



post-debate reflections

December 9, 2003

Edmonton Social Planning Council

... getting poverty eradication back on the radar screen

The Edmonton Social Planning Council (ESPC) is committed to reducing poverty and promoting inclusive communities. We believe in equity for all citizens. We believe that poverty is not solely a condition of economics, but of access, responsibility and ability to participate. This debate is part of our work in promoting an ongoing community dialogue about economic disparity and its effects on our fellow citizens. We hope tonight's event provokes and informs further discussions about how to bring an end to poverty in our community.

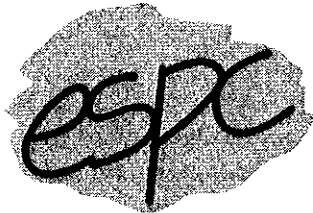
In Alberta we are experiencing the results of a significant shift in our public policies on welfare. This shift from the notion of welfare as a social right to temporary assistance conditional on the individual seeking a job or job training has been evolving in Canadian policy for some time. It marks a fundamental change in how policy makers, and perhaps all Canadians, view our obligations to the poor in Canada. In Alberta, this shift has meant that people receiving income support have seen no meaningful increase in their monthly income since 1993 (in fact in real dollars it equates to 40% less than they lived on when the cuts were introduced) and that skill development is mandatory for those expected to work.

Today's debate is timely: the Alberta government's new welfare legislation, the Income and Employment Supports Act, is due to roll out in January 2004. This legislation is the culmination of 10 years of welfare reform that has increasingly linked social assistance to work and training. The ESPC hopes that by raising public awareness about this trend, the community will be informed and able to provide articulate feedback on the issues. We believe that public policy development requires the informed consent of all Albertans to be truly inclusive.

We believe that a public debate such as our event today allows for a broad and equitable hearing from various sides of a complex issue. This is a forum in which we can share ideas, challenge each other and leave with more knowledge. Through history, social change has started at town hall meetings, in debate and over food and drink with small groups of interested people. We hope that you take away valuable information from this event and that what you hear promotes ongoing dialogue and action in supporting all Albertans to participate in our province.

Here are some suggested actions as a follow-up to this event:

- Go to our website at www.edmspc.com for further information and links on this issue
- Take what you have learned and share it with friends and colleagues
- Contact your MLA or your MP and share your concerns and ideas



welfare debate highlights

December 2003

Edmonton Social Planning Council ... debate highlights

On December 9, 2003 the ESPC hosted a public debate on welfare featuring two well known commentators. The debate was a response to the new Alberta government welfare legislation — the Income and Employment Supports Act — which links social assistance to work and training. The ESPC hopes that by raising public awareness about welfare and other poverty related issues that the community will be more informed and involved in public policy development. In the year to come, the ESPC will engage the community further with work on social and economic inclusion. Highlights of the debate follow. A complete transcript of the debate is also available on-line at www.edmspc.com or by calling our office at 423-2031.

Rick Salutin
op-ed columnist,
Globe and Mail

BE IT RESOLVED
that welfare (once again) be considered
a social right for those in need.

Lorne Gunter
senior columnist,
Edmonton Journal

*there ought to
be a right not
to be destitute*

The essence of the argument I want to make is that there ought to be a right not to be destitute, which is on par with the right not to be sick and the

right not to be voiceless, therefore the right to vote ... The question is why is a minimal standard of living not a right the way health is and the right to vote? It does make you wonder whether there are real taboos in this society and whether one of the last real taboos is not the taboo of being poor.

But if there's a right to welfare, I would also argue that there's an obligation to be as self sufficient as possible ...

Because self sufficiency is better for individual dignity than dependence is ... If we believe that we have a right to impose on our neighbours and our fellow citizens and taxpayers for assistance to maintain a minimal decent living, then I think we also have an obligation, each of us, to do as much as we possibly can individually to access that right only when absolutely necessary.

*there's an obligation
to be as self sufficient
as possible*

Arguing over the nature of destitution and rights

LG: It's not a universal right, it's a very specific right, and it can be a very time limited right.

