

Community Matters

The Social Safety Net



December 2023

Winter Edition

Edmonton Social Planning Council

The logo for the Edmonton Social Planning Council. It features a stylized graphic at the top consisting of three human figures in blue and green, with their arms raised in a 'V' shape, all contained within a green curved line that resembles a roof or a protective arch. Below this graphic, the word "edmonton" is written in a bold, lowercase, green sans-serif font. Underneath "edmonton", the words "SOCIAL PLANNING COUNCIL" are written in a smaller, uppercase, blue sans-serif font.

edmonton
SOCIAL PLANNING COUNCIL



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Community Matters

Welcome to the Winter Edition of our quarterly publication, Community Matters.

Community Matters aims to inform the community about social issues that impact citizens and connect the dots between social issues, evidence, and policy. We aim to use this space to give local agencies, ESPC volunteer writers, and staff members a voice.

Each edition will spotlight a specific social issue and demonstrate the intersectional nature and impact on equality. Our goal is to use evidence as we continue to inform on the issues affecting individuals and families.

For our Winter 2023 issue, we are focusing on gaps in our social safety net. While there are a number of strengths in our social safety net such as important federal programs for children and seniors that have been helpful in reducing the levels of poverty among those groups – there are also a number of disparities that continue to have too many people living below the poverty line. This includes insufficient income support programs for persons with disabilities, single working-age adults in poverty, among others.

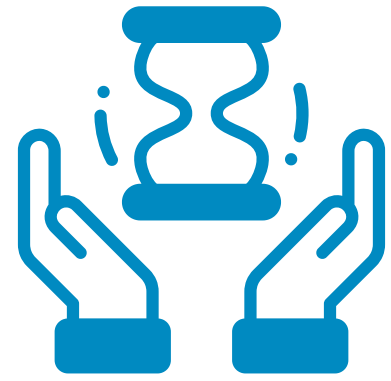
In this issue, you will find articles touching upon a number of these disparities and offer ways in which gaps in our social safety net can be filled. This includes critiques and evaluations of existing programs, such as provincial income support programs in Alberta, the Canada Pension Plan, and ways in which we can help low-income folks file tax returns so they automatically receive tax credits and rebates they qualify for. We also explore other programs yet to be implemented or fully realized, such as a social solidarity economy, a basic income program, and hopes and prospects for the proposed Canada Disability Benefit, which is expected to be up and running sometime in 2024.

For too long, cracks in our social safety net have permitted too many people to fall through them and we hope the conversations that come from this issue can help be a catalyst for meaningful social change.

Susan Morrissey

Executive Director, Edmonton Social Planning Council





The Importance of the Canada Pension Plan in Addressing Seniors Poverty and the Risks of an Alberta Pension Plan

Written by Brett Lambert
Research Officer (ESPC)

Progress in reducing poverty for seniors is one of Canada's most successful initiatives in addressing the needs of vulnerable and marginalized citizens. During the 1960s and 1970s, Canada transitioned from having one of the highest senior poverty rates amongst Organization for Economic Co-operation and Development (OECD) countries to one of the lowest (National Seniors Strategy, 2020). This can be attributed to important social programs targeted to seniors such as Old Age Security (OAS), Guaranteed Income Supplement (GIS), as well as the Canada Pension Plan (CPP).

The Canada Pension Plan in particular helped lower poverty rates among seniors from 30% in 1977 to 2% in 2020 (National Association of Federal Retirees, 2023).

[A Brief Overview of the Canada Pension Plan](#)

The CPP was first established in 1965 as a contributory system of earnings-related old-age, disability, and survivor insurance benefits in Canada. It was meant to address growing poverty among retirement age Canadians.

Working-age Canadians make payroll contributions towards the CPP along with contributions from the employer. In addition to employee and employer contributions, the CPP also earns investment income (Gerig and Myers 1965) (Ambachtsheer, 2021). Every province participates in the CPP except for Quebec, which established its own Quebec Pension Plan (QPP) in 1965, the same time as the CPP started (Asimakopulos & Yusufali, 2021).

A person becomes eligible to receive the CPP as early as the age of 60 or as late as the age of 70. It is a voluntary choice of when you wish to start receiving this benefit during this age group. As of 2023, Canadians who receive the CPP can receive a maximum monthly amount of \$1,306.57. The average monthly amount for a new retirement pension at age 65 is \$772.71. The precise amount individual recipients receive depends on their situation, taking into account the age a person decides to start their pension, how much and how long they contributed to the CPP, and their average earnings throughout their working life (Government of Canada, 2023).

Impact of the CPP

Among the eligible population who receives the CPP, this pension represents about a quarter of their retirement income, and is a large source of retirement income for low-wage workers in particular. Recipients of the CPP consider their benefits to be positive contributors to their well-being, especially those with lower incomes. In the absence of a CPP program, poverty levels among retirees would increase. In fact, it has been suggested that the presence of a retirement pension reduced the incidence of low-income by about half for recipients between 70 and 79 years old (Government of Canada, 2017).

An Alberta Pension Plan?



In its quest to secure what they call a fair deal within Canadian federation, the Government of Alberta's Fair Deal Panel submitted its findings in May 2020 exploring a number of options Alberta could pursue to protect its economic interests. The panel examined a number of potential initiatives where Alberta as a province could have more autonomy and less interference from the federal government.

This includes ideas such as an Alberta Police Service to replace the RCMP and Alberta having better access to trade. Another idea proposed by the panel was to explore the prospect of withdrawing from the CPP and creating an Alberta Pension Plan (APP) to replace the current system (Government of Alberta, 2020).

By September 2023, the Government of Alberta released an independent third-party report from LifeWorks outlining options and scenarios of what a potential APP might look like. The report argues that Albertans are making too many contributions to the existing CPP, and not receiving enough benefits for it. Following the release of the report, the government's engagement panel has been conducting telephone townhalls with Albertans, and the findings will be shared with the provincial government in 2024. A possible referendum would be held in 2025 to allow Albertans to vote on whether or not to withdraw from the CPP and implement an APP (Government of Alberta, 2023).

Should Alberta withdraw from the CPP to create its own APP, the report argues it could be entitled to take roughly half (53%) of the CPP's assets with it.

This has been widely criticized as being unrealistic by several researchers and advocates. Trevor Tombe from the University of Calgary's School of Public Policy estimates that roughly one-fifth to one-quarter of the CPP's assets could go to Alberta (Tombe, 2023). Since Alberta represents 15% of the CPP's membership, other experts argue Alberta would only be entitled to 15% of these assets (Ambachtsheer & Waitzer, 2023). Meanwhile, the Canada Pension Plan Investment Board (CPPIB) estimates Alberta would get 16% (Black, 2023). All of these figures fall very short of the LifeWorks report's own estimates.

The CPP is stable and has a proven track record; an APP is risky with limited rewards

The CPP is not without its own flaws. Historically there have been times when the sustainability of the program has been called into question, especially when rates of poverty among seniors were showing signs of increasing during the 2000s as more Canadians found themselves more reliant on private pension plans to fund their retirements (Canadian Press 2013).

Nevertheless, the CPP has been ranked number two in top managed pension funds globally (Global Pension Transparency Benchmark, 2023). Switching Alberta to an entirely new system unproven to be viable in its own right is a risky proposition.

An unintended consequence of a potential APP is that contribution rates could go up and benefits could go down, since the advantage of a CPP means you have a larger population pooling resources for the benefit of the entire country. Since the CPP is one of the world's largest investment funds, it can diversify its holdings and can access some of the world's best investments. Smaller funds would have more of a challenge trying to compete, and an APP would not be in the same position to compete for the same investments (Alberta Federation of Labour, 2023).

Concluding Thoughts

At present, the CPP is meant to represent about 25% of a retiree's wages so it is not an income source someone can rely on alone. The rest of a retiree's income would come from other sources such as an employer pension plan, private savings, and other government programs such as OAS and GIS.

Not every retired person has an employer pension plan or necessarily has enough private savings, so a reliable CPP program is a very important poverty reduction measure (Heydari, 2023). Since 2019, the Government of Canada has been phasing in enhancements to the existing CPP for those who have been working and contributing to the CPP from 2019 onwards. This means that recent and future recipients of the CPP will see the program represent 33% of their average earnings. Preserving the existing CPP will provide more benefits for older Canadians than going back to the drawing board and making up a new pension plan from scratch.

