

RESEARCH UPDATE

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THRIVING IN THE CITY: WHAT DOES IT COST TO LIVE A HEALTHY LIFE?

NISHI KUMAR, KWAME MCKENZIE AND SEONG-GEE UM

WELLESLEY INSTITUTE (SEPTEMBER 2017)

REVIEWED BY DEBORAH HICKS

Traditional measures of health and well-being often only focus on people's physical health; however, this measure overlooks core social and economic needs, such as affordable housing and precarious job markets that contribute to a person's ability to thrive. To help elucidate this concept, the Wellesley Institute, developed an evidence-based framework of thriving (found in their earlier report *Thriving in the City: A Framework for Income and Health*). According to the Institute, the ability to thrive encompasses person's physical, mental, social, and economic health. In their current report, the Institute applies this framework to assessing the cost of thriving in the Greater Toronto Area (GTA) for individuals age 25-40 across nine domains: food, shelter, transportation, health care, personal care, physical activity, social participation, professional development, and savings/debt.

In order to understand thriving in the GTA, the authors used secondary survey data to collect information on the needs and norms of single adults across the nine dimensions of the framework and then presented the framework to two focus groups to determine the relevance of their data to GTA residents. The authors acknowledged that their approach has a few limitations. First, their approach cannot account for individual preferences and circumstances. This limitation is addressed by relying on the *Thriving in the City* framework and norms as determined by market data and consumer surveys. Second, given the diversity of lifestyles in large metropolitan areas such as the GTA, the paper cannot address all circumstances. To address this, the authors limited their findings to individuals aged 25-40 who were not eligible for means-tested benefits and with limited employer benefits. In addition, the authors account for differences in urban and suburban norms by developing two scenarios: a renter living without a car in downtown Toronto and a homeowner with a car living in Mississauga.

The cost of thriving for a single person living in the GTA is between \$46,186 and \$55,432 after taxes. These costs are well above what a minimum wage worker currently makes in Ontario, and even above the \$15 per hour increase slated to start in 2019 (approximately, \$25,500). Solutions to addressing this gap include raising incomes and strengthening universally-available services and supports, such as the Ontario Health Insurance Plan (OHIP) and public libraries. In addition, employer supports, such as matching RRSP contributions, and government investments in higher education and transit infrastructure could help to make the ability to thrive attainable to more people.

Although this report focuses on the cost of thriving in the GTA, the framework presented here offers a holistic approach to understanding health and well-being that can be applied to any jurisdiction. It should be noted that while the authors do make some recommendations for future actions these suggestions are broad in scope and do not provide policy makers and employers with explicit strategies. That said, the stated intent of the paper is to act as the starting point for a conversation about health and health-equity. In this goal, the paper is successful. Expanding the definition of thriving to include not only physical health, but mental, social, and economic dimensions will enable policy makers to consider multiple pathways when seeking to improve health and well-being outcomes.

Publication Source:

Wellesley Institute. (2017). *Thriving in the City: What Does it Cost to Live a Healthy Life?* Retrieved from: <http://www.wellesleyinstitute.com/wp-content/uploads/2017/09/Thriving-in-the-City-What-does-it-cost-1.pdf>

ABOUT THE RESEARCH REVIEWER:

Deborah Hicks is a PhD trained researcher with a passion for connecting people to ideas that improve their lives. A former librarian, Deborah enjoys meditating, reading, cooking, table top games, and writing.

There is a growing interest in the provision of adequate uniform financial transfers in the form of a guaranteed basic income (GBI) to low-income individuals and families. This report, prepared by the Parliamentary Budget Officer, uses the Ontario basic income model parameters to estimate the necessary public dollars that would be required to implement a GBI on the national level. The GBI could replace the federal Goods and Services Tax Credit and the Working Income Tax Benefit, as well as provincial transfers such as social assistance.

In April 2017, based on recommendations in a report prepared by Senator Hugh Segal, The Ontario Government adopted a three-year basic income pilot project in the three communities of Hamilton, Brantford and Brant County; Thunder Bay and the surrounding area; and Lindsay. In November 2017, recipients start to receive monthly income deposits.