RS: The right not to be destitute would be a universal right; anybody could fall into destitution. It's a universal right

LG: But it's not a self-declared right, it's not a self-identifiable right.

RS: No, no that was hardly the argument. Let's get a social definition of destitution, then it applies universally to whoever falls into that ... Make a democratic decision. I don't care what it is. We're talking about whether, whatever the definition is, it is a right rather than a privilege that you have to earn.

LG: Yeah, but it's not easy to determine who falls into the definition on things like that.

RS: I think we can start at the bottom, you know, people on the street with no home, you know it would be hard to exclude them. And then you can start moving up ...

LG: But at some point you're starting to make fractional and judgmental calls and that's where the bureaucracy ...

RS: ... that's democracy, that life!

LG: But you and I would disagree over how you would then – I don't think we would disagree on what defines destitution -- but we would disagree on how you then lift people out of destitution.

On individual vs. societal responses to welfare

Gunter: The obligation of individuals to take from what they have been given and give to those who have less is personal, it's not corporate, it's not collective. And it cannot be satisfied by Revenue Canada ... The only way to fulfill our moral obligations to others is by direct action with them, and voluntary action with them ... We all have obligations as members of society: those of us who have been very fortunate in our lives to help directly and personally those who are less fortunate; and those who are less fortunate have a similar obligation, to the collective if you want to call it that, to ask for assistance only when absolutely necessary.

Salutin: Where Lorne and I really disagree, it's got to do with the vision, is there such a thing as a society? It's not a matter of whether individuals want to contribute their taxes or not. A society has a right; there is such a thing as the common life of a society to which we are all indebted. And a society has a right to make decisions and to impose those decisions, that's democracy unfortunately ... There are social problems here that have to be addressed by the society ... society has to act as a society and take broad social approaches to these things ... what drops out of it is the notion of society in a way. If you individualize all of this, yeah you've got dilemmas of this sort.

A prophet weighs in on the rich and the state

Salutin: I was thinking about the prophet Amos from the Old Testament who railed against the rich for allowing the poor to exist. And Amos did not yell at the poor and say 'you've got obligations, if we're gonna give you something you've gotta fulfill your obligations.' He railed at the rich for being rich, for not fulfilling their obligations.

Gunter: The fascinating thing about Amos was that his solution was not taxation, it was free-will giving. Amos did not say: 'you will be a better person if the king takes your money and gives it to someone else.' He said: 'take your money and give it to the poor,' without the intermediary of the state.

Parting shots ...

Gunter: I still think that individuals are vastly more complex and intelligent beings than universal social programs give them credit for, that left to their own devices, more often than not, people will make a rational, intelligent and honourable decision.

Salutin: In effect what you find is the poor being in the best position to judge the rhetoric and the ostensible high mindedness of this society, by saying: show us what your talk of equality and human rights really mean.

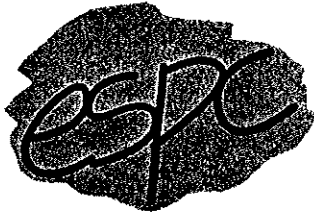
"The middle class has become obsessed with its own entitlements" Lorne Gunter

I would argue that welfare has lost its constituency in the last decade. And that welfare, unlike many other entitlement programs has to have a surrogate constituency, because the people who are the beneficiaries of social assistance very seldom themselves are the voices in favour of the program. And that the middle class used to be the constituency for social assistance but that increasingly as it has become obsessed with its own entitlements, largely health care and education, it has permitted social assistance as an issue to evaporate.

