the fACT ivist

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Providing Tax Help for Low-Income Canadians During COVID-19

A Lesson from COVID-19 about Early earning and Care

Family Class Sponsored Immigrant Seniors in Canada: Income Dependency Challenges





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EDMONTON SOCIAL PLANNING COUNCIL

EXECUTIVE DIRECTOR UPDATE

Susan Morrissev



Welcome to the Summer 2020 edition of The fACTivist.

This issue comes to you during what is no doubt a difficult and turbulent time. The COVID-19 pandemic single-handedly upended "business as usual" for many segments of Canadian society, but this has been acutely felt among vulnerable populations living in low-income or poverty, where keeping up with expenses such as groceries, housing, and medications has become increasingly difficult. The pandemic has also posed significant challenges for the social services and charitable sector where needs are high, but donations and fundraising have been severely interrupted.

With headlines about high case numbers and deaths around the world due to the virus, rising unemployment amid an economic downturn, and increased hardships on the financial and emotional well-being of households, it can be tempting to look upon this current situation with despair. At the same time, community responses that have cropped up to address some of the worst effects of the fallout are a major source of inspiration and hope, which is the emphasis of this issue.

Herein, you'll read about a number of community groups coming together to support our fellow Edmontonians throughout this trying time, especially for the most vulnerable. Our Community Engagement Coordinator, Brett Lambert, reached out to a number of these groups to put together a number of dispatches on their commendable efforts. Whether it's addressing food security challenges, social isolation, or providing some much-needed assistance with filing tax returns for low-income families, we have managed to find ways to come together while maintaining physical distancing.

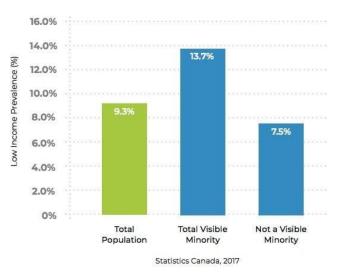
As our economies slowly begin to re-open with what is hopefully the worst of the virus behind us (fingers crossed!), we remain uncertain about what the future holds. Nevertheless, I am confident that by continuing to build strong relationships and to maintain community ties, we will get through all of this—together.

Stay safe and healthy as we continue to navigate the "new normal."

Executive Director

STATEMENT ON THE IMPACT OF SYSTEMIC RACISM ON INCOME INEQUALITY AND LOW-IN-COME HOUSEHOLDS IN EDMONTON

Low income prevalence according to visible minority status, 2015, LIM-AT, Edmonton CMA



The Edmonton Social Planning Council stands in solidarity with the Black and Indigenous communities of Canada to end systemic racism and discrimination. These prejudices are reinforced by systems of power that actively harm Black and Indigenous individuals, families, and communities. These inequalities are unjust and the policies, practices, and attitudes that lead to discrimination must be dismantled.

Long have we known that racism contributes directly to economic harm here in Canada. Recent data has shown that racialized individuals are more than twice as likely to be in poverty compared to their non-racialized counterparts (Figure 1), and almost one in five Black Edmontonians are low-income, compared to less than one in ten non-Visible Minority. Racialized workers are also more likely to be unemployed (9.2% vs 7.3% as of 2016). This is despite the fact that racialized workers are more active in the labour force, either working or trying to find work. Since 2006, this trend has only gotten worse.

Another way of highlighting the impacts of racism and employment is to break down the effects of income disparity between different racialized groups. Black and Indigenous communities are still the most likely to be in poverty. People are treated differently based on their skin colour, including tenants who are rejected by their landlords, applicants who are turned away from prospective employers, and those looking for acceptance in community programs. These glaring disparities result in unacceptable gaps in health outcomes, educational attainment, and mental health challenges among racialized groups. We must work diligently to close these gaps so that our communities thrive in an equitable and just manner. See our list of past publications at the bottom for more data on these inequalities.

It is a myth that racism has been eradicated in Canada. There are many ways to get involved and begin to change this:

- Sign petitions denouncing racist policies and actions here in Canada.
- Engage with your local city councillor, school board trustee, MLA, and MP and ask them how they plan to incorporate an anti-racist framework in their policies and legislation.
- Speak out against micro-aggressions that you may see in your day-to-day life.
- Read written works by Black and Indigenous authors in Canada: Desmond Cole, Rinaldo Walcott, Sheila Watt-Cloutier, Jesse Thistle, and many more.
- Donate to one of the various Black, Indigenous, BIPOC-led organizations in Edmonton and Canada.

