

# *the f*ACTivist

March 2020

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Keep Alberta Strong

Alberta Child Poverty  
Report

Child Poverty Report  
Op-Ed

Public Engagement of  
Affordable Housing

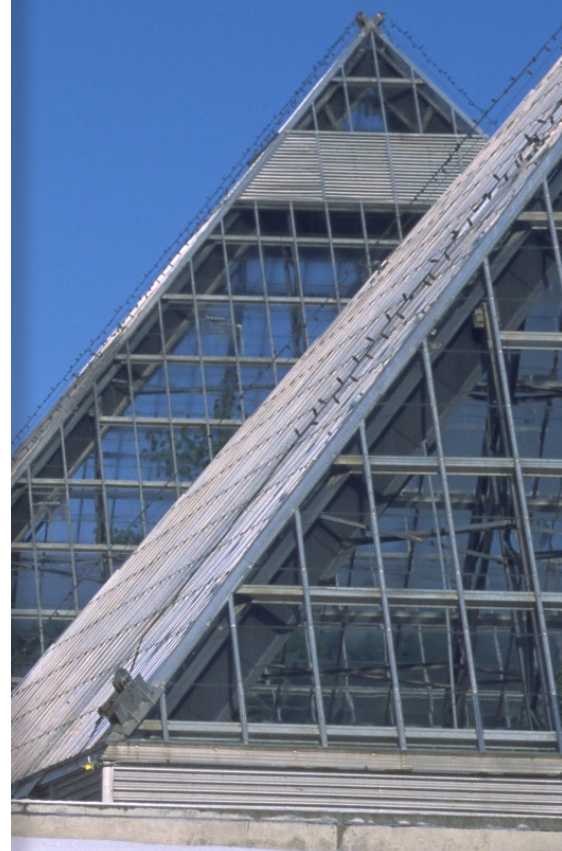
Aging in Edmonton

High Cost of Waiting  
Report

George H Luck School

Vital Topics: Financial  
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John Kolkman Retirement



The *factivist* is published four times a year by the Edmonton Social Planning Council. The ESPC is an independent, non-profit, charitable organization focused on social research. Articles, quotes and commentaries reflect the views of the authors and do not necessarily represent the official position or policy of the Edmonton Social Planning Council.

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Contributors: **Brett Lambert, John Kolkman, Sandra Ngo, Jenn Rossiter**

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## Executive Director Update

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A new year brings renewed energy as the Edmonton Social Planning Council plans for what should be a very productive year as we celebrate our 80th anniversary.

It was precisely 80 years ago this month, February 1940, when the Edmonton Social Planning Council began operations under its original name, Edmonton Council of Social Agencies. At the time, over sixty social agencies were coordinated through one office to allow for more efficient services to the community. While the scope of work and areas of concern have evolved as the times have changed, the overall principles remain the same: build a community in which all people are full and valued participants. We hope to tell the story of ESPC's history in greater detail and shine a light on its impact as a leader of social development in Edmonton. We hope that you join us in learning more about our history and work towards a greater future as we look towards our next 80 years!

In recent months, our social policy research and analysis continue to make waves and contribute to the conversation in the areas of low income and poverty. Two remarkable reports, *Public Engagement on Affordable Housing in Edmonton* and *The High Cost of Waiting: Tenant-Focused Solutions to Enhance Housing Affordability*, by Sandra Ngo and John Kolkman respectively, tackle two very important aspects of the affordable housing issue. The former report offers recommendations for how to engage communities to foster consensus and support for affordable housing projects, while the latter measures the financial and psychological tolls of tenants being forced to wait for prolonged periods to receive rental assistance, offering a way forward to reduce these wait times.

Our latest Alberta child poverty report, *Invest in Families: Ending Child Poverty is Good for All*, co-published with Public Interest Alberta and Alberta College of Social Workers, once again took the pulse on the current state of child and family poverty and advocated that robust investments from governments to families is the viable path forward to reducing and ultimately eliminating child poverty. I am immensely proud of our team at ESPC for producing such great work and engaging with the wider community about these complex problems and the solutions going forward.

As this issue comes out, the ongoing COVID-19/Coronavirus pandemic is unfolding rapidly across Alberta and Canada as a whole. As a result, we are taking precautionary measures to do our part in slowing the spread of the disease.

Our physical office will be temporarily closed as of March 16, 2020, until further notice. We will continue to work and serve our community and clients remotely.

Please note that with our staff working remotely, emails will be answered, but phone calls may take longer to respond too. We would recommend email or our website contact form as the most efficient way to connect with us.

We will be monitoring the situation and decide soon on the status of our Annual General Meeting and the scope of our 80th anniversary celebrations.

Lastly, during this difficult time, we hope everyone continues to look out for each other, think of others, and be available to assist with any support that you can provide. It isn't often that we get the opportunity to change the world and do something bigger than ourselves. Be smart, be safe, and be kind.

Sincerely,

Susan Morrissey, Executive Director



## KEEP ALBERTA STRONG

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BY SUSAN MORRISSEY

Edmonton Social Planning Council has been involved with Keep Alberta Strong, a province-wide initiative made up of agencies that are advocating for the government to support vulnerable individuals and families through programs and services. Below is a quote taken directly from the Keep Alberta Strong website which captures the essence of this movement.

*"As a group of concerned Albertans, both individuals and organizations, we understand both the economic and social benefits of key social programs and services - not only for those who access them but for all Albertans. We ask our government for continued support of key investments."*

Keep Alberta Strong was initially a response to the pending 2019 fall budget when concerns were voiced by many throughout the province about potential changes and cuts to programs and services. Indeed, in the 2019 budget we did see changes and cuts, for instance, to the Rental Assistant program—which impacts individuals and families accessing affordable housing through rental subsidies, in the de-indexing of AISH (Assured Income for the Severely Handicapped), as well as in changes to the Alberta Seniors Benefit.

The group is continuing to meet and work on ways to communicate, educate, and address budget decisions impacting Albertans.