The prospect of replacing the Canada Pension Plan with a new and separate Alberta Pension Plan is a risky prospect based on dubious assumptions that have no guarantee of coming to fruition. The Canada Pension Plan is well established and is a net positive for Canadian retirees of the past, present, and future. Participating in the national program is to the benefit of Albertans and all Canadians as a whole.



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Everyone Deserves Income Support

Written by Sydney Sheloff
Strategic Research Coordinator (ESPC)

Alberta's longstanding individualistic social and political environment has produced an adversarial relationship between social assistance recipients and the government. Although the Government of Canada and the Government of Alberta do offer social assistance to people who are without work, programs are designed to ultimately get people back into the workforce. Those who stay on social assistance long-term are constructed to be lazy people who are choose not to work (Woods, 2015). This article will debunk some of the commonly held stereotypes regarding social assistance recipients and challenge the foundation of this adversarial relationship.

Adversarial relationships between social assistance recipients and the government can be tied back to classical conceptions of the so-called "deserving and undeserving poor". The deserving poor are living in poverty due to circumstances outside of their control, and thus they need support from the state. This group includes children, persons with disabilities, and seniors, all groups who cannot or should not be working. The undeserving, alternatively, are constructed to be in poverty due to character defects or poor decision making. This group often comprises of able bodied, working age adults who are seen as lazy, irresponsible, and simply choosing not to work.

The underserving are those who bear the brunt of adversarial relationships. They are expected to improve their lives through their own actions rather than ‘depending’ on government support.

Ideas of the deserving and undeserving poor are embedded in Alberta’s social assistance programs (Woods, 2015). Alberta Supports (formerly known as Alberta Works), for example, is divided into two categories – expected to work and barriers to full employment (Government of Alberta, 2023a). The very name of the category “expected to work” implies that anyone on this form of assistance is just on it temporarily, they are expected to go back to work. There is a stereotype that people who stay on Alberta Supports for extended periods of time are choosing to do so rather than seeking employment. They are seen as mooching off taxpayers and “cheating” the system.

The idea that people are choosing to stay on social supports rather than working ignores the fact that social assistance incomes are grossly inadequate. A single adult accessing ‘expected to work’ would have received an annual income of \$9,800 in 2022, which is \$11,115 below

Canada’s official poverty line (Laidley & Tabarra, 2023). Accessing income supports also requires recipients to get rid of most of their savings and assets, they cannot have savings over three times the income support core benefits amount (Government of Alberta, 2023b), which for a single adult only amounts to \$1,320 (Government of Alberta, 2023a). In addition, a recipient can only have \$5,000 in RRSPs, and \$10,000 equity in vehicles (Government of Alberta, 2023b). People living on Income Support do not receive enough money to meet their basic needs, nor do they have savings to fill in the gaps, this is not a situation people would choose to be in.



The Government of Alberta in their own Income Support guides assert that “income support recipients are encouraged and supported to work.” However, clawback rates for this program are incredibly steep and actually serve to disincentivize people from seeking employment. Single adults and parents on Alberta Works

payments can only make \$230 monthly before their payments get clawed back, or reduced, by 75 cents for every dollar made over that limit. To put that into perspective, a person can only work 15 hours a month before their payments are reduced (Government of Alberta, 2023a). Additionally, exiting Alberta Supports may result in the loss of other assistance the program offers, including health benefits (Government of Alberta, 2023a).

Income support recipients are not lazy. Trying to make ends meet while living on income supports is arguably more work than a typical 9 to 5 job. Suppose a person is unable to afford basic necessities. In this case, they would need to travel to various social services to meet those needs: food banks, resource centers, counselling, employment services, which may be scattered across the city. If a recipient is taking public transit, that will make their journey much longer. Additionally, Income Support requires recipients to regularly 'prove' they need services. For instance, personal stories have been shared of recipients having to see a doctor every few months to prove they still have a health

condition so they can continue to receive supplemental diet benefits. All of these activities are incredibly time consuming and stressful.

Additionally, the idea that income support recipients choose to stay on supports ignores just how inequitable the current systems of employment are. While unemployment rates are relatively low in Alberta (5.8% in 2022), existing jobs tend to be low paying, have unstable hours, and lack benefits (Sheloff & Lambert, 2023). Research from B.C. found that 37% of jobs were considered precarious, meaning they lacked dependable hours, benefits, and access to workplace rights and protections (Ivanona & Strauss, 2023). Many people are on income support not because they do not want to work, but because there are no meaningful employment opportunities available to them.

Lastly, and perhaps most importantly, a person's value and moral worth should not be based on whether they work or not. Our modern, individualistic society asserts that our position in life is due to the decisions we have made. Those who are unemployed are seen to be morally inferior to those who are employed, who worked hard and made the right decisions. In reality, our lives, and the choices available to us are shaped by larger social, political, and economic

forces that are largely outside of our control. We are all trying to do the best we can in these confines. Those accessing income supports are not lazy, irresponsible, or immoral. Everyone who accesses income support need and deserves it.



Would you or your agency like to get involved in Community Matters?

There are multiple ways that you or your organization can contribute to our upcoming publication in February, which will focus on “Incoming Major Changes in the Non-Profit Sector”.

Our planning for the next edition will be starting in the New Year!

For more information or to express your interest please contact:

Janell Uden (janellu@edmontonsocialplanning.ca)



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Leaving Money on the Table - Why Filing Taxes is Crucial

Written by Susan Morrissey - Executive Director (ESPC)
& Olivia Neufeldt- Graduate Student (U of A)

Research shows that approximately 10 - 12% of Canadians do not file a tax return, which is a sizable chunk of people who potentially won't be getting tax credits they may qualify for (Robson & Schwartz, 2020). There are a few different ways that filing one's taxes can help address poverty. First, it can help low-income individuals and families access various tax credits and benefits to increase their income and reduce expenses. For example, the Canada Child and Alberta Child and Family Benefits are paid directly to eligible families with children under 18.

Likewise, families can access benefits available to all Canadians, such as GST/HST credits. However, unless you complete and file income tax, the government cannot know your income to determine eligibility.

Second, filing one's taxes can help contribute to the public funds that support social programs and services that aim to reduce poverty and inequality. For example, taxes help fund public education, health care, infrastructure, and social security. For cities and communities to have the infrastructure needed to support

their citizens, we all must contribute to paying for these common amenities and services.

Third, filing one's taxes can help raise awareness and advocacy for the issues and challenges faced by people living in poverty. For example, taxes can help reveal the gaps and disparities in income distribution, tax fairness, and social justice.

Likewise, the Edmonton Social Planning Council uses statistics gathered from tax-filer data in many of our publications and position papers to illustrate the issues facing people living in poverty and low income. We can advocate for systemic policy changes through evidence-informed data and educate decision-makers and elected officials about gaps and needs.

Below is a list of resources available to help individuals file their taxes and reap the benefits of programs and services to address poverty and low income.