Local (YEG) BIPOC Organizations you can support:

- 5 Artists 1 Love (<u>https://www.5artists1love.com/</u>)
- Africa Centre (<u>https://www.africacentre.ca/</u>)
- APIRG (<u>https://apirg.org/</u>)
- BIPOC in Bloom (https://www.instagram.com/bipocinbloom/)
- Black Arts Matter YEG (<u>https://www.facebook.com/</u> <u>BAMyeg/</u>)
- Black Lives Matter YEG (<u>https://www.blmyeg.com/</u>)
- Black Women United YEG (<u>https://www.bwunited.ca/</u>)
- Black Youth Helpline (<u>https://blackyouth.ca/</u>)
- Council for Canadians of African and Caribbean Heritage
 (http://ccach.org/)
- Edmonton 2 Spirit Society (<u>http://e2s.ca/</u>)
- Edmonton Centre for Race and Culture (<u>https://cfrac.com/</u>)
- iHuman Youth Society (<u>https://ihuman.org/</u>)

- La Connexion Afro Latina
 (https://www.laconnexional.com/)
- Multicultural Family Resources Society (<u>https://mfrsedmonton.org/</u>)
- Multicultural Health Brokers (<u>http://mchb.org/</u>)
- National Black Coalition of Canada Society Edmonton Chapter (<u>http://www.nbccedmonton.ca/</u>)
- Raricanow (<u>https://raricanow.org/</u>)
- Shades of Colour (<u>https://www.patreon.com/</u> shadesofcolour)
- The Canadian Native Friendship Centre YEG (<u>http://www.cnfc.ca/</u>)
- The Come Up (<u>https://www.yegthecomeup.com/</u>)

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ECONOMIC INSECURITY CONCERNS DURING **COVID-19**

By Brett Lambert

During the height of the pandemic, Alberta's unemployment rate went as high as 15.5%, according to Labour Force Survey results for the month of May 2020, as businesses were forced to close due to public health restrictions. This excludes those who did not lose their jobs entirely, but rather saw their hours and income drastically reduced; some experts believe the true unemployment rate could be as high as 30%.

This major disruption has laid bare who some of the most financially vulnerable are during this pandemic and has exposed holes in our social safety net. According to Statistics Canada's recent report, Work Interruptions and financial vulnerability, single mothers are some of the most vulnerable individuals when faced with work interruption of two months, with 56% of them unlikely to be able to make ends meet. Commentary that the current economic downturn has disproportionately affected women, at time referred to as a "she-cession," means this development is not a complete surprise. Other highly vulnerable households include those headed by Indigenous people or newcomers. Financially vulnerable families would need approximately \$1,745 per month, on average, just to stay above the poverty line.

In addition, these work interruptions have laid bare the vulnerability of workers engaged in precarious work, especially those in the so-called "gig economy," where unincorporated self-employed workers enter into various contracts with firms to complete specific tasks for a negotiated sum. These include the use of online platforms such as Uber, Lyft, TaskRabbit, Skip the Dishes, and Upwork. While some take on gig work as a supplemental source of income in addition to standard employment, nearly half of Canadians who take on gig work do so as a primary source of income. These types of working arrangements do not provide adequate job security, health benefits, or consistent income, nor do they support opportunities to save money.

When the pandemic hit, it became abundantly clear that a lot of Canadians who found themselves out of work faced barriers to accessing benefits, especially when their situations did not meet the threshold for obtaining income supports such as Employment Insurance (EI). The federal government reacted by creating benefit programs designed to help those who would otherwise fall through the cracks, such as the Canadian Emergency Response Benefit and the Canada Emergency Student Benefit. They also provided temporary boosts to existing programs for parents of children, seniors, persons with disabilities, and gave out additional GST rebates.

While these relief measures are welcome and much-needed for vulnerable low-income Albertans and Canadians, the pandemic has made clear that we need to rethink our safety nets not only for public health emergencies, but for all times.

Robust conversations have been had on whether a universal basic income would be needed to address this shortfall. While the precise details of what a basic income would look like, and how it would be incorporated within our existing social programs, is still an open conversation, it is abundantly clear that we need to ensure there is a floor built for our society's most vulnerable. By ensuring they can access the most basic of needs—nutritious food, shelter, medicine, clothing, access to transportation, and others—they will never be forced to go without or fall through the cracks.





Could anyone anticipate or even consider the current state of housing since the COVID-19 pandemic was declared earlier this year? How are people dealing with reductions in their work hours or losing their jobs completely? Equally alarming, what about the more than 10,000 individuals and families who have been qualified but are on a waitlist for affordable and appropriate housing subsidies since before the pandemic?

Over a year ago, the Edmonton Social Planning Council was awarded a grant from Homeward Trust Edmonton to conduct research into one of the biggest challenges faced by lowincome households in the city: the excessively long wait times for affordable rental accommodations. We completed this work and released the report entitled The High Cost of Waiting – Tenant Focused Solutions to Enhance Housing Affordability in February 2020, not knowing that it would set the backdrop for eviction discussions after the pandemic took hold.

The report set out to answer the following questions:

- 1. What are the impacts on quality of life for households who must wait for prolonged periods of time to obtains safe, affordable, and suitable rental accommodations?
- 2. Given limited financial resources, what are the most effective ways to reduce and gradually eliminate long waits for affordable housing?
- 3. How can the proposed Canada Housing Benefit be best designed in the Edmonton context to ensure that it complements existing affordable housing programs?

Using both focus group discussions with individuals and families experiencing these long waits, as well as interviews with key informant and housing service providers, we developed several recommendations to address the problems, which include a joint federal-provincial rent subsidy program to be funded so that all households who qualify for assistance receive it on a timely basis, the benefit be tested for annual household income and not include household assets, among others.