I would encourage you to go to their website at [www.keepalbertastrong.ca](http://www.keepalbertastrong.ca) to find out more about the movement and possibly get involved.

[www.keepalbertastrong.ca](http://www.keepalbertastrong.ca)

[#KeepAlbertaStrong](https://twitter.com/KeepAlbertaStrong)



# The Alberta Child Poverty Report: January 2020

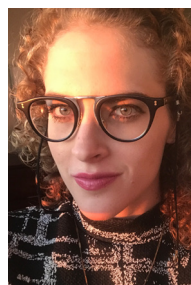
BY NATALIE SCHMITT

Poverty is the single most important determinant of health for both children and adults, which is outlined in the latest Alberta child poverty report, *Invest in Families: Ending Child Poverty is Good for All*, co-published by the Edmonton Social Planning Council, Public Interest Alberta, and the Alberta College of Social Workers. Poverty has also “been highlighted as the most important social determinant of child health in high-income countries” (Desapriya, 2018). Currently, approximately one in five children in Canada live below the poverty line. While Alberta enjoys higher incomes on average compared to other provinces and thus has a slightly lower child poverty rate, one in six children remain in poverty today in Alberta. Further, without bold and decisive action toward eradicating child poverty, it will remain a pernicious problem both within the province and beyond. According to the World Health Organization (2008), “In countries at all levels of income, health and illness follow a social gradient: the lower the socioeconomic position, the worse the health.” Research shows that children and youth who grow up impoverished face significant challenges. These children are more vulnerable to issues affecting mental health, educational attainment, health and cognitive development, housing, relationships, employment, and food insecurity. Moreover, children who grow up in low income situations are more likely to remain in low income into adulthood. In their 2008 publication, “Closing the gap in a generation: Health equity through action on the social determinants of health,” the World Health Organization emphasizes that the wealth-health gradient we observe in society today: 1) does not have to exist, 2) should not exist, and 3) “putting right these inequities is a matter of social justice” and “an ethical imperative.”

The child poverty report provides recommendations for public policy initiatives that focus on investments for families in order to lower child poverty, and thus increase health outcomes for Albertans. Financial supports for families strengthen income security, household stability, and lower parental stress, in turn preventing the likelihood of children enduring adverse childhood experiences. Key recommendations outlined in the report include social programs such as child benefits, affordable housing, as well as childcare and child intervention services that support the most vulnerable children in Alberta. Given that the balance of research “supports the conclusion that income poverty is causally related to children’s developmental outcomes,” (Chaudry & Wimer, 2016, p. S24) and that overall, a child’s health serves as a foundation for health across the lifespan, it is morally

imperative that interventions to reduce child poverty within the province begin today.

At present, we have two choices. 1) We can continue to watch the devastating effects of child poverty and attempt to repair the consequential poor health, educational, and economic outcomes in a mode of damage control. Or, 2) we can invest now and set positive trajectories for children and families in this province. It is possible to narrow the wealth-health gradient we observe in society today. We can reduce child poverty and thereby increase the health outcomes of Albertans. We can do these things when we make the conscious, ethical, and strategic choice to begin investing now.



*About Natalie: Natalie Schmitt holds a B.Sc. in Human Ecology from the University of Alberta (April 2020). Her research interests include psychosocial determinants of health and quality of life over the life course (equity focus), and knowledge translation and knowledge mobilization to improve policy effectiveness and public education.*

## References

- Chaudry, A., & Wimer, C. (2016). Poverty is not just an indicator: The relationship between income, poverty, and child well being. *Academic Pediatrics*, 16(3S), S23-S29. DOI: <https://doi.org/10.1016/j.acap.2015.12.010>
- Desapriya, E. (2018, March 14). RE: There are valid reasons to invest appropriately to alleviate overall poverty and specifically child poverty in Canada. Retrieved from <https://www.cmaj.ca/content/re-there-are-valid-reasons-invest-appropriately-alleviate-overall-poverty-and-specifically>
- World Health Organization. (2008). Closing the gap in a generation: Health equity through action on the social determinants of health. Retrieved from [https://www.who.int/social\\_determinants/final\\_report/csdh-finalreport\\_2008.pdf](https://www.who.int/social_determinants/final_report/csdh-finalreport_2008.pdf)

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# Ending Child Poverty is our Moral Obligation

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BY JOEL FRENCH, SANDRA NGO, AND AJAY HARTENFELD PANDHI

*Note: this op-ed was originally published in the Edmonton Journal on February 1, 2020.*

Every night, 160,000 children in Alberta suffer the all-encompassing effects of poverty. They are more vulnerable to issues affecting mental health, educational attainment, cognitive development, housing, relationships, employment, and food insecurity throughout their lives. In a province as wealthy as Alberta, it is an outrage for child poverty to persist.

The Alberta College of Social Workers, Edmonton Social Planning Council, and Public Interest Alberta have recently released [a new report](#) on the state of child and family poverty in Alberta, “Invest in Families: Ending Child Poverty is Good for All.” Currently, one in six children live in poverty. While some, small progress has been made, poverty rates among children in single-parent households has actually seen an increase.

Children who grow up in low-income situations are more likely to remain in low income status into adulthood. Children living with a single parent are five times more likely to live in low-income households. Immigrant and Indigenous children are especially vulnerable. Furthermore, children who experience trauma, such as family violence, encounter poorer outcomes across all the factors of health.

Child poverty is especially persistent among Indigenous children. Nationwide, 47 per cent of First Nations children live in poverty while the rate of poverty for non-Indigenous children sits at 12 per cent. Due to this disparity, Indigenous children have higher rates of contact with child intervention services in Alberta. Sixty-nine per cent of children in government care are Indigenous, which has been on the rise. Due to a long history of discrimination, Indigenous children are more likely to be affected by trauma and mental health issues, low high school completion rates, unemployment, and homelessness. Ending child poverty is essential for reconciliation with Indigenous peoples for generations of harm.