Participants are to be aged 18 to 64 and living in low income. Payments are based on 75% of the low-income measure. Single individuals can receive up to \$16,989, and couples up to \$24,027. Individuals with a disability can receive an additional \$500 per month. The payments are reduced by \$0.50 per every dollar earned through other employment. Also, participants who receive the Employment Insurance or Canada Pension Plan payments have their basic income reduced dollar for dollar, while those who receive the Canada Child Benefit and the Ontario Drug Benefit will keep receiving them. Participants receiving support through social assistance will need to withdraw from Ontario Works or the Ontario Disability Support Program (ODSP).

The summary table below shows that the annual gross cost of delivering the Ontario Basic Income Pilot to all low income Canadians will vary from \$76.0 billion and \$79.5 billion, for the period 2018-2023.

Table 3-1 Gross cost of a Guaranteed Basic Income

<i>\$ millions</i>	2018-19	2019-20	2020-21	2021-22	2022-23
Basic cost	72,822	73,496	74,172	75,039	75,992
Supplement cost for disability	3,194	3,265	3,336	3,405	3,471
Total GBI cost	76,017	76,761	77,508	78,444	79,463

Source: PBO calculations, using SPSPD/M model. All costs in millions of dollars.

Note: Totals do not add due to rounding.

Table 3-2 shows that over 7.5 million Canadian will receive at least some level of benefits from the GBI. On a per person basis, the annual cost will vary from \$9,421 and \$10,169 for the period 2018-2023.

Table 3-2 Cost of a Guaranteed Basic Income per capita

	2018-19	2019-20	2020-21	2021-22	2022-23
Basic cost of GBI (\$ millions)	72,822	73,496	74,172	75,039	75,992
Number of potential recipients (000)	7730	7657	7587	7528	7473
Basic cost per capita (\$)	9,421	9,598	9,776	9,968	10,169

Source: PBO calculations, using SPSPD/M model.

One key limitation of this cost estimate is that it fails to study several behavioral responses to the GBI, which can significantly affect its implementation cost. Previous research by Hum and Simpson (1993) and Clavet *et al.* (2013) show that the number of work hours and labor force participation decrease upon implementation of a guaranteed income program. This phenomenon results in a reduction in people's earned income, which causes the cost of the GBI to increase. Moreover, the reduction in work hours causes a loss in income tax revenues federally and provincially, which indirectly leads to an increase in the GBI.

Based on a previous report on the federal support for low income groups (released on 21 November 2017), the Parliamentary Budget Officer (PBO) has reported \$32.9 billion as the actual federal support for the category of people specified in the Ontario basic income model. From Table 3-1, the estimated cost of GBI in 2018-2019 is \$76.0 billion; therefore, the net cost of a federal GBI implementation will be around \$43.1 billion. To counteract these substantial costs, the GBI can be implemented as a federal-provincial basic income system jointly administered and funded by both orders of government. This will supplant provincial transfers for low income groups that includes non-refundable and refundable tax credits, and thus reduce the net cost of the GBI.

Publication Source:

Office of the Parliamentary Budget Officer. (2018). Costing a National Guaranteed Basic Income using the Ontario Basic Income Model. Retrieved from: http://www.pbo-dpb.gc.ca/web/default/files/Documents/Reports/2018/Basic%20Income/Basic_Income_Costing_EN.pdf

ABOUT THE RESEARCH REVIEWER:

Debanyi Sarker is a student at the University of Alberta. Her skills and interests include editing, critical analysis and working with the statistical software SPSS.

BUILDING BRIDGES: PERSPECTIVES ON YOUTH HOMELESSNESS FROM FIRST NATIONS, INUIT, AND METIS, NEWCOMER, AND LGBTQ2S+ YOUTH IN OTTAWA

REVIEWED BY BETHANY LONG

This report provides a frank analysis of the reasons behind and those accountable for youth homelessness in Ottawa. The authors utilize the term 'creating' homelessness, drawing attention to their claim that it is not an inevitable phenomenon, but rather, is a repeated failure of society to help systemically marginalized youth who are at risk of becoming homeless.