Tax Filing Programs

[Canada Revenue Agency's Community Volunteer Income Tax Program \(CVITP\) - Canada-Wide \(except for Quebec\)](#)

- The Community Volunteer Income Tax Program allows eligible individuals to receive their entitled benefits and credits through the completion of their income and benefit returns with the help of volunteers at participating organizations.
- Participating organizations include non-profits, charities, and other community groups that offer walk-in, drop-off, appointments, and/or virtual options.
- Eligibility criteria: must have a modest income and a simple tax situation.
 - This may include:
 - adults 65 years and older
 - housing-insecure individuals
 - Indigenous Peoples
 - modest-income individuals
 - newcomers
 - persons with disabilities
 - students and youth
 - Modest income- a family's total income that is less than or equal to the following amounts:
 - (Family size includes an individual, a couple, and their dependents).
 - 1 person - \$35,000
 - 2 people - \$45,000
 - 3 people - \$47,000
 - 4 people - \$50,000
 - 5 people - \$52,000
 - More than 5 people - \$52,500, plus \$2,500 for each additional person.
 - Simple tax situation- an individual who has no income or if their income comes from:
 - Employment
 - Pension
 - Benefits, such as the Canadian Pension Plan, Old Age Security, disability insurance, employment insurance, and social assistance
 - Registered Retirement Savings Plans (RRSPs)
 - Scholarships, fellowships, bursaries, or grants
 - Interest (under \$1000)
 - Documents needed to file
 - [Canada Revenue Agency. \(2023\). What you need.](#)
 - Suggest that people who want to participate in the program have the following documents:
 - Tax information slips
 - Receipts
 - Social insurance number
 - Identification

Canada Revenue Agency Tax Filing Assistance

- Canada Revenue Agency. (2023). Individual tax filing assistance.
 - CRA's Tax Filing Assistance program is trying to make it easier for eligible individuals to complete their tax returns over the phone with support from CRA.
 - Same eligibility for CVITP (modest income, a simple tax situation, and used a free tax clinic before or are eligible to use one).
 - Eligible individuals get a letter from CRA or through their CRA My Account, inviting them to call CRA to do their taxes over the phone.
 - Agents can help eligible individuals find virtual tax clinics or show online certified tax software (including several free options) if they prefer to do their taxes themselves.

Canada Revenue Agency. (2023). File my return automated phone service.

- File my Return is a free service that helps people auto-file their income tax and benefit returns over the phone
- Eligible individuals get a letter that describes the information needed to file

Using a CRA personal identification number, eligible individuals may receive an estimate of their net income, taxable income, and any refund(s) that they may be eligible for.

- Eligibility:
 - A lower income or a fixed income; and
 - A simple tax situation that remains unchanged from year to year



Make Tax Time Pay

- [Make Tax Time Pay](#) is a free tax filing program that began in 2005 by e4c
- Aims to support low-income Edmontonians and those in the surrounding areas by providing them with information and opportunities related to financial education, as well as connect them to similar organizations that prioritize financial empowerment.
- Eligibility:
 - Not self employed
 - Did not receive rental income
 - Did not declare bankruptcy
 - Have received one of the following documents for tax filing, or did not have an income (no tax slips)
- Offer phone filing and tax clinics in Edmonton.
- File taxes year-round
- Tax filers need to bring a government ID and social insurance number

Tax-Related Benefits

Tax-Related Benefits (require tax filing to be eligible):

- [Benefits Wayfinder from Prosper Canada](#)
 - This tool shows Alberta and federal benefits that require tax filing.
- [Canada Revenue Agency \(2023\). Personal income tax: Tax-related benefits, credits, deductions, and support.](#)
 - Canada training credit
 - Home accessibility tax credit
 - Medical expense tax credit
 - Northern Residents Deductions

Information and Impact of these programs

Below are some tangible impacts of programs that help individuals file annual tax returns.

CVITP Grant

- [Canada Revenue Agency. \(2023\). Grant for hosting free tax clinics.](#)
- A CVITP grant is available for community organizations that host free tax clinics. Funding depends on the number of federal income tax returns that are filed.

Impact of CVITP in Alberta during the 2022 calendar year:

- [Canada Revenue Agency. \(2023\). Free tax clinic statistics by province/territory for 2022 \[Data set\].](#)
 - 370 community organizations participated.
 - 1,990 volunteers
 - 71,700 individuals helped.
 - 84,490 returns filed.
 - \$192,164,000 in refund, credit, and benefit entitlements (this amount includes federal and provincial refund, credit, and benefits administered through the CRA)



Make Tax Time Pay

- As of November 8, 2023, e4c (2023) has helped to file 5,545 taxes and \$13,810,632 in extra income returned to the community.



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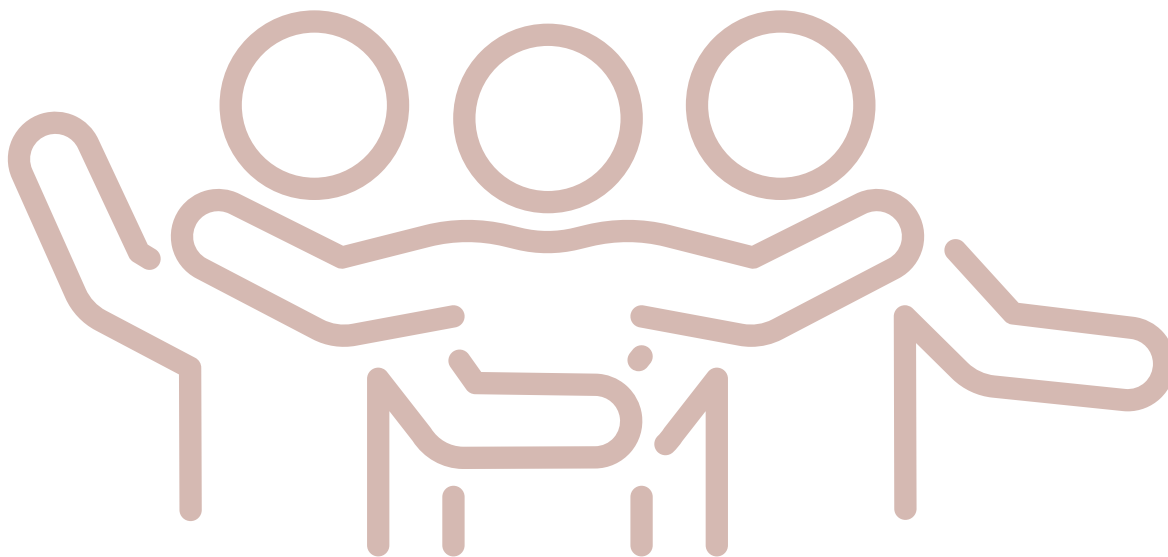


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To donate please go to: <https://edmontonsocialplanning.ca/donate/>



What is a Social Solidarity Economy?

Written by Janell Uden

Research Services and Capacity Building Coordinator (ESPC)

A social solidarity economy (SSE) is an economic framework that seeks to improve the quality of life of a region or community by creating a systemic commitment and practice of interdependence and collective liberation in the economic activities that meet our material needs.

Contrary to the current economic structure, this type of economy prioritizes social well-being over financial gain. A social solidarity economy requires the values of cooperation, democracy, social and racial justice, environmental sustainability, and mutualism.

It also includes a wide range of practices where all community members are involved in shaping aspects of human life including economic, social, environmental, cultural, and individual ties to the community.

In a social solidarity economy, people lead the transformation to create an alternative to market-driven capitalism, and they seek to enact systemic change to the economy so that it serves people and the planet. In recent years, it has become increasingly clear that our current

economic framework has made our lives and our natural resources into commodities. When COVID-19 hit and changed the world as we knew it, one of the benefits of this change of pace was how the environment flourished in our absence. This shows that our current system has proved to be unsustainable, as climate change is now the most significant health and environmental crisis we face. This system has also proven to be unfair to all members of society, giving those who have privilege the constant upper hand and making it nearly impossible to make any upward socioeconomic movement. There are increasing mental health issues, increasing rates of poverty, houselessness, and a general increase in stress as inflation redefines affordability.

Considering that SSE's central focus is directly opposite of the current capitalistic basis of society, integrating SSE aspects before entirely changing the economic structure would function best to introduce SSE ideals and show benefits. Accomplishing this would require operating via local circuits of production, exchange, and consumption not only for basic needs but also for economic development and local reinvestment based on

sustainable production and consumption (United Nations Economist Network, 2023). To localize circuits of production and exchange, enterprises need to be recuperated by workers, and there need to be networks and organizations for fair trade, food sovereignty, ecology, artisanal networks, and solidarity finance (United Nations Economist Network, 2023).

Overall, there needs to be a shift of focus to social transformation and political engagement to prioritize solving issues that affect people (food insecurity, houselessness, parental support, cost of living affordability) rather than focusing on gaining as much profit as possible and using some of that profit to try and aid the issues in which the economy has a part in creating.