What can we do to end child poverty once and for all in Alberta? The research shows that strong investments into Alberta’s families, including child benefits, nutrition programs, affordable housing, and subsidized, quality child care, are key to ending the cycle of poverty that block children from living lives of dignity where they’re able to thrive. To aid in reconciliation efforts, culturally responsive solutions that provide Indigenous governing bodies with oversight for the education and welfare of children on reserves is a necessity.

Child care is one of the biggest household expenses, which can be up to two-thirds of a low-income family’s monthly income. Access to high-quality, universally accessible, and affordable child care is a proven method for lowering child poverty and is an especially profound intervention for single mothers, who are among the most affected by poverty. [Studies](#) show that children in universal, low-cost child care have better physical health, developmental, and psychological conditions by age six. The \$25-a-day child care program is under threat by our provincial government’s sweeping and cruel cuts to social programs. This is precisely the wrong direction for Alberta to solve the crisis in child and family poverty.

Investing in affordable housing is a necessity to prevent and combat child poverty. While multiple levels of government have created housing strategies to address homelessness and poverty, uncertainty persists on the province’s commitment to their share of affordable housing initiatives after the UCP took power. With a 24 percent cut to the Rental Assistance Program, the risk of eviction to low-income families and children will increase as a result.

What is sorely missing in the discussion surrounding the provincial government’s relentless “path to balance” is that even maintaining the status quo levels of social assistance would not be enough; yet the government has chosen to cut indexing of these supports, making life even harder for those in poverty. And if we are serious about ending child poverty, it is abundantly clear that vital public services Albertans rely on need to be strengthened, not cut. Cuts to public services hurt the most vulnerable in our province.

Our tax system raises significantly less revenue than any other province. As a result of this shortfall, our services are stretched thin and progress in tackling child poverty will continue to be stymied until significant revenue reform occurs. Alberta also remains the only province in Canada without a poverty reduction strategy, meaning we are sorely behind in setting measurable goals and tracking progress in these efforts. Without a robust strategy backed up with action, young Albertans trapped in poverty will only fall further behind.

We have a moral obligation to end child poverty in our province, and the result would be a more healthy and compassionate society for all of us.

*Joel French is Executive Director of Public Interest Alberta.*

*Sandra Ngo is Research Coordinator of the Edmonton Social Planning Council.*

*Ajay Hartenfeld Pandhi is President of the Alberta College of Social Workers.*

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# Public Engagement of Affordable Housing

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BY AKSHYA BOOPALAN

*Note: This review originally appeared in the January 2020 edition of Research Report.*

The Public Engagement on Affordable Housing in Edmonton report is a compilation of the responses and findings from focus groups and interviews, as well as a relevant literature review, conducted by the Edmonton Social Planning Council (ESPC) on key questions regarding perceptions of affordable housing and public engagement. City Council's Executive Committee made the decision to go forward with City Policy C601, the City-Wide Affordable Housing Framework that sets an affordable housing target of 16% for every Edmonton neighborhood. Community members, housing developers, and other stakeholders participated in these focus groups. One of the limitations in this study was not being able to engage with people who are in need of affordable housing. The focus groups occurred in collaboration with the Edmonton Federation of Community Leagues (EFCL) and its Committee members, who were charged with distributing information on details for the upcoming focus groups, which took place across six districts of the city. Participation ranged from 3 – 12 people per focus group, with a median age of 55 years, 65.7% female, and 45.7% holding an undergraduate or college degree. This is not representative of the general population in the city, which was another limitation to this study. However, the demographics of focus group participants could be considered an indicator of the demographics of people who are usually participating in public engagement meetings on affordable housing set up by the city. The publication includes a literature review on perceptions towards affordable housing, best practices for public engagement, and strategies to effect positive change in the community.

The results are provided in the form of quotes organized as responses to key questions around perceptions of affordable housing and public engagement. Since these are direct quotes collected through consented audio recordings of the discussion as well as notes from volunteers, the responses feel organic; when participants seemed frustrated, it came through in their words. There is also a clear difference between the jargon used by the community members and the stakeholders. The results of the study show that there is tension between community members, stakeholders, and the municipality. Community members repeatedly stated that they wanted active and full engagement, especially from the City, in almost every step of the development process.

One of the few obvious shortfalls of the public engagement process includes the length of time between the engagement session and the construction of affordable housing developments. Many community participants felt that the decision for development had already been made, and the engagement session was just a tick on the "checkbox." The quotes demonstrated that community members were not given information on the leadership roles of the city representatives who facilitated the public engagement meetings, may not have understood the definitions of "affordable housing" or other jargon, and were not given the full picture of why the City was proposing this type of development.

Another shortfall was the lack of engagement after the initial feedback session. People who participated in the meeting were not given updates on the plan, when feedback was not implemented members did not receive an explanation, and there were no follow-ups. Another frustration experienced by focus group participants was the perception that the engagement facilitators were not asking more specific questions on what the community wanted, and not considering the demographics of those who would be accessing affordable housing and whether they match with access to specific resources (schools, public transportation, clinics, etc.).

Another shortcoming was that those participating in the public engagement process were not always community residents, or representative of the neighbourhood's social and economic demographics. This may occur because the methods the city uses to inform residents of public engagement opportunities favour residents who are older, own their home, and are fluent in English. As a result, community members sometimes misunderstand and have a prejudiced view of what affordable housing is, who accesses it, why they need to access it, how it will improve not only the community but the long-term reduction of poverty, and other big-picture information. There was clearly a lack of information given on the right to housing as it relates to the United Nations' Declaration of Human Rights and Canada's own declaration to honour this.

It also seemed that the municipal government has not fully considered what it means to have 16% affordable housing in a neighbourhood. There are no clear guidelines or structures surrounding the public engagement process on affordable housing, leading to variation in engagement styles and feedback. There is a public perception of lack of transparency and a clear divide of "us" versus "them" from residents. This may be

# Public Engagement of Affordable Housing (continued)

BY AKSHYA BOOPALAN

partly due to a general lack of understanding poverty itself, or a misunderstanding of what affordable housing looks like and how it might directly benefit individuals in the long-run. Keeping this in mind, facilitators should be well educated on the nuances of affordable housing, and trained to moderate emotional escalation during the engagement process.

