provincial and Territorial Ministers Responsible for Social Services. (2008). *The National Child Benefit Progress Report 2006*. Her Majesty The Queen in Right of Canada.
- 10 Hennessy, T., & Yalnizyan, A. (2008). *Ready for Leadership: Canadians' Perceptions of Poverty*. Toronto, ON: Canadian Centre for Policy Alternatives.
- 11 Townson, M., & Hayes, K. (2007). *Women and the Employment Insurance Program*. Ottawa, ON: Canadian Centre for Policy Alternatives.
- 12 Canadian Labour Congress. (2007). *Towards a Better Employment Insurance (EI) System for Workers in Today's Job Market*. www.canadianlabour.ca
- 13 Based on a recent Environics survey (Oct. 2008) retained by Code Blue for Child Care. *Canada Still Needs Child Care*. www.buildchildcare.ca
- 14 Friendly, M., Beach, C., Ferns, M., & Turiano, M. (2007). *Early Childhood Education & Care in Canada, 2006*. Toronto, ON: Childcare Resource & Research Unit.
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- 17 Shapcott, M. (2008). *The State of the Nation's Housing*. Toronto, ON: Wellesley Institute.
- 18 YWCA Canada. (2007). *You Just Blink and It Can Happen: A Study of Women's Homelessness North of 60, Pan-Territorial Report*.
- 19 Shapcott, M. (2008). *The State of the Nation's Housing*. Toronto, ON: Wellesley Institute.
- 20 Ibid.
- 21 OECD. (2008). *Growing Unequal?: Income Distribution and Poverty in OECD countries*.
- 22 OECD. (2006). *Society at a Glance: Social Indicators*.

WHAT YOU CAN DO - Send the federal government the message that Canada needs a national poverty reduction strategy now. Go to www.campaign2000.ca and join our growing list of supporters.