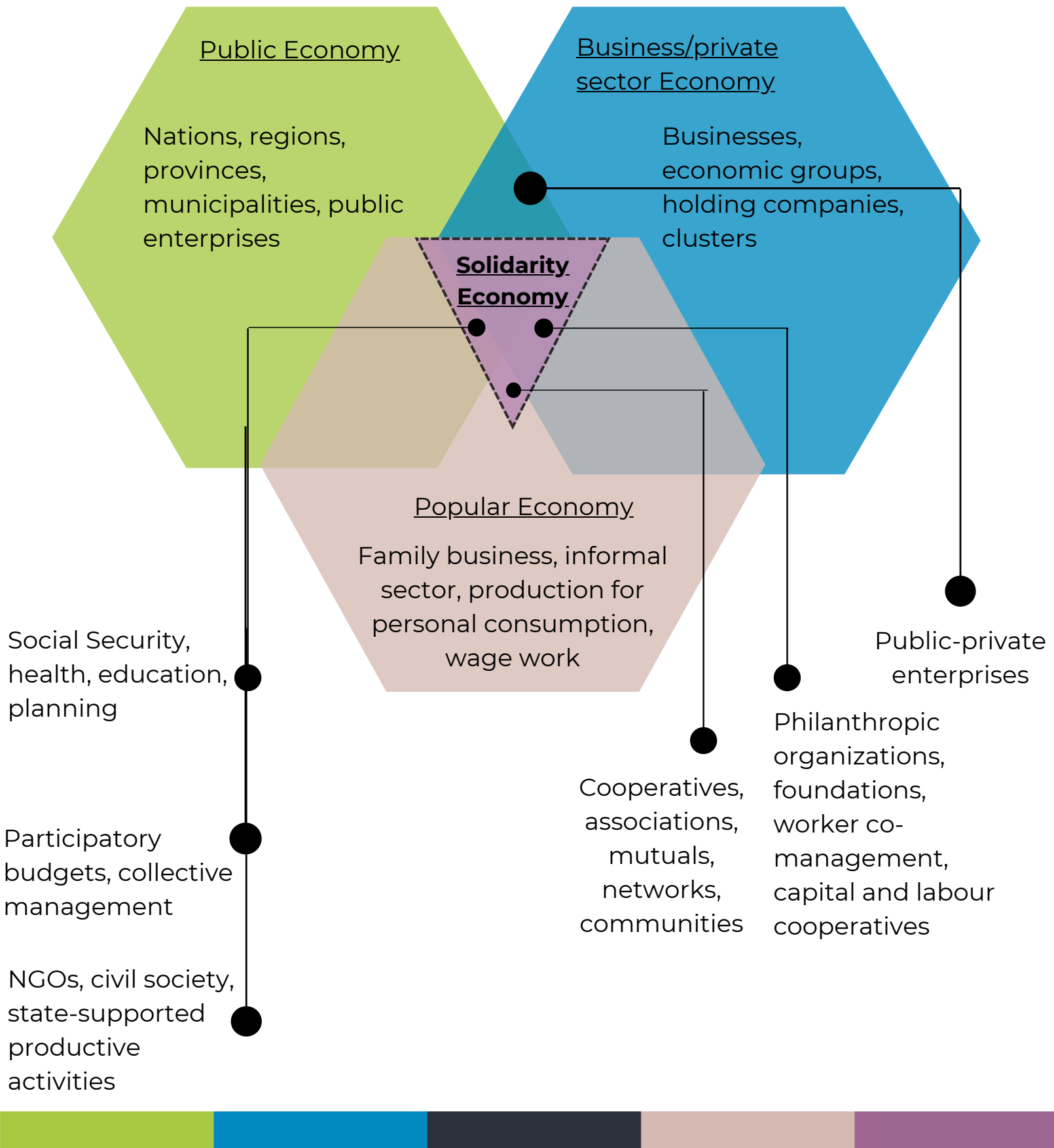
SSEs operate to include and internalize environmental and social costs, as well as correcting unsustainable consumption patterns.

To try and conceptualize some of these ideas some examples of things that could change to operate through an SSE lens could be (UN Inter-Agency Task Force on Social and Solidarity Economy, 2014):

- Housing for all (regardless of income, age, substance use)
 - Affordable or free childcare (either through government subsidies directly to the childcare centres or other ideas of partnering seniors' homes and childcare centers)
 - Changes to precarious employment to decent work with benefits
 - Centering environmental protection which means changing activities or businesses that have a negative impact on the environment
 - local development and regeneration in areas of employment, resources, community risk management, retaining and reinvesting surplus, building sustainable cities (low carbon forms of production and consumption, urban agriculture, renewable energy, waste management and recycling, proximity services)
 - Increasing social enterprises and community-based organizations (promoting culture, education, knowledge building)
- Women's well-being and empowerment, allowing women to renegotiate their traditional gender relations and make demands on external institutions for flexibility of time management and balancing unpaid and paid work
 - Food Security and Sovereignty (organizing cooperatives, employing low input and low carbon production, methods and respect of biodiversity and sustainable agricultural intensification, alternative food networks of fair trade, solidarity purchasing and collective provisioning of food)
 - Universal health coverage (including dental care, vision care and pharmaceuticals)
 - Changing financial systems responsible financing or investment through strengthening the investor's accountability for social, cultural and environmental impacts.
 - Ensuring there are a variety of alternative finance schemes such as community-based savings schemes and complementary currencies, as these can play an important role in community risk management and local development.



This figure shows all of the different spheres of the economy that an SSE would have to change its relations with to develop potential (UN Inter-Agency Task Force on Social and Solidarity Economy, 2016)



Solidarity economies are constructed to fight some of the structural problems that we are experiencing in modern society, such as unemployment, inequality, territorial imbalance, environmental problems and social exclusion (Castro et al., n.d). There are no exact measures of just how effective an SSE would be, as there are insufficient measurement tools to accurately reflect the intrinsic values it would add to society from an aggregate perspective. Additionally, the currently utilized measurement tools of success do not measure the success of an economy by anything other than the profit. As this is directly incompatible with the social value that SSEs aim to create, an accurate and complete look at the potential benefits an SSE would have for our society remains to be determined (Castro et al., n.d).

Although it cannot be certainly measured at this time just how beneficial an SSE would be, some benefits found so far include:

- The encouragement to live more low-waste
- Recognition of unpaid care work performed mainly by women and migrant workers, which have significant wage penalties and poor working conditions

- Having companies that are employee-owned which are more likely to provide adequate wages and benefits
- The organization of sustainable use of ocean resources for improved livelihoods and jobs
- Preserving the health of our ocean ecosystems and eco-tourism, utilizing their local networks and resources including local currencies (Castro et al., n.d).
- Additionally, social solidarity economies work to change the attention economy.
- This involves the realization and promotion of values and principles
 - associated with truthfulness, quality of information, mental health and well-being (platforms designed to discourage the addictive use of apps, gender equality and sustainable consumption.
 - People are encouraged to participate in the governance of digital technologies, in line with the goals of a “renewed attention economy” (Castro et al., n.d).

There are limitations to implementing an SSE that require priority attention, as this economic framework has risen as an alternative more seriously in the past decade. The first is public policy, there would need to be changes in which policymakers establish processes and mechanisms to co-construct policies and plans with an SSE lens. This change would help integrate current policies and create new ones to support projects with an SSE lens. This must be done locally, provincially, and federally and legal frameworks and legal institutions must follow suit. Second, there must be support offered to organizations and governments by intermediary organizations to reconstruct and co-construct policies and implementation of SSE networks. Third, there must be capacity building for organizations in an SSE on management, governance and promote sustainability and efficiency in a way that is relevant and impactful to communities (United Nations Economist Network, 2023). Fourth, there must be financial support, both in public and private forms for the different stages of SSE development including “social, and solidarity finance, private and public loans, state subsidies and grants, private donations and more innovative instruments such as social impact bonds and complementary currencies” (United Nations Economist Network, 2023).

Fifth, there must be access to markets in the SSE to help facilitate purchase, supply and consumption processes of SSE goods and services both in the private and public markets (United Nations Economist Network, 2023). Lastly, raising awareness and advocating for SSE via communications, campaigns, and advocacy strategies to help empower people and get them to participate and advocate for an SSE is essential.