Affordable housing developers and advocates differed from community members on their perception of the engagement process. They felt that the need for affordable housing should take priority over the views of residents who were in opposition. However, quite a few expressed that they believe the community members would not understand the “systemic perspective,” and therefore simply go ahead with the plan.

The issue of property value, crime rate, communal green space, and fear of further segregation were some of the main concerns expressed by participants in the study. Thus, this study shows that by better connecting with neighbourhoods, and focusing on advocacy for marginalized populations, the City of Edmonton could increase the variety of locations for affordable housing without the type of pushback presently received. The

literature review in this publication cited various studies showing how a municipality can best help those needing affordable housing by working in collaboration with all groups involved. More studies will need to be done to gather information for groups needing affordable housing, and appropriate education and communication methods, to enact positive change in the community.

Publication Source:

Sandra Ngo (October, 2019). Public Engagement on Affordable Housing in Edmonton. Retrieved from: <https://www.edmontonsocialplanning.ca/index.php/resources/digital-resources/a-espc-documents/a06-newsletters/a06g-reports/1078-public-engagement-on-affordable-housing-report/file>

ABOUT THE RESEARCH REVIEWER:

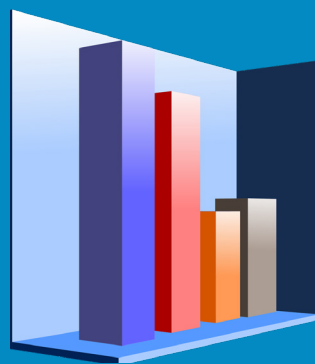
Akshya Boopalan has a passion for helping people. She has a degree in psychology and anthropology, and works with people with autism, developmental disabilities, and brain injuries. Her hobbies include fitness activities, making artwork, and spending quality time with family and friends.

## LOOKING FOR RESEARCH ASSISTANCE?

The Edmonton Social Planning Council provides FREE research services to social advocacy organizations in Edmonton! Are you seeking publications or statistics in social policy areas such as:

Housing, Transportation, Health, Education, Food Security, Income Security Programs, Urban Issues, Social Services, Women, Disabilities, Poverty, Immigration, Families, Children and Child Care, Seniors, Indigenous Peoples, Labour Force, Crime and Safety ... and more!

If you or your organization needs a hand finding information about local social issues or related topics, contact our **Research Coordinator, Sandra Ngo**, by phone at **780.423.2031** or by email at **[researchcoord@edmontonsocialplanning.ca](mailto:researchcoord@edmontonsocialplanning.ca)**





# Adapting to Senior Population Changes in Edmonton

BY JENN ROSSITER

Canada's senior population is increasing significantly—one in four Canadians will be over the age of 65 by 2031. In Edmonton the estimated number of adults aged 55+ will increase by 53% before 2035.

A large proportion of this population hope to age in place, that is, to remain living independently in their own home or community, for as long as possible.

In order to support aging in place—a practice that has far reaching financial and social benefits—we need to ensure that seniors are provided with opportunities to remain healthy, active, and engaged in their communities. Increasing senior resiliency and social inclusion are part of this broader solution.

The City of Edmonton became a member of the World Health Organization's Global Age Friendly Cities (AFC) project in 2010, integrating an Age Friendly Framework into its policies and decision-making. Age Friendly Edmonton has published numerous resources for those engaging with older adults with the aim of supporting sustainable senior centers and program development in the coming years. The opportunities to make Edmonton increasingly age friendly will certainly grow within this AFC network, benefiting our rapidly aging population.

Realistically, senior-based initiatives will largely benefit from embracing innovative technologies, and diversifying programming and service delivery to meet the needs of various cultures and marginalized communities within the city, such as those identifying as: newcomer, LGBTQI2S+, Indigenous, and those with mental health and physical challenges.

ESPC is now working with Family and Community Support Services (FCSS) at the City of Edmonton to gather additional information on best practices, innovations, and resources that can be used by those engaged with older adults as they adapt to municipal population and demographic changes.

<sup>1</sup>City of Edmonton. (2019). Approach to Supporting Seniors' Centres 2019. Retrieved from <https://www.seniorscouncil.net/uploads/files/Approach-to-Supporting-Seniors-Centres-2019-CityofEdmonton.PDF>

## Website Update

We've refreshed our website for 2020. There will continue to be some minor changes. Did you know we have over 1,000 documents on website? <https://edmontonsocialplanning.ca>

**Board of Director Nominations**

The Edmonton Social Planning Council Board of Directors are accepting applications for Board positions. The deadline is March 19, 2020. Please see below or visit the Board of Directors page for more information. Appointment Process: 2020-2021 To apply, please complete the application form and...

[Read More](#)

**Welcome**

The Edmonton Social Planning Council is an independent, non-profit, non-partisan social research organization, with registered charitable status. Our focus is social research, particularly in the areas of low income and poverty. ESPC is a source of knowledge and expertise on social issues within our community.

**Our Mission**

Through rigorous research, detailed analysis, and community engagement, we deepen community understanding of social planning issues, influence policy, and spark collaborative actions that lead to positive social change.

**News and Announcements**

2020 Award of Merit for Advocacy of Social Justice Nominations  
Feb 24, 2020 | ESPC Announcements

**ESPC in The News**

Alberta Child Poverty Report – Edmonton Journal Op-Ed  
Feb 10, 2020 | ESPC in the News, F.04 POVERTY, F.07 CHILDREN

**Digital Resources**

FACT Sheet – 2020 Alberta Provincial Budget  
Feb 28, 2020 | A.06.B FACT SHEETS, C.02 GOVERNMENT OF ALBERTA

# The High Cost of Waiting: Tenant-Focused Solutions to Enhance Housing Affordability

BY JOHN KOLKMAN

A new report published by ESPC, *The High Cost of Waiting: Tenant-Focused Solutions to Enhance Housing Affordability*, documents the impacts on quality of life for households who must wait prolonged periods of time for affordable housing, and looks to find the best solutions for reducing wait times and improving housing affordability. Excessive wait times for affordable rental accommodations has been one of the most intractable challenges facing low income Edmonton households.