The authors were inspired by, *The Opportunity Project: Telling a New Story About Youth Homelessness in Ottawa*, conducted by A Way Home Ottawa. The project advocated for youth to have drastically increased options for affordable and permanent housing, choice and self-determination in their support system, a holistic approach to youth development into adulthood that has streamlined accessible services and, finally, for youth to be integrated into their community to enable their long-term well-being.

Building Bridges was developed to address the need for more data on the lived experience of First Nations, Inuit, Metis, LGBTQ2S+ and newcomer youth. The project was largely conducted by three youth research liaisons who were recruited as they all had lived experiences of homelessness and identified with at least one of the sub-populations identified. These liaisons interviewed project participants representative of a diverse cross-section of all the subpopulations. Through this consultative process the project was able to provide service providers with a number of recommendations to support these youth:

- Demonstrate respect for youth
- Communicate available services more effectively
- Provide peer supports to build trust and reduce stigma
- Ensure access to mental health support from a trauma informed perspective

Moreover, the report makes a broader call for governments and institutions to take responsibility for their role in preventing youth homelessness. For example, schools are called upon to establish protocol to identify youth homelessness and train staff to be able to make the appropriate referrals, the Ontario Government is called upon to revise housing and post-secondary funding programs to remove barriers and the City of Ottawa is called upon to educate rental landlords on preventing discrimination against youth. The overarching message of the recommendations is that every sector of Canadian society is accountable for preventing and promoting the eradication of youth homelessness.

Culturally competent services were highlighted as a requirement for First Nations, Inuit and Metis youth to receive the holistic support needed for long-term change. The experience of Inuit youth is further addressed, as there are unique challenges for youth who experience the culture shock of moving from the north. LGBTQ2S+ respondents communicated the need for safer shelters, where youth would be protected from homophobia and transphobia. Immigrant or newcomer youth expressed the challenge of experiencing tension between their culture of origin and Canadian culture. In all cases, the report recommends that education be provided on and supports developed for the unique needs of each youth.

It is impossible to capture the breadth and multitude of information and recommendations in this report in a short review. As such, I would highly encourage those who are interested in learning more about concrete ways that service providers and society as a whole can improve supports and the outcomes for youth experiencing homelessness to read the report in its entirety. While this report does not dilute the severity of youth homelessness as a pervasive and inexcusable issue in Ottawa, the authors are adamant that the recommendations given are plausible solutions. There is an important recognition of the resilience that these youth demonstrate in spite of the adversity they have faced throughout their lives. Ultimately, the resilience of the youth interviewed is demonstrated through their commitment to being treated with dignity and respect, regardless of the circumstances they are in.

Publication Source:

Building Bridges: Perspectives on youth homelessness from First Nations, Inuit and Metis, Newcomer, and LGBTQ2S+ youth in Ottawa, 2018, by Corinne Sauve, Charlotte Smith, Aya Fawzi, Tiffany Rose, Justin Langille, Kaite Burkholder-Harris, Jacqueline Kennelly. Retrieved from:

<http://homelesshub.ca/sites/default/files/Building-Bridges.pdf>

ABOUT THE RESEARCH REVIEWER:

Bethany Long is the Transformation Team Lead for Indigenous Services Canada. She has a Bachelor of Arts and Master of Arts degree in Political Science. Bethany's background, education, work and passion for social justice drives her in all areas of her life.

REVIEWED BY NAVROOP TEHERA

Inclusionary zoning (IZ) is a public policy topic that is increasingly being discussed in Canada as a tool to help increase the supply of affordable housing in Canada. A recent report by the Canada Mortgage and Housing Corporation (CMHC) focuses on what Inclusionary Zoning is and how it is being used across Canada and internationally. The focus of this CMHC report is to provide a summary of key lessons for Canadian jurisdictions hoping to utilize this tool.

Inclusionary zoning is defined as municipal regulation that may legally require a development to include a portion of affordable housing. For example, it could be mandated or encouraged that 25% of a condo development be for low income or moderate income families. In addition, developers may also be required to pay in lieu if the development is commercial and has no residential element. This concept has shifted the burden of providing low income housing from the government and non-profit sector to the private sector.