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How a Guaranteed Basic Income Can Contribute to Mental Health

Written by Hannah Pazderka, PhD

Director- Board of Directors at Basic Income Canada Network (BICN)

There is an established relationship between poor mental health and poverty, a relationship which appears to be bidirectional: symptoms of poverty lead to increased risk for mental health concerns, and mental health symptoms lead to an increased probability of experiencing poverty (Lund et al., 2010). To tackle this, a guaranteed basic income has been suggested as one solution.

A basic income differs from the usual ways we help people financially.

Essentially, a basic income is simply a monthly, cash transfer from government to individuals, without any conditions (BICN, n.d.). The goal of providing a basic income is to enable everyone to meet their basic needs, participate in society, and live with dignity, regardless of work status. It allows people to do what they truly want and need to do in life, whether that's a regular job, starting a business, taking care of family, volunteering, or something else.

While much of the focus on basic income is usually on how much is needed or if the system can afford it, what's equally important is how it's implemented, because the “how” of poverty reduction can make a big difference as to whether mental health is supported or compromised. Unlike social assistance or Employment Insurance, basic income is a set amount that every adult would receive monthly. The only requirement would be income testing, which would mean that, no, millionaires would not receive a monthly cheque (one of the common misconceptions that opponents of basic income try to argue). The most important distinction is that it would not necessitate jumping through the hoops that these other forms of income support demand.

Just as importantly, the way these existing social programs define eligibility can lead to stigmatization. The stereotype embodied in programs suggests that a person who can work should have a job and if not, they are “lazy” and “a drain on the system”. This stigmatization can impact an individual's self-concept, leading to huge amounts of shame. Thus, the main features of a guaranteed basic income that make it better for mental health are that it provides security, dignity, and autonomy, while

reducing poverty and inequality, all while working in synergy with public services. This is why it is so important, and so fundamentally different, for mental health.

What is Mental Health?

The World Health Organization (WHO, 2022) has defined mental health as “a state of mental well-being that enables people to cope with the stresses of life, realize their abilities, learn well and work well, and contribute to their community.” In other words, mental health is more than the absence of mental illness, but the successful achievement of one's goals and dreams.

The role of stress

Daily stress is a situation to which we have all become accustomed in modern life. Although, it really wasn't meant to be this way.

Stress, and particularly chronic stress, has been conceptualised as a pathway mechanism through which social conditions affect health (Handerer et al., 2022). Usually, the body is meant to respond to stress for a limited time, and then return to a “normal” state when the stress has passed. This makes a lot of sense when you consider the

evolutionary value of the stress response – if a predator appears, your body goes into a ready state to help you to deal with the threat in the most efficient way possible. This involves a flood of hormones which regulate how your body works: shunting blood away from the extremities towards the muscles, heart, and organs; releasing blood sugar from temporary storage for you to use; opening the small airways in the lungs to allow maximum oxygen usage; and heightening alertness and sensory awareness. All of these changes are part of what has traditionally been called the fight-flight response (Harvard, 2020). This regular way of responding to stressors is generally very effective and has little long-term impact on the individual; they simply deal with the situation and move on (Lupien, 2012).

However, when a person experiences chronic stress, the body experiences a collapse of these survival systems. One's body is not used to the constant flood of stress hormones. Over time, these changes can result in chronic conditions, such as high blood pressure, high cholesterol, increased rates of anxiety, depression, addiction and obesity.

Unfortunately, chronic stress is common today. Putting in an application to see if your loan has been approved; waiting for a phone call from a bill collector; planning to ask a family member if they can watch your kids so you can go for a job interview are examples of chronic stressors which can weigh on us, with no easy or quick resolution. Such situations keep us in this constant state of stress. Mentally, the extra load they place on us can also result in a state described as “bandwidth scarcity”, whereby lack of cognitive resources leads to poor decision making (Mullainathan & Shafir, 2013). They are all, also, common consequences of income insecurity.

Aside from how long stress lasts, other factors can exacerbate the negative effects of stress. In particular, stress is worst if:

- unpredictable
- not controllable
- affects self-concept

Let's consider how income insecurity introduces these factors. Imagine you go to renegotiate your mortgage at the bank, but, unbeknownst to you, the interest rate has gone up. This is not news you were expecting. They explain you will need to find an extra \$150 every two weeks.

While this may not have seemed so overwhelming just a couple years ago, the growing threat of AI to your job security makes the situation feel that much more precarious. You start working extra overtime, but it feels like this is not a situation you can keep up indefinitely. You find yourself getting sick more often, which makes the stress worse. Over time, you begin to feel like you are a failure, and there is no point in trying anymore. In the psychology literature this is known as “learned helplessness” (Seligman & Maier, 1967), and it is about the most toxic that stress can become. It is a state of giving up.

In summary - short term, controllable stress is okay. It can even be helpful, potentially resulting in post-traumatic growth, such that the individual will have an easier time coping with stress in the future. However, uncontrollable, unpredictable, hard-to-resolve stress that makes you feel bad about yourself leads to poor mental health, marked by heightened arousal, poor recovery, hypervigilance, and even learned helplessness. In other words, chronic arousal of the stress system - as produced by situations such as low education or income, unemployment, insecure housing,

and unsafe environments - is tied directly to mental ill-health (Fisher and Baum, 2010).

The Value of Basic Income to Mental Health

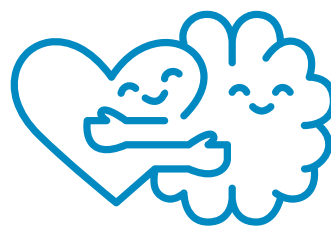
People who experience financial insecurity often have several of these stressors occurring at once. Moreover, they generally lack resources to cope with them. They cannot afford to take time off for respite, cannot afford to pay others to help with babysitting or other caretaking, they generally lean on unhealthy fast food because it is cheaper and faster, giving them more time to spend with family, they lack time and/or energy for exercise, and they may not be able to afford some mental health services. All of these issues work together to create a situation where individuals in poverty face harsher mental health consequences.

A guaranteed basic income helps tackle some of these common issues, and the positive effects are startlingly clear. Basic income pilot studies have consistently demonstrated that fewer mental health visits, lower rates of drug and alcohol use, lower school dropout rates, and improved emotional and behavioural health among those receiving benefits (Painter, 2016). These programs work.

But why a basic income, rather than the programs we already have in place? The crucial distinction lies in dignity. The requirements of other safety net programs – particularly in the context of poor mental health – on one’s dignity can be profound. Unlike programs that often require constant reporting on job-seeking activities, basic income offers unconditional support, preserving a sense of control and autonomy. Further, it has greater simplicity, meaning less red tape and complexity in terms of securing benefits. As such, it’s a source of added security, knowing that a benefit will be available, if and when it is needed. This financial freedom also empowers individuals to reject unsafe or undesirable work options without compromising their well-being (Calnitsky, 2016). This shift promotes a more equitable relationship between employers and employees, fostering an environment where individuals can seek truly meaningful and fulfilling employment. It also allows individuals to invest in their own personal and professional development. Additionally, it addresses hope. Hope combats that learned helplessness we described earlier. Mentally healthy individuals are more confident and better equipped to actively participate in decision-making. This collective sense of hope and dignity can create positive ripple

effects, contributing to more resilient and compassionate communities. As such, basic income has the potential to be a transformative force in society.

People often ask whether a basic income is even feasible? The answer is yes. Our current methods of payment for income security for seniors and the child tax credit have been structured this way for decades. Moreover, if money that was currently being used for programs such as EI and social assistance were calculated into a funding model (which would have less overhead), we would have enough money. Potential policy options have been outlined by BICN (BICN2, n.d.). So, knowing it is logistically doable and that it’s the right thing to do, the real question becomes: What’s stopping us?



Dr. Hannah Pazderka is an assistant adjunct professor in the Department of Psychiatry in the Faculty of Medicine and Dentistry, she provides mental health services to survivors of child sexual abuse working with Little Warriors Canada, she sits on the board of the Basic Income Canada Network and is a small business owner and artist. Her research interests are focused on factors influencing the ability to rebuild resiliency after trauma.