Long wait times force people to pay market rents for housing they can't afford, or to live in units that are substandard, unsafe, or overcrowded. For the report – which received funding from Homeward Trust Edmonton – about 100 people on the Capital Region Housing wait list attended focus groups and provided e-mail responses describing their experiences of waiting for rental assistance (for years in many cases), and the toll this has taken on their mental and financial health. The stress of having to wait for assistance and the financial worries of having to provide for their families had enormous negative impacts on their quality of life. In some cases, people became homeless while waiting and many more are at severe risk of becoming homeless.

Based on the report's findings, the following recommendations were made to help address these wait times:

- Fund federal-provincial rent subsidy programs, including the Canada Housing Benefit (CHB), so that all households who qualify receive the benefit on a timely basis.
- Deliver the CHB through the tax system, similar to child benefits and GST rebates.
- Base the CHB on actual rental costs paid by the tenant, up to a maximum monthly amount.
- Test the CHB against annual household income and not against household assets.
- Require that the CHB be equally cost-matched by the provinces and the federal government and deliver it in a single monthly payment to qualifying households.

- Have the proposed CHB eventually provide full gap coverage, not the 75% gap coverage proposed by the National Housing Collaborative.
- Amend provincial residential tenancy legislation and regulations to put additional safeguards in place to prevent landlords from inquiring into the income status of their tenants.
- Insure the federal and provincial governments continuously monitor the impact of the CHB on low- and modest income tenant households, and on rental housing markets across the country.

In conclusion, funding should be sufficient to allow all households who qualify—based on their household income—to receive rental assistance on a timely basis, similar to the current rule for existing income support programs like social assistance, child care subsidies, and retirement income assistance, child care subsidies, and retirement income.



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# Explaining Poverty to School-Age Children

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BY SANDRA NGO

On November 26, the Edmonton Social Planning Council was invited to the George H. Luck Elementary School to talk about poverty and its root causes. This was part of the “Backpacks of Luck” program that the school hosts every year. In addition to putting together bags of supplies to give to the homeless, these Grade 5 and 6 students receive lessons and watch documentaries about poverty, housing, and homelessness.

Susan Morrissey, our Executive Director, and I were extremely excited to speak with these students and hear their thoughts. We were tasked with having an exploratory discussion about what poverty might look like if they experienced it, why people might be in poverty, and what actions these students could take to help eliminate poverty. However, this audience was much younger than our typical audience. We wanted to make the main points easy to understand while also allowing them to take the conversation in their own direction. In order to do this, we used a new strategy for us called the Fishbowl Method. In the Fishbowl Method, chairs are arranged in two concentric circles. The smaller circle in the middle is for conversation and questions, while the outside circle is for active listeners. There is potential for people to rotate between the circles and thus switch between observing and engaging. This was especially useful as there were about 120 students!

We prepared key messages that were suitable for children. These included some fun statistics like, “If we took all the people living in poverty in Edmonton—that would be enough to fill the Rogers Place arena five times!” However, when we arrived, we were blown away by the depth in questions and discussions.

Together with the students, Susan and I explored the question: what does “poverty” mean? Responses included: “not having enough money to pay for everything that they need,” “living on the street or a small house,” “not being able to take care of yourself or your family,” and “dealing with oblivious people,” such as people who are mean to those living on the street. They also discussed what it might be like to experience poverty themselves. Grade 5 students highlighted how people might feel scared or lonely due to not being able to do the activities that make them feel safe or happy in their life.

As to why people end up in poverty, their answers were varied. Grade 6 students mentioned “losing their jobs,” “addiction,” “mental illness,” “seeing war and bad things like watching family members die,” and natural disasters such as floods, and “spending money unwisely.” One

curveball question that we were asked was, “Why are people in poverty if they can live off of retirement or unemployment money?” This gave us a great opportunity to talk about how programs such as Income Supports may not provide enough income for rent, food, and other basic needs.

Astutely, the students also recognized that certain groups of people were more at risk of being in poverty, such as women, children, and Indigenous peoples. The challenges faced by single mothers taking care of children on one income was acknowledged. They cited “most of the time, [women] are poor because men used to go out and work more than the women.” They even cited historical sexism such as, “women being the underdogs of society,” and “if women wanted to say something, it might not get listened to, and it could be harder for getting accepted in a job.”

Students had also learned about residential schools in their classrooms. They showcased their knowledge of how being “born in a time of residential schools and trauma from the schools” led to increased trauma such as “being beat up” and even PTSD. “Their parents were taught that their culture is bad” and that “people don’t treat [Indigenous people] equally because they have a different culture or language.”

Overall, the afternoon was spent in rich discussion and Susan and I learned so much from the students. The biggest takeaway, however, was that children understand fairness, and it is never too early to engage on issues related to social equity. Now if only our policymakers understood that as well.

## **Suggested Resources for Talking About Poverty with Children:**

HomelessHub.ca. [n.d.] Lesson Plans for Teaching About Homelessness to K – 12 students. <https://www.homelesshub.ca/about-homelessness/education/teachers/lesson-plans>

Canadian Teachers’ Federation. (2014). Poverty, What is it? A discussion booklet for students in Grade 5 to 8. <https://www.imagine-action.ca/Documents/KTP/Poverty-Discussion-Booklet.pdf>

Joseph Rowntree Foundation. (2019). Framing toolkit: Talking about Poverty. <https://www.jrf.org.uk/report/framing-toolkit-talking-about-poverty>

Sesame Street in Communities. [n.d.] Family Homelessness. <https://sesamestreetincommunities.org/topics/family-homelessness/>

## Vital Topic

EDMONTON  
COMMUNITY  
FOUNDATION



VitalSigns.