"People should be treated as ends never as means"

Rick Salutin (on Kant)

I think the whole tendency of the welfare reform of the last ten years has been towards pegging everything towards economic growth. And that's why people receiving welfare are supposed to take training, supposed to have jobs, they won't get it if they don't... (I'd like to introduce here) Kant's notion of the moral imperative. One of his formulations of it was that people should be treated as ends never as means. And I think the particular version of this kind of distortion in our society today is treating people not as ends but as means toward the end of the economy. And I think way behind the whole discussion is the question: do people, the poor and the non-poor, exist for the sake of the economy which is more or less the tendency of these policies, or does the economy exist for the sake of people.



welfare: the debate

October 2003

Edmonton Social Planning Council
... Backgrounder

“Perceptions of welfare are now shifting. *No longer is it ‘entitlement’ to which poor people are eligible without substantial qualification. Now it is offered as a temporary support intended to promote individual self-sufficiency through attachment to the labour force.*”

Source: Research Report, Human Resources and Development Canada (HRDC), 1999

“There is an emphasis (now) on looking at a way for *labour market policy to take its place in the new social welfare architecture*. Universal access is no longer viewed as the sole answer – targeting benefits to those most in need is now seen as critical.”

Source: Cynthia Williams, Assistant Deputy Minister, Strategic Policy, HRDC; presentation to June 2003 Canadian Social Welfare Policy conference

Brief History of Canadian Welfare Programs

1916-1935	Mother’s Allowance	<ul style="list-style-type: none"> offers eligible low-income mothers monthly cash benefits
1966	Canada Assistance Plan (CAP)	<ul style="list-style-type: none"> provides assistance to every person in need, regardless of the cause of need people cannot be required to perform or seek work as a condition of receiving social assistance
1996	Canada Health and Social Transfer (CHST)	<ul style="list-style-type: none"> eliminates most of the federal “rights-oriented conditions” placed on welfare under CAP
1999	National Child Benefit	<ul style="list-style-type: none"> provides additional money to low-income families money to be “re-invested” in programs that help fight child poverty and promote labour force attachment

Source: *Lessons Learned: Reconnecting Social Assistance Recipients to the Labour Market*; HRDC Research Paper, 1999

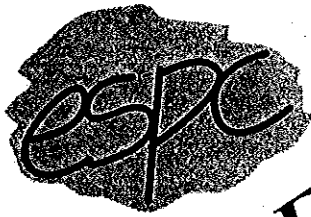
Brief History of Alberta Welfare Programs

1961	Social Allowance program	<ul style="list-style-type: none"> Needs tested program for unemployable persons and families
1970	Employment Opportunities Program	<ul style="list-style-type: none"> Designed to “rehabilitate” recipients on social allowance by enabling training or job placement
1990	Supports for Independence	<ul style="list-style-type: none"> Program changes from passive system of support into an active employment program
2003	Income and Employment Supports Act	<ul style="list-style-type: none"> Integrates several programs: Supports for Independence, Widow’s Pension, Skills Development Program

Source: *Benchmarks in Alberta’s Public Welfare Services*; Research Report, Alberta College of Social Workers, 2003

Income and Employment Supports Act: “The purpose of this Act is to *provide programs for persons in need* for such of their requirements for food, shelter, personal items and medical and other benefits as are essential to their health and well-being *and, in particular, to provide training and other measures to facilitate their movement toward independence and self-sufficiency.*”

Source: The Legislative Assembly of Alberta, Bill 32, 2003



RESCHEDULED

debate

WELFARE:

A Basic Human Right
or
A Temporary Support
Between Jobs

BE IT RESOLVED
that welfare
(once again)
be considered
a social right
for those
in need

FOR:

Rick Salutin
op-ed columnist,
Globe and Mail;
playwright, novelist,
media lecturer



AGAINST:

Lorne Gunter
senior columnist,
Edmonton Journal;
member, editorial
board, National Post



Moderator: Lesley Primeau, 630CHED radio host

SPONSOR: Edmonton Social Planning Council

Rescheduled DATE: Dec. 9/03 TIME: 7:30- 9:00pm

LOCATION: Sacred Heart School

(new home of ESPC) 9624 - 108 Avenue

Admission: Free (but please RSVP for attendance count)

RSVP: 423-2031 paterjc@edmspc.com or paterjc@shaw.ca



welfare rates and the market basket measure

September 2003

Edmonton Social Planning Council
... Fact Sheet

The Market Basket Measure (MBM) is a new tool for measuring low income in Canada. The federal government states that it is not an official poverty line, however the MBM does identify the lowest income required for a family to buy a basic basket of goods and services.