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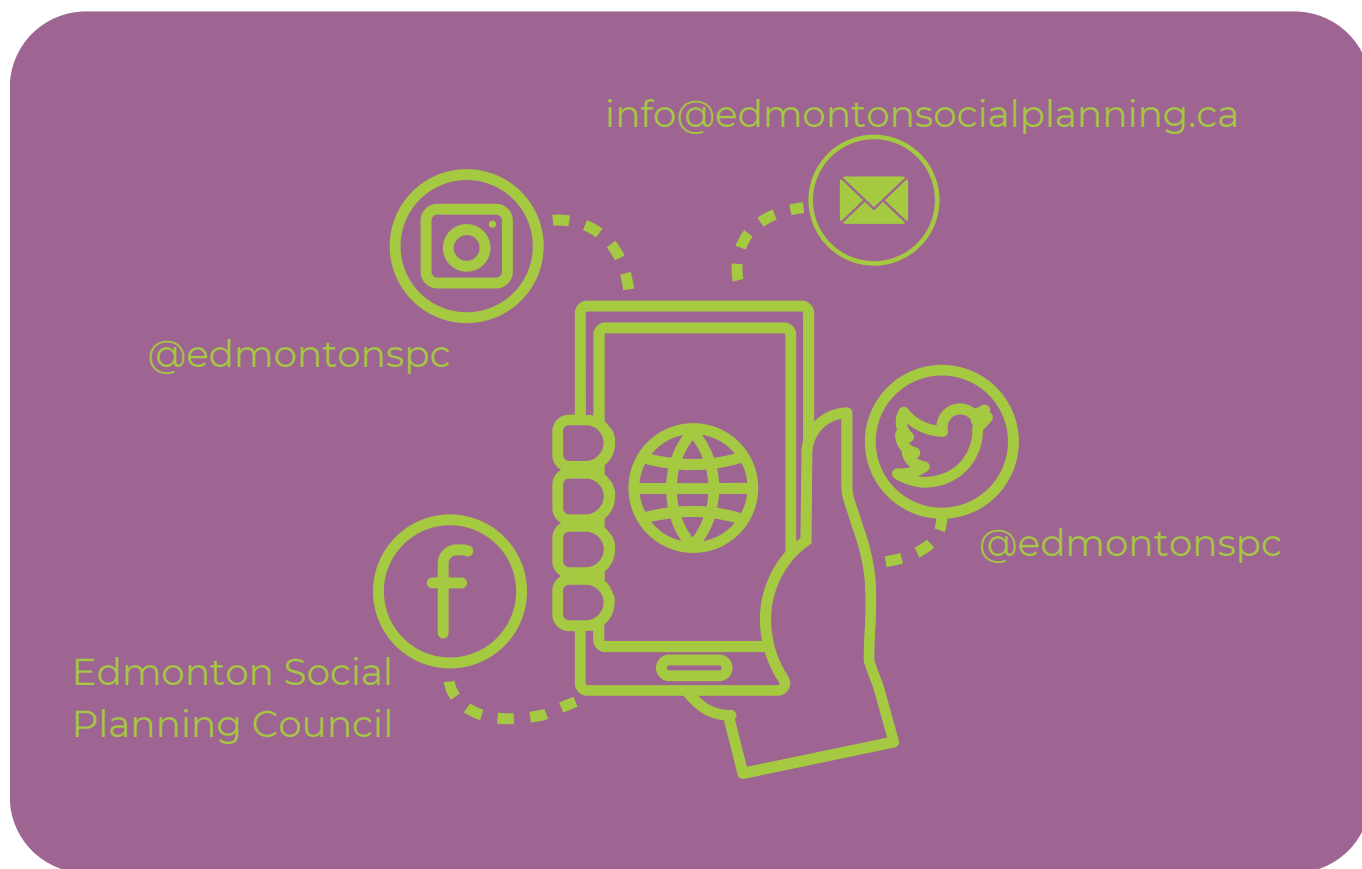
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Portions of this paper were adapted from “Income programs and Canada’s mental health crisis: Help ... and Harm”, a policy paper written in conjunction with the Basic Income Canada Network (BICN) and Lorie Lelond, in partial fulfillment of a Master of Social Work (MSW) policy placement.





Insufficiency of Alberta Works/AISH and a comparison to cost of living/ hypothetical budget

Written by Bell Watt
Volunteer (ESPC)

Basics

Alberta Works Income Support (IS) Program

The Alberta Works Income Support (IS) program is a financial support program offering coverage of basic living costs and other necessities to eligible Alberta residents. The IS program offers income to both individuals and families at a basic rate. This rate varies if a client is able and expected to work.

Clients in the IS program must report all monthly income. A portion of their income is considered exempt and does not take away from their IS payment—however, this amount is less than \$300, which means that any amount over that amount will be deducted from the monthly support payment. There is more support offered in exceptional circumstances, for examples see table below:

Type of Support	Additional Monthly Monetary Amount
<p>Childcare (for children under age 12)</p> <ul style="list-style-type: none"> • Full time or part time employment or while looking for work • Full time or part time education 	N/A
<p>Special Diet</p> <ul style="list-style-type: none"> • Specific health issue/pregnancy • Lactation/Babies under 12 months • Gluten free, celiac, diabetic, lactose intolerance, heart healthy, HIV/AIDS, HEP C, and high calorie 	<ul style="list-style-type: none"> • Between \$23-\$28 per adult/child • \$33 • Up to \$87
<p>Emergencies</p> <ul style="list-style-type: none"> • Temporary shelter, food, clothing, childcare, damage deposit to move due to unsafe living conditions • Overdue bills leading to utility disconnection (gas/power) • Work barriers or training for work barriers that inhibit employability when phone/service fees, textbook fees, clothing, meals, transportation, grooming, vehicle repairs, are needed • Costs are incurred to leave abuse or living with abuse 	N/A

Click on [this form](#) (the Alberta Works Financial Benefits Summary) for a complete list of the benefits, eligibility requirements and amounts offered by Alberta Works.

Assured Income for the Severely Handicapped (AISH) Program

Similarly, the Assured Income for the Severely Handicapped (AISH) program is a disability income program that covers basic living and other necessities to eligible disabled Alberta residents.

Residents must apply for this program and must have a medical condition limiting full-time employment that is likely to remain permanent. Like the IS program, AISH recipients can work, and a portion of income is considered exempt. All income sources are considered and then using allowable deductions and applying appropriate AISH exemptions, the level of benefits can be determined. For AISH recipients, the monthly core benefit for a living allowance is \$1,787, \$342 for a modified living allowance (those living in a facility), and a child benefit of \$212 for the first child and \$106 for each additional child. Click on [this form](#) (Alberta Financial Benefits Summary) for more information on AISH payments.

Although these amounts may seem substantial, in the current economy, the social supports provided are unreasonable to guarantee a decent standard of living. As you will see when compared against a hypothetical budget, the IS and AISH program's subsidized amounts are not enough to support a person or their family with even the most basic necessities of living, which are named for the purpose of this article as: shelter, utilities, transportation, food, and a cell phone plan.

Hypothetical Budgets

Alberta Works Income Support (IS) Program

In this hypothetical IS budget, it is assumed that the recipient would be sharing housing because within the program, it is not possible to earn enough to pay for even a single bedroom apartment. Further, regardless of living situation, the “core shelter” benefit (as seen in is hardly enough to sustain any type of shelter environment.

As you can see in the Alberta Works Financial Benefits Summary, this is an extremely simple budget and does not include any entertainment or ‘extras’ — the person will be living an extremely minimal lifestyle and likely taking

advantage of free or subsidized entertainment and content offered by city libraries and other city facilities. Further, the amount allotted does not take into consideration that individuals have other basic needs, like haircuts, emergency transportation, clothing and pet expenses.

and repairs, so included is a monthly subsidized transit pass (provided by the Ride Transit program).

When clients are Expected to Work [ETW] they are given less social support than those facing Barriers to Full Employment [BFE].

When it comes to transportation, it is almost expected that those on the program cannot afford a car due to the costs of fuel, insurance, parking,

Now, let us explore the budgets...