# FINANCIAL REALITY OF MILLENNIALS in EDMONTON

Edmonton Vital Signs is an annual checkup conducted by Edmonton Community Foundation, in partnership with Edmonton Social Planning Council, to measure how the community is doing. Vital Topics are a quick but comprehensive look at issues that are timely and important to Edmonton.

## EDMONTON'S GENERATIONS

According to the latest municipal census, millennials are Edmonton's largest voting cohort.

### SILENT Generation

**BORN:** 1945 or earlier  
(ages 75+)  
Percentage of  
Edmontonians: **5.8%**

### BOOMER (Boomers)

**BORN:** 1946 to 1964  
(ages 56 to 74)  
**19.5%**

### GENERATION X (Gen X)

**BORN:** 1965 to 1980  
(ages 40 to 55)  
**21.4%**

### Millennial (Gen Y)

**BORN:** 1981 to 1996  
(ages 24 to 39)  
**26%**

### iGEN (Gen Z)

**BORN:** 1997 to present  
(ages 23 & younger)  
**27.2%**

## INCOME

**ECONOMIC WELL-BEING** refers to the ability of households to meet their needs, to accumulate assets and build wealth.

**MEDIAN INCOME**  
Millennial tax filers in  
Edmonton (2017)  
**\$45,500**

### MEDIAN AFTER-TAX HOUSEHOLD INCOME

At a similar point in each generation's life, adjusted for inflation  
(2016 dollars)

**Millennials (in 2016) \$44,093**

Gen Xers (in 1999) \$33,276 Boomers (in 1984) \$33,350



## What is a Gig Economy?

- Part-time or contract jobs that are needed to make ends meet.
- Millennials are often affected as they have less work experience for the jobs available.

### Canadian millennials are:

- The most highly educated generation in Canadian history. **70% hold a post secondary certificate, diploma or degree.**
- "Digital Natives."** They are the first generation to have grown up with digital technology. **96% own a mobile phone.**
- Economically precarious** due to a highly competitive labour market, corporate downsizing, and a "gig economy."
- Having children later in life.** The average age of a first-time mother in Canada in 2016 was 30.8. The first time it has surpassed women in their 20s.
- More ethnoculturally diverse and inclusive** than previous generations. Millennials are more likely to have gone to school with others who are culturally different and been exposed to messages of diversity and inclusion.

## MULTIPLE JOBS

In the decade prior to 2018, the number of Canadian workers who **held more than one job at the same time** increased from 704,100 to more than **1 million people**.

- 65.7% of multiple-job holders work full-time in their main job.
- Multiple-job holding is most common in the female-dominated sectors of healthcare, social assistance, and educational services.
- Those with lower weekly earnings are more likely to hold multiple jobs.
- 6.5% of multiple-job holders are age 25 to 29, second only to those age 20 to 24.

## MILLENNIAL WORKFORCE CHARACTERISTICS

- 87% believe that the success of a business should be more than just its financial performance.
- The experience a greater amount of job and organization changes than previous generations.
- 64% of millennials would work from home and 66% would alter working hours.
- 90% of millennials want more feedback from their boss to make sure they're on track.

- Millennials indicate a strong preference for work/life balance.
- Half of millennial employees want to work for a business that has ethical business practices.



SOURCES FOR THESE STATISTICS ARE AVAILABLE AT [ecfoundation.org](http://ecfoundation.org)



# HOUSING

According to Abacusdata among Canadian millennials in 2019:

<b>27%</b> Own the homes they live in	<b>40%</b> RENT	<b>33%</b> Live with their parents
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## Top 2 reasons millennials are living with their parents:

**FINANCIAL** – low wages, looking for stable employment, and saving for a house.

**CULTURAL** – it is expected of them or to help with family obligations.

## HOUSING AFFORDABILITY

According to the Canada Mortgage and Housing Corporation (CMHC) *affordability* means not spending more than 30% of pre-tax earnings on housing.

### In order for the average home in Edmonton to be 'affordable:'

- Average home prices would need to fall by one-fifth (\$76,000) or typical full-time earnings would need to increase 25% (\$72,000/yr).
- It takes a typical millennial 9 years to save a 20% down payment for average-priced home in Edmonton.
- In 1976 it took 5 years to save a 20% down payment.

### A generational comparison of homeowners and mortgage debt:

	Millennials (2016)	Gen Xers (1999)	Boomers (1984)
Major household earner between age 30-34			
Home-owner percentage	<b>51%</b>	51%	55%
Median mortgage compared to after-tax income	<b>2.5X</b>	1.89X	1X

## NET WORTH

Millennials have the **highest debt to after-tax income ratio** among the generations measured at any point in their life, at 216%. This is more than 1.7 times young Gen Xers and 2.7 times more than young Boomers.

- While millennials were relatively more indebted, their assets yielded a stronger outcome in overall net worth.
- Millennials who enter the housing market have much higher levels of wealth, as do those with a university education.

According to a Manulife Bank of Canada poll of Canadians with a household income of \$40,000 or more:

**60% of Baby Boomers** are better off financially than their parents were at the same age, only **49% for Millennials**.

**46% of Millennials** say their spending is increasing faster than their income.

**42% of Millennials** are worried they'll never be debt-free.



## It's not about Avocado Toast

Millennials have been widely criticized for spending their money on things like lattes and avocado toast. Cutting out a latte will not change the fact that costs are increasing, and jobs are not only difficult to find, but are often short-term or contract.

SOURCES FOR THESE STATISTICS ARE AVAILABLE AT [ecfoundation.org](http://ecfoundation.org)

# Student Loan DEBT

According to a 2019 Credit Karma report, the average **student loan debt** in Alberta is **\$14,472**.