The MBM was developed by Human Resources and Development Canada (HRDC) in consultation with federal, provincial and territorial ministers of social services. Work on the tool began in 1997. The MBM was introduced in May 2003.

HRDC states clearly that the MBM was “not designed for determining eligibility for government programs or services.” However, during the development of the MBM, the Alberta government expressed strong support for such a tool.

“Alberta leads the country in beginning to use the Market Basket Measure,” says a government document dated November 2002. Another statement from 2001 promises that “the Alberta government plans to use the Market Basket Measure as an indicator of the number of Albertans possibly in need of government support and as a measure of our success in reducing child poverty.”

It would appear this support has waned somewhat since the introduction of this particular MBM. Alberta Human Resources and Employment is now indicating that the MBM will only be used “as one information tool” in making decisions about benefits and rates.

What follows then is a comparative demonstration of what monthly social assistance benefits and rates would be like if they were matched to the MBM. Several things to keep in mind:

- The MBM figures used here have been tabulated specifically for the costs of living in Edmonton in the year 2000. So for some items at least (housing and utilities for example) the MBM figures are significantly lower than they would be if indexed to present costs.
- The MBM “basket” does not include taxes and out-of-pocket spending on child care, non-insured health care costs, health insurance premiums, spousal and child support, pension plans and union dues. So the MBM income threshold is a calculation of the income required after those expenses have been deducted.
- Since the MBM figures have been tabulated based on the needs of a family of four (two adults, two children), the welfare figures quoted are based on a similar family size.
- Families with low incomes also receive direct federal aid in the form of the Canada Child Tax Benefit (CCTB) and the National Child Benefit Supplement (NCBS), so we detail receipt of those dollars where applicable.
- Low income families also receive government assistance in the form of GST rebates, based on their reported income the previous year.

Amount provided / required for all essential living costs excluding housing

Current Welfare Amounts		Cost for MBM (2000) Goods and Services			
Standard Allowance \$549	NCBS portion \$226.41	MBM Food \$521	MBM Clothing \$180	MBM Transportation \$124	MBM Other \$483
\$775.41		\$1308			

Sources: Alberta Supports for Independence; Human Resources and Development Canada

The Standard Allowance provided by the Alberta government, complimented by the NCBS, is intended to cover: food; clothing; household needs including furniture, appliances and household supplies; personal needs; telephone; laundry; transportation and moving.

The goods and services covered in the MBM include all the basic needs detailed under Alberta's Standard Allowance plus "other" items used by average low income Canadian families. The "other" list includes: telephone, furniture, household appliances and cleaning supplies, reading material, sports equipment, bicycles, toys, recreational activities, arts activities, home entertainment equipment, and school fees.

Amount provided / required for housing (2/3 bedroom unit)

Current Welfare Shelter Allowance	MBM (2000) Shelter Costs	Average Edmonton rental (2002)
\$524-\$578	\$656	\$742

Sources: Alberta Supports for Independence; Human Resources and Development Canada; City of Edmonton

The housing / shelter amount (above) is an example of the importance of social assistance rates being indexed to the cost of living. Edmonton's real estate market the last two years has pushed housing costs well above both the amount provided today under social assistance as well as the amount tabulated for the MBM.

Total Income provided / required for all essential living costs

Current Maximum Social Assistance and National Child Benefit				Cost for All MBM (2000) Goods and Services				
Standard Allowance \$549	NCBS \$226.41	Shelter Allowance \$578 ⁵²⁴	CCTB \$194.84	Food \$521	Clothing \$180	Shelter \$656	Transportation \$124	Other \$483
\$1548.25				\$1964				

Sources: Alberta Supports for Independence; National Child Benefit; Human Resources and Development Canada

Even when combined, the current (2003) provincial and federal direct aid to families on welfare is still **\$416 or 21% short** of the MBM (2000) threshold.