Single adult without children living in private housing (\$790 [ETW] to \$919 [BFE] monthly)

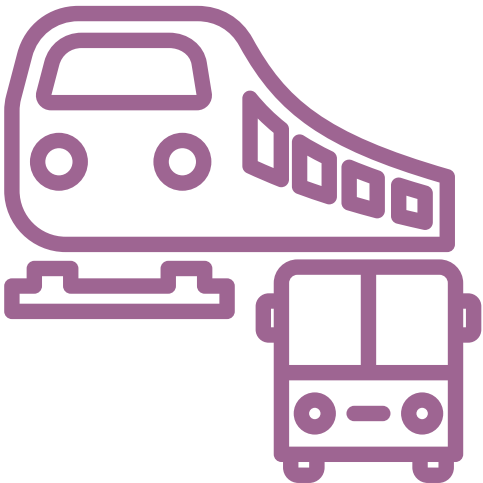
Expense	Hypothetical Amount
Rent (single room in private housing, including utilities)	\$600
Food	\$250
Transportation (Public transit–Ride transit program)	\$35
Cell phone	\$40
Total expenses	\$925

Even if an individual is receiving the maximum benefit allotted (\$919), they are still \$6 short of meeting our minimum hypothetical budget. That likely means that they would have to cut back on an expense, and these basic expenses can hardly be reduced while maintaining a decent quality of life.

Single adult without children living in social housing (\$568 [ETW] to \$697 [BFE] monthly income)

Expense	Hypothetical Amount
Rent (single room in social housing)	\$300
Food	\$250
Transportation (Public transit–Ride transit program)	\$35
Cell phone	\$40
Total expenses	\$625

Here, the budget is manageable, but this is based on the availability of a single room in social housing for \$300.



Couple, one child (\$1,033 [ETW] to \$1,739 [BFE])

Expense	Hypothetical Amount
Rent (2 bedroom apartment)	\$1,400
Food	\$400
Transportation (Public transit–Ride transit program)	\$70
Cell phone	\$60
Total expenses	\$1,930

Within the Income Support program, it would be impossible for a couple with one child to comfortably afford a two-bedroom apartment, food, transportation, and a cell phone plan. This severely limits their quality of life, as a family may need to share a room, a bus pass, and a cell phone to keep expenses low, limiting their quality of life and independence.



Assured Income for the Severely Handicapped (AISH) Program

When it comes to AISH, individuals are more able to afford their own housing (a small apartment) assuming that their disability does not limit their capacity to live independently and perform basic tasks required for living (bathing, feeding, dressing, etc.).

In the AISH program, individuals receive a larger benefit each month, which allows those receiving benefits to fund some 'extras' such as other basic needs, vehicles, travel, entertainment and eating out. However, many individuals in this program need to use this extra income to support needs related to their disability.

Single adult (\$1,787 to \$2,800 before exemptions)

Expense	Hypothetical Amount
Rent (single bedroom apartment, including utilities and internet)	\$1,200
Food	\$250
Transportation (Public transit–Ride transit program)	\$70
Cell phone	\$60
Total	\$1525

Couple with one child (\$1,999 to \$4,611 before exemptions)

Expense	Hypothetical Amount
Rent (2-bedroom apartment, including utilities and internet)	\$1,700
Food	\$400
Transportation (Public transit–Ride transit program)	\$35
Cell phone	\$40
Total	\$2,175

For families receiving AISH, the growth potential is severely limited. Not only is their income exemption low when compared to the cost of living, but the ability to pay for extras that make living with a child much easier (independent transportation) is virtually non-existent.



What does this mean?

For recipients of AISH and Alberta Works Income Support, finance management is difficult. Not only are the amounts offered in some circumstances not enough to cover basic expenses as claimed, but clients do not have enough money to cover other necessities, such as: clothing, haircuts, and personal care. When individuals enter into these programs, they are not provided with a baseline budget to work from. It is not clear whether the provincial government has laid out the amounts to show that the amounts offered are actually enough to live on.

As a result, those in the social support programs may experience a low sense of self-worth and have trouble overcoming the mental toll of trying to afford the essentials of living on a low income. On this note, neither of these supports offers coverage for mental health outside of emergency care, so if clients are in mental distress or experiencing loneliness, without extra funding or subsidies, they may be unable to access counselling and a therapeutic relationship that could help them to better their mental well-being, and in turn, their overall sense of belonging and well-being.

This lack of mental health support speaks to the general lack of social support within the system. Although AISH and Income Support provide some funding that does help recipients, it is not enough to guarantee them a quality of life that supports all types of well-being; it is hardly enough to guarantee a sense of financial security.

If improvements were to be made to these programs, one would have to consider: what makes a life good enough in the current economy? Does safety and stability play a role in determining the amount of these benefits? How can we ensure that our more financially vulnerable populations who receive these benefits are cared for and heard?

Bell Watt is an interdisciplinary scholar, MA (Athabasca University), and Addictions and Community Health Support Worker (Sundance College) with a focus on the intersection between trauma response and social belonging/well-being. Their focus is on raising awareness around available social funding and wellness programs and advocating for vulnerable populations.

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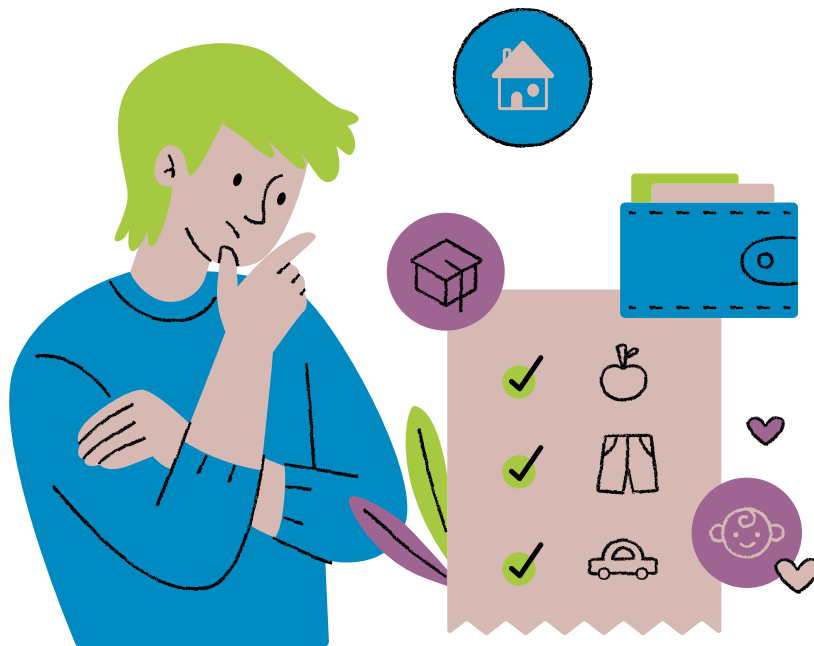
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Canada Disability Benefit and its Potential Impact

Written by Brett Lambert
Research Officer (ESPC)

Poverty affects a number of marginalized groups, which includes persons with disabilities. More than 1 in 5 (22%) Canadians, or 6.2 million people, aged 15 and older live with a disability (Statistics Canada, 2022). Within Edmonton, close to 1 in 4 (23%) Edmontonians, or over 240,000 people, aged 15 and older live with a disability (Statistics Canada, 2019). Persons with disabilities are twice as likely to live in poverty and make up 40% of Canada's low-income population (Statistics Canada 2017), so the need for action is urgent. Existing provincial income supports and federal disability programs

provide benefits to their clients that are still below the poverty line. While Alberta's Assured Income for the Severely Handicapped (AISH) current maximum monthly rate of \$1,787 per month (Government of Alberta, 2023), is higher compared to other equivalent provincial programs, it is still not enough for many AISH clients to make ends meet and meaningfully participate in their communities.

The proposed Canada Disability Benefit (CDB) has the potential to meaningfully address persistent poverty among persons with disabilities. Bill C-22 was passed in Parliament in June 2023, an

important step forward in a year's long promise to move the needle on the issue. A precise timeline for the implementation and rollout of the benefit is still being worked out, but it is expected to arrive sometime well into 2024 after engagement and consultation with the disability community (Aiello, 2023).

While we await the details of the Canada Disability Benefit's rollout, we spoke with Don Slater, an Alberta representative of Disability Without Poverty, and a person who lives with a disability on what he and the wider community would like to see from the program.

Brett

The proposed CDB has been years in the making, and it still may be quite some time before implementation. What's your hope for the program improving the status of persons with disabilities?