Percentage of student loan debt among the one million Canadian Credit Karma members:

<b>14.42%</b> iGENS (most of this cohort is still in school)	<b>14.62%</b> MILLENNIALS	<b>4.22%</b> GEN Xers	<b>1.53%</b> BOOMERS
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## POST SECONDARY EDUCATION COSTS

- The average cost of tuition in Canada (before books, supplies, travel) is **\$6,500 per year**. Some programs could cost up to **\$22,000 per year**.
- **Tuition fees increased 3.1%** for undergraduate programs in 2017/2018.
- As of Jan. 1, 2020, Alberta post-secondaries will be allowed to raise tuition in individual programs by **30% over the next 3 years**.

## STUDENT AID

- As of March 31, 2018, approximately **38% needed to access** Alberta's Repayment Assistance Plan (RAP).
- On average, Alberta student loan borrowers repay their loans within nine years.
- According to a 2017 survey of Alberta student loan borrowers, **4% of their monthly income** is used for Alberta student loan payments.

## Public Spending SINCE 1976

Government investment per person has grown **4.2 times faster for seniors** than for those under the age of 45.

- Social spending for seniors grew 6% faster than economic growth, but for those under age 45 grew 29% slower than economic growth.

# CHILD CARE

According to a Canadian Centre for Policy Alternatives, Edmonton's median monthly childcare costs (2018):

**\$835**/pre-school age **\$975**/infant

## Millennial Spending Habits

- Time is a commodity.
- 43 fewer trips to the store per year than the average Canadian household.
- More trips to restaurants than other age cohorts.
- Buy more easily prepared foods than Boomers.
- 22% look online to make purchasing decisions, compared to 6% of Boomers.
- 20% more likely to consider socially responsible or environmentally friendly products and 30% more likely to consider organic than the average shopper.

Generally, this cohort;

- is working and studying more to have less.
- has a higher education, but also higher student debt.
- is squeezed by stagnant incomes and difficulty finding good jobs.
- struggles with high costs for things like housing and childcare.
- spends too little time at home.
- faces mounting debt.



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# John Kolkman Retires from ESPC

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It is with mixed feelings that we announce that long-time staff member, John Kolkman, will be retiring from the Edmonton Social Planning Council, effective April 1, 2020.

John originally joined the Edmonton Social Planning Council in May 2006 as Research Coordinator. He has worked extensively on social policy issues related to poverty, wealth and income inequality, the removal of employment barriers for those with low- and modest incomes, the social determinants of health, affordable housing, and neighbourhood revitalization. His vast wealth of knowledge, passion, and expertise in policy research has made an indelible mark on the research output and capacities of the Council and we remain eternally grateful for his contributions.

In 2017, John stepped back from his full-time role as Research Coordinator to take on a part-time position for the Council as Research Associate and Volunteer Coordinator. In his latter role, he provided invaluable mentorship and guidance to his successor, Sandra Ngo, who carries on many of his responsibilities, ensuring that our strong research acumen will continue for years to come.

While we are sad to see John leave, we wish him the best in his well-deserved retirement, which will likely be spent tending to his garden, travelling, and working on a weather blog.

## Volunteer Now!

Are you concerned about social issues? Do you want to give back to the community? The Edmonton Social Planning Council is always looking for volunteers to help with its research and outreach endeavors. We will do our best to align your interests, availability and skills with the tasks we offer. In addition to writing for our Research Reviews and newsletters we occasionally call on our volunteers to act as note-takers, photographers and fundraisers.

Visit our website at <https://www.edmontonsocialplanning.ca/index.php/about-us-2/volunteer-opportunities> to learn more about our volunteer opportunities and to sign up today.

If you'd like to join our ranks but don't see your perfect task, please write to our research associate to discuss your interest.



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## Become a Member

The strength of our voice is dependent upon the support of people and organizations concerned about social issues — people like you. By getting involved with the Edmonton Social Planning Council, you add your voice to our message of positive social development and policy change.

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- To be a part of making Edmonton a community in which all people are full and valued participants.
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Register and pay for your membership online by clicking on the button in the category you wish to purchase or;

Print out a membership form and mail it to our office, along with a cheque or money order made out to the Edmonton Social Planning Council

\*Online payments are processed using PayPal. If you choose to pay online, you will be directed to the PayPal payment page after you fill out and submit your membership form. PayPal is a secure and trusted site for paying online using credit card or Interac email money transfer. You will not be required to sign up for a PayPal account.

## Donations

The ESPC relies on the generosity of individual donors to support our ongoing research and public education. (Registered Charitable Tax #10728 31 94 RP 0001)

Financial contributions are fully tax deductible and you will receive a registered charitable tax receipt.

## Upcoming Events and Publications

Watch for the following exciting events and publications tentatively planned for this year:

### Tracking the Trends – April 2020

Since 1989, the Edmonton Social Planning Council's Tracking the Trends publication provides a comprehensive overview of Edmonton's social well-being, which tracks the city's demographics, education and employment, cost of living, wages and income, poverty, and more. Expect our 15th edition to be released in the spring.

### 80th Annual General Meeting

Thursday, May 28, 2020

Edmonton Food Bank Annex (11434 – 120 Street NW)

5:00 to 7:30 PM

***Please note this date may be subject to change depending on the impact of the COVID-19 pandemic.***

### Vital Signs – October 2020

Edmonton Vital Signs is an annual check-up conducted by Edmonton Community Foundation in partnership with the Edmonton Social Planning Council, to measure how the community is doing. The next Vital Signs will focus on millennials.