Inclusionary zoning (IZ) has not been successful in Canada. In contrast municipalities in the US have made IZ a requirement before a development permit is approved. Private developer are required to incorporate affordable housing in private developments and are required to bear the cost. This approach has been successful in cities in Massachusetts, California and New Jersey. All of these jurisdictions had legislation passed at the state level to ensure cities had the ability to expand affordable housing. One of the key limitations of the American approach to IZ is the fact that the majority of housing created has served middle income households. It is difficult to provide social housing without a deep government subsidy. As a result the affordable housing that is being produced is more targeted towards middle income families.

In contrast, Canadian municipalities have taken more of a carrot approach. The Canadian approach is referred to as the “Rezoning-based inclusionary practices”. Developers are incentivized to provide affordable housing by being able to build higher density. As a result, rules are relaxed in order to help increase the supply of affordable housing. Municipalities make trade-offs and concessions with private developers in order to increase the supply of affordable housing. This may stem from the fact that Provincial governments have been struggling with developing effective legislation relating to inclusionary zoning.

Prior to developing IZ policy is it essential to have a clear understanding what type of housing is desired. If the desired outcome is increase the supply of social housing, the policy should be tailored to achieve these ends. Furthermore, it appears that the best way to implement IZ is through a “stick” approach. Incorporating IZ as part of the development approval process can help create a mandatory tool to provide more social housing and develop mixed communities.

Inclusionary zoning is an interesting policy tool which has the potential to develop mixed income communities. However, powerful coalitions of land developers, community organizations, and land owners can frustrate the process of developing meaningful and mandatory inclusionary zoning. In order to combat the Not in my Back Yard (NIMBY) sentiment in the community, education and outreach is essential.

Publication Source: Richard Drlida Associates for Canada Mortgage and Housing Corporation. (2017). Inclusionary Zoning- Domestic and International Practices. Retrieved from: ftp://ftp.cmhc-schl.gc.ca/chic-ccdhd/Research_Reports-Rapports_de_recherche/2017/RR_Inclusionary_Zoning_EN_w.pdf

ABOUT THE RESEARCH REVIEWER:

Navroop Tehara is passionate about community development and evidence-based decision-making. He works as a policy analyst with a keen interest in ensuring that all people have homes. Navroop is new to Edmonton and hopes to get a better understanding of urban issues in Edmonton.

WHAT WOULD IT TAKE? YOUTH ACROSS CANADA SPEAK OUT ON YOUTH HOMELESSNESS PREVENTION

SYNOPSIS BY CONNOR WALSH

Issue - Efforts to end youth homelessness have focused on providing crisis supports to youth who are already homeless. While these supports are important, they do nothing to prevent youth from becoming homeless, which is what is needed to end the problem.

Background - To shift towards a focus on prevention, researchers interviewed 114 youth with lived homelessness experience across Canada to understand how to prevent it. Youth homelessness is complex, and there are many reasons why youth may become homeless, meaning that prevention must occur simultaneously across sectors (housing, family services, education).

Recommendations

Structural Prevention: Youth identified that judgment, stigma, colonialism, and discrimination as well as inadequate income and housing contributed to youth homelessness.

1. Poverty
 - a. Remove barriers to accessing social assistance, and increase payment amounts;
 - b. Improve employment opportunities and wages for homeless youth.
2. Housing
 - a. Reduce wait times for subsidized accommodations;
 - b. Encourage more mixed-income housing development;
 - c. Remove school/job attendance conditions for youth housing.
3. Colonialization
 - a. Increase indigenous leadership at all levels of services;
 - b. Develop a federal prevention program specifically for indigenous youth;
 - c. Ensure programs recognize the impacts of intergenerational trauma.
4. Inequity and Discrimination
 - a. Only fund programs which are inclusive to all youth;
 - b. Improve accountability for discriminatory behaviour among staff.
5. Societal Values and Beliefs
 - a. Create public awareness campaigns to show how inequality and systemic issues create youth homelessness.
6. Adverse Childhood Experiences
 - a. Improve monitoring of group and foster homes for abuse;
 - b. Ensure police appropriately respond to all allegations of abuse.