We did some exploration into the issue of evictions once COVID-19 became known, determining that provinces were

ADVOCATING FOR TENANTS DURING THE TIME OF **COVID-19**

By Susan Morrissey

adopting different approaches to establish eviction bans to help both tenants and landlords sort out the continued payment of rent. A few provinces put into place rental relief programs, outright eviction bans, temporary freezes in rent increases, or a stop to the collection of fines for late payments.

The Government of Alberta put an eviction ban in place for the month of April, but lifted it in May. Starting May 1st, landlords could begin eviction proceedings through the Residential Tenancy Dispute Resolution Service if the landlord and tenant could not come to an agreement regarding the repayment of late rent and/or utilities.

In partnership with Michael Phair, former Ward 4 City Councillor, ESPC wrote a letter to Premier Jason Kenney asking that the eviction ban be reinstated. Recently, I received a response from the government to our letter. They explain that the government has implemented a number of initiatives and programs to "help relieve the immediate financial pressures on Albertans resulting from the economic impacts of the COVID19 pandemic. These initiatives are intended to strike the right balance between protecting the interests of landlords and their investments and ensuring Albertans have access to housing at this challenging time."

It further explains the process that landlords must go through if they intend to take action to evict: "landlords are expected to make reasonable efforts to develop meaningful payment plans with tenants who are having difficulties paying the full rent that consider the specific circumstances of the individuals."

I mentioned above the 10,000 individual and families who are on a waitlist; some have been waiting for years. In light of the significant impact that COVID-19 is having on people's ability to work and pay rent, we continue to have great concerns for these individuals, and will be continuing to advocate for changes to affordable housing in Alberta.

Our full report is available here:

https://edmontonsocialplanning.ca/the-high-cost-of-waitingtenant-focused-solutions-to-enhance-housing-affordability/

COMMUNITY GROUPS GET CREATIVE **ADDRESSING SOCIAL ISOLATION OF SENIORS** DURING THE COVID-19 PANDEMIC



By Brett Lambert

The COVID-19 pandemic and public health measures that restrict gatherings large and small has posed challenges in maintaining social connections and human contact, especially for vulnerable populations who are isolating—in particular, seniors and the immunocompromised. Those who relied on regular contact from loved ones and friends suddenly had these physical ties cut off and had to resort to isolating as part of efforts to slow the spread of the virus. This is particularly true for those living in long-term care facilities, where they are among the hardest hit for cases—and tragically, deaths—of COVID-19 in Canada.

Seniors, especially those in care facilities, need human contact to alleviate the stress and boredom of imposed isolation. The challenge here is determining how to maintain these social connections with family and friends during a time where physical distancing is necessary. As a result, community groups and programs have been creative in coming up with solutions.

One such group, **<u>Storytelling Alberta</u>**, faced a challenge when in-person storytelling events at venues like festivals, schools, libraries, hospitals, museums, places of worship, and seniors' lodges had to be cancelled due to public health restrictions. As a result, Story Calls Alberta was initiated in March in response to the need for relief from self-isolation and physical distancing. The free community outreach program delivers 10-minute short stories of their choosing, as told by their team of professional storytellers via telephone. The stories can be of any genre, such as personal stories, folktales, historical, or fables. While the program is available to any Albertan, it is particularly popular with seniors. About 100 people have used the Story Calls program and many seniors have enrolled for weekly calls. These calls give them something to look forward to, and relieves boredom and feelings of disconnection. While the program was conceived as a temporary service, it has been extended multiple times and will run until July 31st. If the need is still apparent, they will consider extending it further. Calls can be arranged by filling out their online form at https://storytellingalberta.com/storycalls-request-form.

Traditional programming for seniors has also been a challenge while physical locations have closed to the general public. To fill in the gap, Friendly Phone Call programs are a creative measure to fill in the gaps during this interim period. The outreach team at the **North Edmonton Seniors Assocation** has provided over 250 calls during the pandemic, and their program continues to grow. The program provides check-ins on seniors at least once a week, offering emotional support, activity suggestions, community resources, and a friendly chat. These interactions are also a great way to identify other needs that seniors may have, such as the need for food and hygiene products, and provide opportunities to connect them appropriately. The seniors who benefit from this service are grateful for the support of having someone to check in on them, especially if they are a primary source of contact.

Staying connected remotely means having access to technology, which can be a large barrier for vulnerable and marginalized groups like seniors. Since the pandemic placed restrictions on visitations to long-term care centres, including family visits, feelings of isolation are compounded by a lack of access to technological devices that help maintain these social connections. In order to help seniors in care centres, a family in Spruce Grove set up a volunteer organization, Project Joy, to collect previously used devices such as smartphones and tablets, and deliver them to seniors in need. New devices have also been purchased thanks to community donations. As of June 2020, they have donated 60 devices to 12 different senior homes in Edmonton, Red Deer, and Calgary. Extra devices that haven't been of use to seniors have been allocated to the John Humphrey Centre for Peace and Human Rights, and another 20 devices have been donated to children in foster care. Each device is pre-programmed and accompanied with straightforward instructions for operation. More information on Project Joy can be found at https://www.projectjoy.ca/.