When Alberta's social assistance is considered alone, without the provision of federal support for low income families, Alberta's current welfare payments fall \$837 or 42% short of the cost of the goods and services included in the MBM (2000).

53
636
GST
762 annual
63.50 month

19,341.00 + school expense, \$275 19,616.00



income & employment supports act

August 2003

Edmonton Social Planning Council ... Fact Sheet

- The Income and Employment Supports Act (IESA), also known as Bill 32, is new Alberta government legislation that combines welfare and employment training programs into one government service. The legislation was passed this spring. It is scheduled to come into effect in January 2004.
- Several current programs including Supports for Independence (SFI), Widow's Pension, and the Skills Development Program are being rolled into this new unified program.
- Alberta Human Resources and Employment (AHRE) says the changes are a result of the Low Income Review process that was completed two years ago.
- In the new program there are three categories of people eligible for benefits:
 - Expected to Work
 - Not Expected to Work
 - Learners
- The **benefits** that people can receive will **vary** depending on the category they are placed in (above), the number of children and adults living in the family, and the size of the community they live in.
- A spokesperson for AHRE has been quoted as saying that new welfare rates will be announced January 2004 when the new legislation comes into effect.
- The Edmonton Social Planning Council has been involved in providing feedback to AHRE on the regulations for the Income and Employment Supports Act. Here are some of our recommendations for changes.
- **Increasing social assistance rates** is a vital step in supporting independence. These rates must be indexed to inflation and tied to an accepted measure such as the Market Basket Measure (MBM) and reviewed at least every two years.

Benefits for family of four (two adults, two children) in Edmonton receiving welfare and national child benefit payments

Current Monthly Benefits	Benefits tied to MBM*	Difference
\$1548.25	\$1964.25	- \$416 or 21%

*The figures for the MBM have been calculated based on year 2000 dollars, so the figure arrived at here would be even higher if indexed to current prices of basic necessities

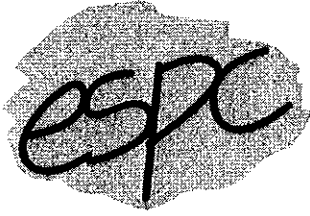
- Basic necessities are not defined in the IESA. Without a definition of necessities, decisions by front-line workers could be inconsistent and would create confusion about what benefits people are eligible for. **Explicitly identified basic necessities** (for example as they are named in the Market Basket Measure) would ensure a fair and equitable distribution of benefits and services.

Goods and Services included in the MBM

Basics	Other Expenses*
Food	Telephone
Clothing	Household equipment / supplies
Footwear	Furniture
Shelter	Appliances
Transportation	Luggage
	Toys
	Sports equipment including bicycles
	Home entertainment equipment
	Recreation and Arts events /activities
	Books and Newspapers
	Textbooks and school supplies

*This is only a partial list. The MBM details 50 items that typical Canadian households may use in a year.

- The IESA is focused on helping people become independent and self-sufficient, meaning the benefits are weighted toward employment and training supports. Other life needs, especially for families with children, such as the recreation and community activities included in the MBM list above, are not included in the benefits. If the government is to meet up to its own commitment that Albertans be healthy, then **more** of these so-called **discretionary benefits must be provided**.
- The IESA places great emphasis on moving people out into the workforce. In order for individuals with multiple barriers to become self-sufficient, **longer term educational services and benefits must be adequately funded and flexible** enough to accommodate individual needs for up to four years in exceptional cases.
- When people leave social assistance programs, there are bureaucratic hurdles that inhibit an easy transition to the working life. The health care and child care benefits received by families on social assistance are not automatically extended to those who move on to low paying jobs. We propose an **automatic extension of those transitional benefits** for a period of two years after leaving welfare.
- For our complete submission to the government please check our web page (www.edmspc.com) or call (423-2031) or e-mail (paterjc@edmspc.com) to have it sent to you.



national child benefit & Alberta

July 2003

Edmonton Social Planning Council
...Fact Sheet

The National Child Benefit (NCB) is a federally funded program with money targeted at low-income and middle-income families with children.