Systems Prevention: Youth discussed how the abuse they experienced within social service systems was not properly addressed even when they reached out, forcing them to escape into homelessness. They also discussed the need for more coordination between the systems and the need to allow youths to make more of their own decisions as key components to prevention.

1. Education
 - a. Use schools as 'hubs' where multiple, coordinated supports are available;
 - b. Ensure grade-school curriculum teaches life skills (health relationships, identifying abuse) and skills applicable to the job market;

- c. Implement mandatory check-ins with school counsellors or other service providers.
- 2. Child Welfare
 - a. Improve screening and monitoring of foster homes;
 - b. Ease the transition out of care by creating a plan for supports alongside youths;
 - c. Place youths at the centre of decision-making.
- 3. Healthcare and Addiction
 - a. Increase public awareness to reduce the stigma of mental health/addictions;
 - b. Increase youth-friendly services;
 - c. Removing the requirement for parental consent.
- 4. Youth Homelessness Sector
 - a. Create provincial/regional plans for youth homelessness prevention;
 - b. Remove the need for caregiver permission/notification when youth access services;
 - c. Increase awareness of services for the public and youth-at-risk.
- 5. Criminal Justice
 - a. End the profiling of homeless youth, indigenous youth, and youth of colour by police;
 - b. Increase alternatives to prison such as restorative justice;
 - c. Increase supports (especially housing) to youth transitioning out of corrections.

Individual/Relational Prevention: Many youths identified how individual problems (neglect, abuse, addictions, mental health) and community problems (violence, isolation) contribute to youth homelessness and victimization. Youth described how others used violence to coerce them into drug and sex work. Youth consistently identified the need to access supports without permission from their caregivers.

- 1. Family Conflict, Abuse, & Neglect
 - a. Improve access to housing for youth experiencing abuse;
 - b. End policies that prioritize keeping families together at all costs, especially when abuse is identified.
- 2. Personal & Family Crisis
 - a. Ensure immediate access to mental health and addiction services for youth and their caregivers, particularly in rural areas;
 - b. Improve planning for youth transitioning out of residential care.
- 3. Social Exclusion & Isolation
 - a. Create an advocate for homeless youth;
 - b. Invest in friendship centres and peer mentorship programs.
- 4. Violence in the Community
 - a. Create policies that help youth escape violence;
 - b. Increase awareness and access to legal services for homeless youth.

Youth homelessness is a complex problem and cannot be addressed by one single government or ministry. A coordinated approach between all levels of government, multiple ministries, and many social service organizations will allow Canada to move towards preventing youth homelessness, instead of treating the effects of it.

Publication Source:

Canadian Observatory on Homelessness (2018). What Would it Take? Youth Across Canada Speak Out on Youth Homelessness Prevention. Retrieved from: http://homelesshub.ca/sites/default/files/COH-AWH_What_Would_it_Take.pdf

ABOUT THE RESEARCH REVIEWER:

Connor Walsh is a new volunteer. This is his initial research review which is more of a synopsis of the above report. He is seeking to build his research and research writing skills. Connor has many interests including music and art, public policy, social justice, aging, caregiving and mental health concerns.



“Through our research, analysis, and engagement, we hope to create a community in which all people are full and valued participants.”

—The Edmonton Social Planning Council

ABOUT ESPC

The ESPC is an independent, non-profit, charitable organization. Our focus is social research, particularly in the areas of low income and poverty.

We are dedicated to encouraging the adoption of equitable social policy, supporting the work of other organizations who are striving to improve the lives of Edmontonians, and educating the public regarding the social issues that impact them on a daily basis.

OUR STAFF:

Susan Morrissey, Executive Director

Sandro Ngo, Research Coordinator

John Kolkman, Research Associate & Volunteer Coordinator

Lori Giampa, Research Assistant

Stephanie Haar, Executive Assistant

THE RESEARCH UPDATE:

The Edmonton Social Planning Council, in collaboration with our volunteers, strive to provide stakeholders and community members with up-to-date reviews on recently published social research reports.

Interested in volunteering? Email johnk@edmontonsocialplanning.ca