Services such as these help maintain social cohesion and connection in an uncertain and stressful period of time, and help maintain a sense of community. When restrictions on gatherings ease and people feel safe gathering after the pandemic subsides, some programming will shift back to in-person interactions. Nevertheless, we as a community have demonstrated that we can still come together in innovative ways—even during times when we must remain physically apart.

HISTORY OF THE **WIN HOUSE** CAPTURED IN NEW BOOK

By Brett Lambert

Marsha Mildon, a former staff member of the Edmonton Social Planning Council during the 1970s, has written a new book about the history of the WIN House, WINning: The Trials, Tribulations and Triumphs of Opening a Women's Shelter.

In the late 1960s, Daisy Wilson (from the Catholic Women's League) noticed a number of vulnerable women from small towns and remote northern Alberta communities were arriving in Edmonton from bus depots with no place to go, and in danger of being lured by strange men into exploitative situations. At the time, she simply wanted to engage with them and ensure they were aware of services available to help them settle in. It soon became clear that there was an urgent need for a women's shelter to serve as a safe place—primarily for any woman in need, but also open to women with children who were living in unsafe conditions, such as those experiencing domestic abuse.

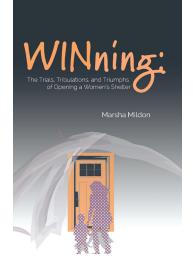
The Edmonton Social Planning Council—along with various other community groups with an interest in women's issues like church groups and Indigenous organizations—played an early role in the formation of WIN House throughout the late 1960s and early 1970s. Bettie Hewes, the Executive Director of the Council during this time helped to provide professional planning, community development, and clerical help to the initiative, particularly in training the large volunteer corps needed to get the shelter up and running.

Setting up a shelter of this kind was new territory, as women's shelters were a fairly new phenomenon. They adopted a low- or no-barrier model, which welcomed any women in need of shelter, even if they were self-medicating. While it was controversial at the time of its inception, this is considered best practice today.

The question of funding has always been an issue: securing government and community grants has been a perennial challenge. As a result, women and children in need continue to be turned away due to constraints on shelter capacity and resources. Nevertheless, the impact of the women's shelter movement has helped countless women over the last 50 years, and has played a strong role in changing society's attitudes towards domestic violence.

More information about the book (including order information) can be found here: <u>http://www.enable.org/winning/.</u>

For more information on Marsha Mildon's other writing (including A Wealth of Voices, a history of the Edmonton Social Planning Council), please visit her website: <u>http://marshamildonwritingca.wordpress.com/</u>



SHIFTING COMMUNITY OPERATIONS TO **ADDRESS** FOOD SECURITY DURING COVID-19



By Brett Lambert

When the COVID-19 pandemic took hold in March 2020, efforts to slow the spread of the virus through public heath restrictions served to exacerbate Edmonton's food security problem for some of the city's most vulnerable residents. With job losses due to business closures and the cancellation of schools and day care services—school nutrition programs are often an important source for meals—the need for emergency food support has been urgent. According to Statistics Canada, 15% of Canadians reported living in a household where there was food insecurity during the month of April, with proportions rising to 19% for households with children.

To address concerns from community groups, the Edmonton Community Foundation set up a COVID-19 Rapid Response Fund to help alleviate the immediate and long-term needs of charities working with the most vulnerable. Of the more than \$1.2 million in funding given to these groups between March 15 and May 30, nearly \$500,000 went to 26 projects that addressed food security, in whole or in part, underscoring this pressing concern.

The Food4Good program, a division of the Jasper Place Wellness Centre, provides just one example of how this additional funding has been beneficial. Typically, the mandate of the program is to offer skills-based and preventative food security programming, but when the pandemic hit their focus shifted to emergency food support to address members of the community affected by job loss, school closures, and the shrinking of social service supports. With that, they launched the Good Food Hamper program, available to anyone who self-identifies as being in need. The hampers provide about 4 to 6 days worth of food, including fresh fruit, vegetables, dairy, bread, eggs, meat, and grains. They also include recipe suggestions for the ingredients, food skills activities, and other educational materials. About 90 hampers per week are distributed through a combination of pickup and delivery, serving approximately 255 unique individuals. Community response has been really positive, noting the variety, quality, and freshness of the hampers. More

information is available at <u>https://food4good.ca/</u> where you can register for the hampers.

Crowdsourcing on online platforms has also became an innovative way of addressing emergency food relief. Renée Vaugeois, Executive Director of the John Humphrey Centre for Peace and Human Rights, set up a Facebook group (YEG Community Response to COVID-19) in mid-March, which now has more than 20,000 members. With an overwhelming number of requests coming from the website, as well as calls from social workers, it was immediately clear that a lot of people were worried about not having enough food in their pantry. The Facebook page became a hub of community mobilization to deliver a rapid response by delivering hampers to families, senior citizens, persons with disabilities, and other vulnerable populations. From mid-March to May 30, about 12,000 people were helped through this initiative. On top of this, the John Humphrey Centre also helped set up Community Cuisine, where chefs prepare hot meals and deliver about 150 to 200 meals per day to agencies and people's homes. Through these efforts, it is abundantly clear that in order to address food security among vulnerable populations, making localized connections on a block level is crucial to addressing these gaps so that initiatives that are already in place by various agencies get elevated, and reach the people who are in need.