The NCB and its components were introduced in 1998. Its predecessor, an income-based Child Tax Credit, introduced in 1993 was the beginning of the end of the universal program known as Family Allowance which had been available to all families with children since 1945.

The NCB has two components:

- Canada Child Tax Benefit (CCTB): the base benefit
- National Child Benefit Supplement (NCBS): the supplemental benefit

Families with net incomes below \$21,529 (working and welfare) in 2002 qualify for both the base (CCTB) and the supplement (NCBS). Families with net incomes above that threshold get decreasing amounts of the two benefits.

National Child Benefit for the July 2003 to June 2004 benefit year

Number of Children	CCTB (base)	NCBS (supplement)	Combined Total
1 st child	\$97.42 monthly	\$121.91 monthly	\$219.33 monthly
2 nd child	\$97.42 monthly	\$104.50 monthly	\$201.92 monthly
3 rd & each add.child	\$104.25 monthly	\$98 monthly	\$202.25 monthly

*Monthly income for low wage-earning family (two adults, two children)
with net income at lowest NCB threshold (\$21,529)*

Net wages	CCTB	NCBS	Total Income
\$1794	\$198.84	\$226.41	\$2219.95

*Monthly income for family (two adults, two children)
receiving welfare: Supports for Independence (SFI)*

Shelter Allowance	Standard Allowance SFI portion	NCBS	CCTB	Total Income
\$578	\$549	\$226.41	\$194.84	\$1548.25

This otherwise simple program gets complicated because, as the above table indicates, the NCB Supplement gets included within the welfare system.

Under an agreement with the federal government, the provinces and territories can opt to reduce their share of social assistance payments by the amount of the NCB Supplement that families receive. This is popularly referred to as a “claw-back.” So, while the Supplement is targeted at low-income families, until now families on welfare have received no extra money.

Before the National Child Benefit Supplement was introduced in 1998, the Alberta government paid people on welfare the total standard allowance: \$726 for a family of four. Compare that to what Alberta pays now: \$549. The rest is topped up by the federal contribution of the NCBS.

Let’s speculate. What if the entire NCB Supplement was not absorbed into the welfare system and Alberta had to pay the total standard allowance without relying on the federal contribution? As the illustration below shows, the result would be more cash in the hands of poor families to purchase basic necessities (total income: \$1774.66 vs. \$1548.25)

*Monthly income for family (two adults, two children) on welfare
if entire National Child Benefit Supplement flows directly to family*

Shelter Allowance	Standard Allowance	NCBS	CCTB	Total Income
\$578	\$775.41	\$226.41	\$194.84	\$1774.66

Under the National Child Benefit program, the provinces and territories agree that any money that has been “clawed back” must be redirected (“reinvested” is the government term) toward enhancing or introducing new provincial programs for low-income families.

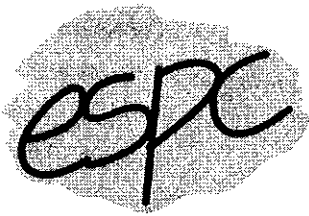
Alberta’s redirecting of NCBS dollars totals about \$25 million annually and is directed at provincial programs such as health benefits and day care subsidies for low income working families, extra shelter allowance and payment of school fees for families on welfare.

This month, for the first time, the Alberta government allowed a \$14 per child per month **increase** in the NCB Supplement to “flow through” to families on social assistance, instead of its usual practice of “clawing back” that amount from social assistance payments. However, the remainder of the Supplement is still used to reduce Alberta’s portion of social assistance payments.