### Upcoming Lunch and Learn events

Basic Income and Free Transit – TBD

Tracking the Trends – TBD

***Please note the booking of these dates are contingent upon the abatement of the COVID-19 pandemic.***





**Joel French** @JoelFrench · Jan 17

In the studio with @ryanjespersen & @sandrango17 on @630CHED talking child poverty in Alberta. Tune in til noon to hear our conversation! #ableg #abpoli @PIAlberta @edmontonspc



10 22



**EICHREN** @EICHREN · Mar 9

Consider nominating someone for @edmontonspc's "2020 Award of Merit for Advocacy of Social Justice", before the Mar 31 deadline, head to [edmontonsocialplanning.ca/2019-award-of-merit-for-advocacy-of-social-justice-nominations](http://edmontonsocialplanning.ca/2019-award-of-merit-for-advocacy-of-social-justice-nominations) for more information & the nomination form

## 2020 Award of Merit for Advocacy of Social Justice Nominations

The Edmonton Social Planning Council (ESPC) is an organization committed to undertaking social research for the benefit of the entire community. We recognize

2 3



**ANPHA** @AlbertaNPHA · Jan 15

A new report shows that cuts to Alberta's social programs are harming poor families. Affordable housing can help shield against the negative impacts of poverty.

Thanks to @ACSWSocialwork @PIAlberta @edmontonspc

[edmontonjournal.com/news/local-news/cuts-to-albertas-social-programs-harming-poor-families-children-report](http://edmontonjournal.com/news/local-news/cuts-to-albertas-social-programs-harming-poor-families-children-report)

#affordablehousing



Cuts to Alberta's social programs harming poor families, children: report  
Cuts to Alberta's social programs in the latest provincial budget are harming the most vulnerable, according to groups behind a new report ...  
[edmontonjournal.com](http://edmontonjournal.com)

3 4



**AUPE** @\_AUPE\_ · Nov 7, 2019

The @Alberta\_UCP budget is hard on families.

Read the @edmontonspc report here:

[edmontonsocialplanning.ca/index.php/news...](http://edmontonsocialplanning.ca/index.php/news...)

#ableg



2019 Alberta Provincial Budget

### Introduction

The 2019 budget, which runs until March 31, 2020, is titled *A Plan for Jobs and the Economy*. The main priorities it identifies are creating jobs and reducing the deficit. We are now almost 7 months into the 2019-20 budget year, so many of the big changes announced will not take effect until next spring's budget covering the 2020-21 fiscal year which starts on April 1, 2020.

The government fiscal plan will see a 2.8 per cent reduction in spending over the next four years or \$1.3 billion lower than 2018-19 levels. Since Alberta's inflation and population growth is going up about 3.5 per cent per year, in real per capita terms this represents a spending reduction of 17 per cent.

To address this spending reduction, the size of the public service is expected to shrink by 7.7 per cent.

While the base benefit for the lowest income families is being increased by 15 per cent, the benefit will be phased out more quickly as income rises so fewer families will receive the benefit. That's why the new single benefit will deliver about \$40 million less to Alberta families than the two benefits delivered by the previous government.

### Affordable Housing and Homelessness

Funding for affordable housing and homelessness is being maintained for the balance of the 2019-20 fiscal year. Starting next year there will be a 24 per cent reduction to the Rental Assistance Program and a 3.5 per cent reduction in operating budgets for housing management bodies like Capital Region Housing. Partnerships will be pursued with housing management bodies and private sector to reduce the public costs of affordable housing. Eight million

2019 Alberta Provincial Budget Fact Sheet | Edmonton Social Planning C...

Download: 2019 Alberta Budget factSheet Introduction The 2019 budget, which runs until March 31, 2020, is titled *A Plan for Jobs and the...*

[edmontonsocialplanning.ca](http://edmontonsocialplanning.ca)

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**Homeward Trust** @HomewardTrust · Feb 28

The latest factSheet from @edmontonspc takes a deep dive into the provincial budget with the focus on the areas of low income and poverty. Read it here: [bit.ly/2152idl](http://bit.ly/2152idl)



**YEG Social Planning** @edmontonspc · Feb 28

Our latest factSheet on the 2020 #abbudget is now available!

We took a deep dive into the provincial budget with a focus on the areas of low income and poverty and made a handy 2-page summary.

Available here: [bit.ly/2152idl](http://bit.ly/2152idl) #ableg #abpoli

Show this thread



1 4



**Homeless Hub** @homelesshub · Jan 27

NEW on the Homeless Hub: A report from @edmontonspc exploring #childpoverty in Alberta. It highlights hardships faced by Indigenous children/youth & the most recent data on programs working to reduce poverty and its effects: [tiny.cc/5r44iz](http://tiny.cc/5r44iz)



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# About the Edmonton Social Planning Council

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## 2019-2020 Board of Directors

Gwen Feeny – President  
Vanessa Zembal – Treasurer  
Naomi Achus  
Jalene Anderson-Baron  
Danielle Dolgoy  
Zaharo Hassan  
Paula Kirman  
Peter Schalk  
Nicole Smith  
Dave Trautman  
Ben Whynot  
Theresa Vladicka

## Staff Members

Susan Morrissey, Executive Director  
Justine Basilan, Executive Assistant  
John Kolkman, Research Associate  
Brett Lambert, Community Engagement Coordinator  
Sandra Ngo, Research Coordinator  
Jenn Rossiter, Project Coordinator | Research Services and Capacity Building

The **Edmonton Social Planning Council** is an independent, non-profit, non-partisan social research organization, with registered charitable status. Our focus is social research, particularly in the areas of low income and poverty. ESPC is a source of knowledge and expertise on social issues within our community.

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 Vision** - *A community in which all people are full and valued participants.*

**Our Mission** - *Through rigorous research, detailed analysis, and community engagement, we deepen community understanding of social planning issues, influence policy, and spark collaborative actions that lead to positive social change.*

## Become a Member

The strength of our voice is dependent upon the support of people and organizations concerned about social issues—people like you. By getting involved with the Edmonton Social Planning Council, you add your voice to our message of positive social development and policy change.

**Membership has its benefits:**

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(Registered Charitable Tax #10728 31 94 RP 0001)

Financial contributions are fully tax deductible and you will receive a registered charitable tax receipt.

Your donation helps us do our work. It keeps our social research current and comprehensive. It allows us to take on bigger projects and make a greater impact in the community. It strengthens our voice—your voice, and the voices of those who lack the opportunity to speak for themselves.

To donate please go to:

<https://edmontonsocialplanning.ca/index.php/support-us>



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