Food security becomes a particularly pressing concern during the pandemic for those who are senior citizens, live with a disability, and/or are immunocompromised—some of the groups considered to be among the most susceptible to the worst effects of the virus. Going out to purchase food, medicine, and other supplies elevates risk when self-isolation is necessary. Seeking to contribute positively to the community, a group of medical students at the University of Alberta started Bag-Half-Full to assist these vulnerable groups who are selfisolating, by providing them with free grocery shopping and delivery services. The goal is to promote community health,



safety, and accessibility amidst the pandemic and support other frontline workers to flatten the curve. Since the launch of the program at the end of March, they have helped deliver groceries, prescription medicines, goods from farmers' markets, and other products. Approximately 300 people in Edmonton have been served through the program. Although Bag-Half-Full started in Edmonton, it has expanded its reach to other cities, coordinating with medical students from other universities including Lethbridge, Victoria, Prince George, Toronto, Ottawa, and Prescott-Russell. They expect to continue offering this service for as long as the pandemic is a concern, but anticipate the program will be temporary, as these students will need to start residencies. When the pandemic subsides, they anticipate home care workers will step in to take over many of these duties.

Other programs have had to almost completely re-invent themselves due to the pandemic, during which large gatherings have been restricted. Free Footie provides access to sports and athletics for vulnerable youth in a safe and inclusive environment. Once the pandemic took hold, traditional programming had to shift dramatically. Coaching and mentoring adjusted to an online environment through livestreamed training sessions on Facebook. In addition, it was identified that food supports were a pressing concern among their membership. With that, Free Footie set up a food program in partnership with Edmonton's Food Bank. Their hampers have been distributed to between 120 to 150 families per week. Even when the pandemic ends, they anticipate the need to maintain this service in some capacity, especially providing nutrition training, cooking, meal preparation, and other educational activities linked with healthy food and diets.

With measures like this in place throughout the city, individuals and groups representing different sectors of our community that have come together to fulfill a need during a public health emergency is a heartening development. With more attention paid to food security, the potential is strong to create and maintain systems that ensure healthy and nutritious food continue to reach vulnerable people, regardless of whether there is a public health state of emergency or not.



PROVIDING TAX HELP FOR LOW-INCOME CANADIANS DURING COVID-19

By Brett Lambert

Under normal circumstances, the month of March is tax season, when Canadians file tax returns that report their sources of income from the previous calendar year. However, when the COVID-19 pandemic disrupted many facets of our lives in March 2020, business as usual was upended. Although the Canada Revenue Agency did extend its tax filing deadline from April 30 to June 1, 2020, as a measure to bring relief for Canadians impacted by the pandemic, this still meant that many Canadians, including those in low-income or newcomers, were left struggling to complete and file their returns.

Consistently filing tax returns is particularly important for low-income families and individuals, as it assures their access to various income support benefits they may be qualified to receive, such as the Canada Child Benefit, the Climate Action Incentive, GST rebates, Old Age Security, and others. Those who are on social assistance programs such as AISH also need to keep their tax filing up-to-date to access monthly benefits and health coverage. According to the University of Calgary's School of Public Policy, an average of 12% of adult Canadians do not file a tax return (15.3% for Albertans). A large portion of those who do not file are among the most vulnerable populations, with estimates showing that roughly one-third of social assistance recipients do not file taxes. This lag in the number of benefit recipients can undermine these programs' objectives of alleviating poverty.



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https://edmontonsocialplanning.ca/donate/

With this in mind, community groups in Edmonton identified a lot of newcomer households grappling with numerous hurdles, one of which was the need to find help with their taxes from people who could speak their native language. When the pandemic took hold in March, many faith-based organizations in the Edmonton area ended up canceling their free tax clinics or workshops as a precautionary measure. The Interfaith Housing Initiative, in collaboration with the newly restructured formed Edmonton Local Immigration Partnership, set about creating a list of free tax clinics available (be it virtually or by appointment) in the Edmonton area with an emphasis on those who could provide their services in languages other than English. This list is regularly updated throughout tax season and has been widely shared among community groups, posted to different websites, and has also made the rounds on social media—including the Facebook COVID-19 response page in Edmonton. Since the resource was launched, some of the faith-based organizations have relaunched their programs and are able to offer their help once again. There is strong representation for different languages spoken by Edmonton's newcomers, including French, Spanish, Swahili, Urdu, Mandarin, Filipino, Portuguese, Punjabi, and Arabic. It is estimated that this resource has connected thousands of households with necessary tax supports. The resource is available here: https:// interfaithhousinginitiative.wordpress.com/2020/05/01/findingfree-tax-help-in-covid-19/

One such tax clinic, offered at Dickinsfield Amity House, has completed nearly 800 returns for individuals and households since mid-March. Due to the fact that many other clinics were closed, people from all over the city, and even outside the city, were seeking their assistance. Many returns were completed over the phone or through drop off services for people who were at risk or immunocompromised so they wouldn't have to leave their homes.

e4c's Make Tax Time Pay program completed nearly 4,000 tax returns in the previous year with hundreds of volunteers coming together at multiple sites throughout the city, resulting in over \$13.5 million in credits and benefits. When the pandemic hit, e4c continued their work with Virtual Tax Filing appointments launched in early May—to ensure that their clients still had access to these supports during this challenging time. Volunteers with the program file taxes online on behalf of the clients. Each client is contacted in advance of their appointment to ensure that they have all of their slips, documentation, and a phone number that they can be reached at. Once returns have been filed, a copy of the return is mailed out to the client's preferred address.