Comparison of various family monthly incomes

Welfare (with NCB Supplement as part of SFI)	\$1548.25
Welfare (speculated scenario; with NCB Supplement as addition)	\$1774.66
Low wage-earning household (wages + all NCB payments)	\$2219.25
Median Income for Edmonton household (Statistics Canada)	\$5068

For more information you can go directly to the National Child Benefit web page at: www.nationalchildbenefit.ca



market basket measure

June 2003

Edmonton Social Planning Council
...Fact sheet

- MBM is a new measurement tool to assess low income and provide another perspective on low income in Canada
- Designed to complement, but not replace, existing Statistics Canada measures such as the Low Income Cut-offs (LICOs) and Low Income Measure (LIM-IAT)
- MBM is not an official poverty line, nor was it designed for determining eligibility for government programs and services
- Developed over a six-year period by the federal government (HRDC) in consultation with the provinces and territories
- MBM is an *absolute* indicator of low income: it measures the cost of a specific basket of goods and services in various communities. LICO is a *relative* indicator of low income: it compares the spending on necessities of low-income families to that of typical families in comparable communities
- MBM definition of low income – when the *disposable* income of individuals and families falls below the cost of buying the goods and services in the Market Basket in their community or community size
- Market basket includes specified quantities and qualities of good and services related to food, clothing and footwear, shelter, and transportation
- MBM also includes personal and household needs: furniture, phone service, and “modest” levels of reading, recreation and entertainment (ie. newspaper and magazine subscriptions, fees for recreational activities or sports, video rentals, tickets to local sports events)
- MBM is sensitive to significant geographical variations in the cost of items in the basket, especially for shelter and transportation. It also recognizes that families of various sizes and compositions in the same community require different amounts to purchase the basket of goods and services

Looking at the Low Income Statistics for 2000 through MBM

- Examined the income needed to purchase a specific basket of goods and services for a family of 4 (2 adults and 2 children) in 19 communities and 29 community sizes across Canada
- Amounts needed ranged from \$21,182 in urban communities (30,000 to 99,000) in Quebec to \$28,752 in urban communities with less than 30,000 people in B.C.

- Incidence (# of people) of low income in 2000 (Canada) – MBM 13.1% vs. 10.9% post-income tax version of LICOs
- Reason low income rate higher using MBM – more stringent definition of disposable income in MBM
- Children under age 18 made up a higher share (29.5% vs. 26.6%) of the low-income population in 2000 using MBM compared with post-income tax LICOs
- Using MBM, 12.6% of children in two-parent families lived in low income vs. 43.3% of children living in female lone parent families
- Seniors and single adults had a lower share of the low-income population using the MBM compared with the post-income tax LICOs
- Depth of low income is also lower using the MBM vs. the post-income tax LICOs
- Among low-income people, the gap between their MBM disposable income and their MBM threshold was on average 0.309; this means that low-income people had only about 69% of the money they needed to buy the basket of good and services

Incidence of Low Income in 2000 among Selected Groups in Alberta vs. Canada

Measure	All Persons		All Families		2 Parents with Children		Female Lone Parent		All Singles	
	Alberta	Canada	Alberta	Canada	Alberta	Canada	Alberta	Canada	Alberta	Canada
MBM	11.9%	13.1%	14.1%	15.5%	10.4%	10.8%	34.3%	39.5%	25.2%	25.6%
LICO (post income tax)	10.1%	10.9%	13.3%	14.6%	7.3%	7.5%	34%	33.9%	27%	28.6%

MBM Thresholds (Rates) in Alberta for a Family with 2 Adults & 2 Children by Item

Community or Community Size	Food	Clothing & Footwear	Shelter	Transportation	Other	Total
Alberta Rural	6,499	2,156	6,377	3,517	5,960	\$24,509
Alberta <30,000	6,499	2,156	7,587	3,517	5,960	\$25,719
Alberta 30,000 – 99,999	6,499	2,156	7,744	1,319	5,960	\$23,677
Edmonton CMA	6,259	2,156	7,874	1,488	5,795	\$23,571
Calgary CMA	6,183	2,156	8,707	1,392	5,743	\$24,180

* All information from *Understanding the 2000 Low Income Statistics Based on the Market Basket Measure*. HRDC, May 2003. Available online at www.hrdc-drhc.gc.ca