Maintaining access to these tax clinics—whether physically or remotely—has proved to be a boon for the community. Not only do these programs ensure tax credits and benefits are accessed, but they are also helpful in identifying further needs in the community, such as referrals for food security and legal support, or connecting isolated seniors with their senior's centre. By adapting these vital services to a public health emergency, the needs of the community are maintained, while prioritizing the health and safety of its members.

A LESSON FROM COVID-19 ABOUT EARLY LEARNING AND CARE

By Jeff Bisanz

Stressful times create difficulties, but they also afford opportunities for learning. So far, stresses associated with the COVID-19 pandemic have caused us to learn, among other things, that how we respond to public health crises needs improvement, and that employment and family income are precarious in many parts of our economy. We also need to attend to the lessons of COVID-19 for our youngest citizens, their families, and those who care for them.

By now we all should realize that early learning and care for young children and their families is not only a nice option-it is a core component of our communities and our economy. This point is obvious to working parents with young children; to newcomer families who struggle to learn the culture and find jobs; to elementary school teachers who can see the benefits of high-quality early learning and care as children enter school; to employers whose employees miss work when they cannot find child care; and to economists who study the short- and long-term effects of early learning and care. The point was made obvious by our provincial government, which closed all early learning and care centres mid-March as a public health measure, but then, a fortnight later, encouraged some to reopen after realizing that many essential workers, such as health care professionals, cannot do their work unless they have access to child care.

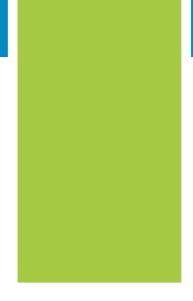
We are now beginning to realize that there can be no economic recovery without early learning and care (Bezanson, Bevan, Lysack, & Hammer, 2020). Moreover, parents and communities should not, and will not, accept facilities, however safe, that simply warehouse their children. Child care options must be affordable and easily accessible, and they must be high in quality to support children's social and intellectual well-being and development.

Affordability and accessibility have long been major concerns in Alberta, and the situation may well be worse after the pandemic. A combination of factors has created an enormous amount of uncertainty and financial stress for those who operate early learning and care centres. The contributing factors include lengthy closures, rules that (rightly) limit class sizes on reopening, ambiguity about compensation for safety precautions, uncertainty about staff retention and participation as parents struggle financially, and limited financial support to sustain centres during the public health emergency, as compared to other provinces.

Unless the picture changes, these financial burdens are likely to lead to increased costs (which work against affordability), cutting corners (which works against quality), and/or business failures (which work against accessibility). Quality is of particular concern. Prior to the pandemic, the provincial government decided to discontinue accreditation, an important means of monitoring and improving the quality of child care centres. Nothing was done to support quality during the pandemic and no plan has yet emerged to ensure high quality in the future.

So, do we try to return to normal, or do we recognize that the old normal was not really working all that well? Maybe the situation can be patched with adjustments to subsidies for low-income families, temporary financial incentives for operators, and minor revisions to legislation and regulations. Many long-time observers do not believe that these patches will work and, in fact, that we do not have a system of early learning and care at all, but rather a fragmented and, as COVID-19 has taught us, fragile patchwork of services that does not work well for a great many families. Our "system" is almost entirely market-driven, without the kind of overall planning and management that could provide stable, sustainable services through pandemics, economic downturns, and other disruptions. Such disruptions tend to compromise vulnerable families most severely, and it





is precisely these families that tend to be most in need of early learning and care that is affordable, accessible, and high in quality.

The COVID-19 experience has underscored the reality that early learning and care is important for the well-being of our communities and our economy. An effective system of early learning and care requires appropriate public planning and management at a systemic level, as well as effective delivery by caring and well-educated providers—be they public, private, notfor-profit, or private for-profit. At various points in our history we evaluated other critical services, such as health care, education, policing, and firefighting. We decided that, for the sake of personal and community well-being, these services required appropriate public planning and management. The question now is whether we have the community and political leadership necessary to do the same for early learning and care.

Reference

Bezanson, K., Bevan, A., Lysack, M., & Hammer, K. (2020, April). From stabilization to stimulus and beyond: A roadmap to social and economic recovery. Retrieved from <u>https://drive.google.</u> <u>com/file/d/1jplKknjy9ON_ltnbEtQTxW602AKTIhqJ/view</u>

Jeff Bisanz is co-chair of the Edmonton Council for Early Learning and Care, a member of the Stewardship Round Table for EndPoverty Edmonton, and professor emeritus at the University of Alberta.

Membership

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 benefits:

- Be a part of making Edmonton a community in which all people are full and valued participants.
- Support our ability to distribute our material freely and widely.
- Have a say in the direction of the organization.
- Access opportunities to serve on the Board of Directors.
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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.

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FAMILY CLASS SPONSORED IMMIGRANT SENIORS IN CANADA: INCOME DEPENDENCY CHALLENGES

IN COLLABORATION WITH THE MULTICULTURAL HEALTH BROKERS COOPERATIVE AND AGE OF WISDOM

By Jenn Rossiter

Canada is a welcoming nation that embraces newcomers, and supports diversity and healthy families within its communities. However, when immigrants arrive they often encounter regulations and policies that make settling in a new country difficult. This can be especially tough for senior immigrants who face additional challenges to access income programs that could help them gain independence and security in their new surroundings.

Senior immigrants typically arrive in Canada through the Family Class pathway, which allows Canadian citizens or permanent residents of Canada who are aged 18 years or older to sponsor family members (e.g. a spouse, child, parent or grandparent, or sibling).

Every sponsorship is subject to a federal Sponsorship Agreement, which specifies how long a sponsor must financially support the incoming family member (called the undertaking period). This timeframe has been steadily increasing, causing undue stress and uncertainty for those involved. At the moment, parents and grandparents (PGPs) who arrive via Family Class sponsorship are required to remain financially dependent on their sponsor for 20 years. This affects their lives in countless challenging ways.

The undertaking period for Family Class sponsorships has changed four times since the Immigration Act, 1976. From the late 70s, the undertaking period was between 1-10 years. However, the government found that sponsorship breakdowns were too frequent, leaving immigrants to rely on federal supports and costing the government money. In 1997, new regulations were introduced that put stricter financial requirements on a sponsorship, and set the undertaking period at 10 years¹. The Immigration and Refugee Protection Act replaced Canada's Immigration Act in 2002, and changed the undertaking period to either 3 or 10 years, depending on the relationship between sponsor and applicant. For example, the undertaking period for a spouse was only 3 years, whereas the undertaking period for PGPs remained 10 years.

In 2012, the federal government realized that 70% of PGPs' income came through the federal Old Age Security pension (OAS) and the Guaranteed Income Supplement (GIS) programs². Of several amendments, the government doubled the sponsorship undertaking period for PGPs to 20 years, starting in 2014. This was meant to help ease government costs associated with federal and provincial social assistance programs, but also added financial responsibility to the sponsor—an annual increase of approximately 19% per household.2 Financial dependency can place a heavy burden on one family and household; these income supports could help alleviate anxieties, but program regulations are creating challenges.

Eligibility for OAS is based on residence and legal status requirements. Qualifying seniors must be over 65, be a legal resident, and have lived in Canada for at least 10 years. There are two levels of OAS: the full pension and the partial pension. In addition to the above requirements, recipients can qualify for the full pension if they have lived in Canada for a minimum of 40 years. The partial pension qualification, in addition to the basic requirements above, is determined by a calculation using the number of years lived in Canada, beyond the minimum of 10³.

The GIS program is available to support seniors who qualify as low-income. Unfortunately, low-income rates among senior immigrants in Canada is nearly double that of non-immigrants, averaging at around 21%⁴. Despite this, PGPs are typically not eligible to receive GIS until they have resided in Canada for a minimum of 10 years, are eligible for OAS, and their undertaking period has come to an end. For those immigrating after 2014, this means they cannot access GIS until they have been in Canada for a minimum of 20 years.

Generally speaking, PGP applicant eligibility (after 2014) could be summarized by the following:

For a senior immigrant who has legally resided in Canada for less than 10 years:

- · Individuals are not eligible for OAS.
- Individuals are not eligible for GIS.

For a senior immigrant who has legally resided in Canada for 10-19 years:

- Individuals may be eligible for partial OAS.
- Individuals are not eligible for GIS.

For a senior immigrant who has legally resided in Canada for 20 years or more:

- Individuals may be eligible for partial or full OAS.
- Individuals may be eligible for GIS.

To illustrate this, consider a Canadian citizen who has just been approved to sponsor their 70-year-old mother. The mother will be 80 years old before she can apply to access any of these income supports, and could likely only access partial OAS at that point. She will have to wait until she is 90 years old to apply for GIS, and an incredible 110 years old before applying for the full pension! These extended wait times for seniors to access supports and benefits are inhospitable, and are negatively affecting families.

If the mother qualified for the partial OAS benefit after 10 years of residence, she would only receive ¼ of the full pension amount, meaning that, with current calculations, at the age of 80 she would receive a modest \$153 each month⁵ —an amount that would remain fixed for the remainder of her lifetime. All the while she will have been relying on her child to financially support her, paying for basic needs (food, shelter, clothing) and other necessities (health, transportation). Contributing such a small amount of money each month can leave PGPs feeling like a burden. This causes a lot of financial and emotional strain on a family, not to mention the impact of unexpected changes in health and income that are almost certain to occur in a household over a 10 or 20 year period.

These issues only begin to explore some of the extensive financial obligations and stresses that fall on PGPs and sponsors, and the challenges that PGPs face in trying to become independent residents in Canada. Canada is a country that welcomes newcomers, but this financial stress should be reduced to benefit its population, in a way that truly does support healthy families and communities.

- 1. Citizenship & Immigration Canada (1998), http://publications.gc.ca/collections/Collection/Ci51-86-1998E.pdf
- 2. Government of Canada (2013), http://gazette.gc.ca/rp-pr/p1/2013/2013-05-18/html/reg2-eng.html
- 3. Government of Canada, <u>https://www.canada.ca/en/services/benefits/publicpensions/cpp/old-age-security/benefit-amount.</u> <u>html#h2.2-h3.2</u>
- 4. Statistics Canada (2019), <u>https://www150.statcan.gc.ca/n1/pub/75-006-x/2019001/article/00017-eng.html</u>
- 5. Government of Canada, <u>https://www.canada.ca/en/services/benefits/publicpensions/cpp/old-age-security/guaranteed-in-come-supplement/eligibility.html</u>



JOIN US FOR OUR VIRTUAL AGM 2020

Due to the COVID-19 pandemic, our **80th Annual General Meeting** has been moved to a virtual gathering this year. The details are as follows:



When: July 16, 2020 (via Zoom – link available upon RSVP) Time: 5:30 – 6:45 PM

All participants will be asked to attend the gathering via Zoom. When you RSVP, a secure web link will be sent in advance along with instructions on how to join the meeting. Check our website for more information closer to the date.

Your membership must be current in order to vote. Information on renewing or joining ESPC's membership is available online at <u>https://www.edmontonsocialplanning.ca/membership/</u>

You can RSVP online <u>https://edmontonsocialplanning.ca/events/80th-annual-general-meeting/?occurrence=2020-07-16</u>

or by emailing Justine Basilan at: info@edmontonsocialplanning.ca or calling 780-423-2031 ext 349

Contact us for more information on your membership status at info@ edmontonsocialplanning.ca

WEEKLY BLOG POSTS

In an effort to keep our community informed on current research in the areas of low-income and poverty, we have recently set up a blog section of the ESPC website where our staff monitors recent trends and developments. This is particularly a pertinent concern due to the ongoing and evolving situation of the COVID-19 pandemic and the impacts it is having on our society's most vulnerable groups. Every Monday we strive to publish a blog post with commentary on various research reports, which touch upon a variety of topics. Some examples of recent posts include: the "gig economy," rural homelessness, the situation on migrant workers living without status, and civil society under the UCP government. Be sure to keep up with us by visiting <u>https://edmontonsocialplanning.ca/blog/</u>

NEWS & ANNOUNCEMENTS



NEW STAFF MEMBER: SYDNEY SHELOFF

As of **June 15**, ESPC welcomes **Sydney Sheloff** as our new Research Officer!

Sydney Sheloff recently graduated from the University of Alberta with a Master of Arts degree in Sociology. Her research focused on youth inequality and homelessness. In particular, her master's thesis explored what it meant for homeless youth to pursue a successful future in a social, economic, and political landscape that marginalized them and limited their opportunities. In addition, she studied the criminal justice system and the criminalization of impoverished and racialized people. She also studied the unique experiences of Indigenous people in Canada. Sydney is dedicated to investigating social issues through the eyes of those most harshly affected by them. In this position, Sydney is excited to turn her research into action and advocate for social change. In her free time, Sydney enjoys embroidery; baking and trying new recipes; and exploring all the local shops, restaurants, artists, and sites Edmonton has to offer.

We wish Sydney a warm welcome to the ESPC team!

ABOUT THE EDMONTON SOCIAL PLANNING COUNCIL

The Edmonton Social Planning Council is an independent, not-for-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.

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- Justine Basilan, Executive Assistant
- Brett Lambert, Community Engagement Coordinator
- Sandra Ngo, Research Coordinator
- · Jenn Rossiter, Project Coordinator (Research Services and Capacity Building)
- Sydney Sheloff, Research Officer

BLOG: UNIVERSALIZING CHILD BENEFITS AS A MEANS OF PROMOTING SO- CIAL COHESION		BLOG: COVID'S SOCIO-ECO- NOMIC IMPACTS ON INDIGENOUS POPULATIONS	
	BLOG: GIG ECONOMY AND THE IMPACT OF COVID-19		BLOG: MUCH-NEEDED DATA ON RURAL HOME- LESSNESS BROADENS OUR UNDERSTAND- ING OF HOUSING INSTABILITY
BLOG: WHO BENEFITS?			BLOG: FOOD SECURITY IN THE TIME OF COVID-19: THINK- ING LONG-TERM
BLOG: PARKLAND INSTITUTE REPORT ON MIGRANT WORKERS LIVING WITHOUT STATUS	BLOG: FINANCIAL VUL- NERABILITY: WHO IS AT RISK IF THE GOVERNMENT FAILS TO STEP UP?	Volunteer Nows 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. Visit our website at https://edmontonsocialplanning. ca/volunteer-opportunities/ to learn more about our volunteer opportunities and to sign up today. Contact Jenn Rossiter (jennr@ edmontonsocialplanning.ca) if you have any suggestions or questions about volunteering with ESPC.	
BLOG: CIVIL SOCIETY IN THE AGE OF THE UCP GOVERNMENT			



summer 2020





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