Don

I hope the CDB brings us up to or above the poverty line. Right now, the poverty line is at \$25,400 annual income. Persons living with disabilities should receive a minimum of \$2,100 a month in order to have some semblance of dignity.

The need for a federal benefit of this nature comes back to the fact that existing provincial income supports have not kept pace with the cost of living and responsibility has fallen to the feds to even attempt to make up for the lack of attention by the province to this issue. While Alberta likes to tout itself as offering the most generous benefit with AISH compared to the rest of the country, the fact of the matter is, it is the least cheap disability benefit rate in the country.

Brett

It is currently unknown how much people who would qualify for the CDB would receive. What would be an acceptable level of support to meaningfully address disability poverty?

Don

The CDB should start at bringing everyone up to the poverty line. Beyond that, there should be automatic approval for clients of existing provincial disability programs so that everyone is onboarded in a fast and efficient manner.

Persons with disabilities need autonomy. Those who are married or in common law relationships with a non-disabled person should be given access to these benefits without hindrance.

The danger is that there is a risk of a power dynamic and imbalance. If they are under threat of violence or abuse from their partner, financial autonomy is essential so that they are not stuck in an unsafe relationship and have to stay due to financial barriers.

Brett

With almost any program, there can be unintended consequences when it is up and running. Do you have concerns of any unintended consequences that would arise with a CDB program?

Don

That's the thing. We will not know any unintended consequences until we get there.

Some potential areas of concern could include claw backs from private insurers, that could be one worry. There are also worries over claw backs to provincial programs.

Measurements for adjusting benefit rates to inflation can also be a concern. The current Market Basket Measure, which calculates the cost of goods and services is not the same when comparing a healthy person to those of persons with a disability. The costs for persons with disabilities are higher due to their circumstances.

Brett

While the CDB is being designed, there have been calls to introduce an interim Disability Emergency Relief Benefit. What are your thoughts?

Don

An interim benefit would no doubt be helpful, but it's not a given that it would happen.

Fundamentally, any new program – temporary or permanent – needs to shoot for the goal of well-being rather than poverty. We need to provide care for the vulnerable and the mindset that allows conditions to deteriorate needs to be changed. The Canada Disability Benefit has the potential to reinforce democracy and address inequality. The wider the gap between the rich and the poor, more violence in our society happens with that gap. If you can't help the vulnerable, can you really help anyone else?



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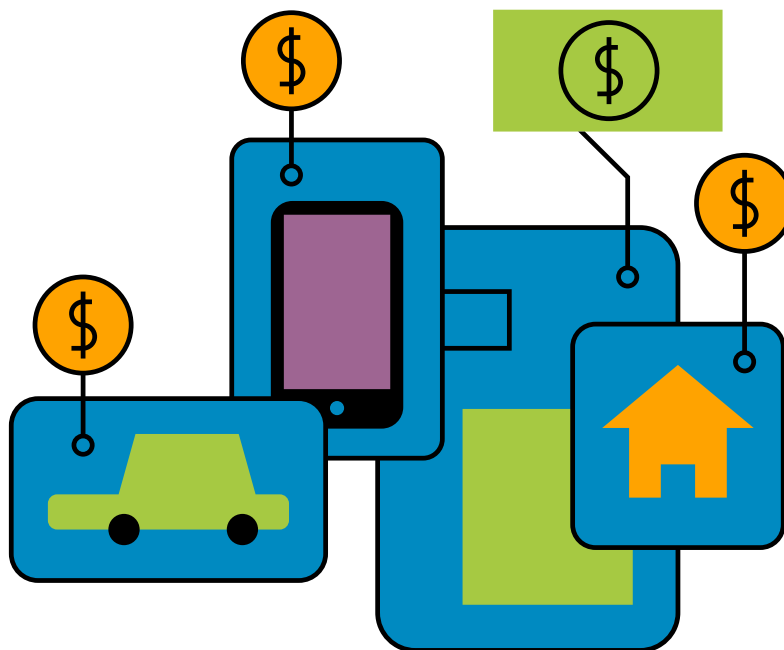
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Supports for Youth Leaving the Foster Care System in Alberta: A look at what they currently are, the recent changes, financial impacts, and recommendations.

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Supporting youth transitioning out of care requires an intersectional and individual approach, as these children transition to adulthood they likely face additional challenges rooted in their experiences and interactions with the child welfare program. Alberta has recognized that these youth require support as they make this transition, however these supports are neither intersectional, or individual but rather do not meet youth needs nor the societal and cultural norm for raising youth.

In this article, we will take a look at what the supports are right now, how they have changed, who this impacts, the financial aspects of different types of care as well as recommendations for improvements,



What are the Current Supports?

Currently in Alberta there are two programs in place to support youth as they transition into adulthood and leave government care. When children reach the age of majority, they can sign a Transition to Adulthood (TAP) agreement. This agreement is for all young adults previously in care, and its aim is to prepare young adults to live independently, find mentors, and develop employment and life skills. Youth in a TAP agreement can receive support from their 18th birthday until the day before they turn 24 years old. Under this program, youth only receive financial support until the day before they turn 22 years old. The range of financial support for this program is \$810- \$1810 per month.

A secondary program available for youth who have already signed a TAP agreement is the Advancing Futures program. The Advancing Futures Program enables youth formerly in care to receive funding for academic upgrading (if it is a requirement for entry into a post-secondary program), earning a license or a trade, learning a trade, or earning a diploma or degree from a post-secondary school. Youth must be between the ages of 18-24 when they apply and can receive support for up to 5 years, or until they turn 31. The program covers funding for up to \$40,000 in education costs, a living allowance, transportation funds, a full parent portion of subsidized childcare, a health benefit plan, and a damage deposit. The range of living allowances is as follows:

Status	Full-time	Part-time
Single student	\$1128	\$564
Parent with one child	\$1991	\$995.50
Parent with 2 children	\$2583	\$1291.50
Parent with 3 children	\$3175	\$1587.50
Parent with 4 children	\$3767	\$1883.50
Each additional child	\$592	\$296

Source: Alberta Government. Advancing Futures Program. 2022

How have Supports Changed?

This past year there were 1,730 young adults who were in Alberta's TAP. This is the first year that this program was implemented, as it replaced the previous Support and Financial Assistance Agreements (SFAAs). The new program changed a few things compared to the previous SFAA.

Some of these changes are:

- Age of financial support ending reduced from 24 years old to 22 years old.
- Financial support amount restricted to a set amount, instead of being needs based.
- Lacks transparency in how it will maintain supports for youth transitioning out of care.

The scaling back of the financial support eligibility from 24 years old to 22 years old was announced in 2019 (Huncar, 2023). This change cut around 500 youth from receiving financial support for the two years they counted on, and the changes were to take effect immediately in April 2020, however there was a court challenge and a choice to delay the implementation in 2021 because of the impact of COVID-19 pandemic on employment and self-sufficiency plans (Kriekle, 2023).

Finally, after the end of the court challenge that delayed the implementation of this program a year later and deciding that these youth must have overcome the prior year's effects of the pandemic, the government implemented TAP in 2022. Under the new program, some SFAA participants who were now considered 'aged out' were directed straight to Alberta Works or welfare (Huncar, 2023). The termination of funding wasn't the only thing that the youth in transition lost, they also lost their emotional support network and trusted relationships with their social workers. In Canada's current economic climate, there are many youth who are still living at home. One specific report on family living situations since 2016 have found that nearly 60% of Canadians aged 20-24 still live at home, and that 97% of the parents surveyed reported providing financial support to children between the ages of 18 to 35 (Kriekle, 2023). Considering that most parents offer support to their youth as needed, and they do not cut off financial, emotional, or other supports at a specific, arbitrary age for their youth, it does not seem fair that this is the experience of youth in the welfare system.

Who Does this Affect?

Of the 1,730 youth receiving support after the age of 18, 62% of youth are Indigenous (1,079). In Alberta, 70% of the children in care are Indigenous (Child Intervention Information and Statistics Summary, 2020). This disproportionate representation of Indigenous children and youth in the child welfare system is a result of hundreds of years of colonial oppression through “displacement, disenfranchisement, racist policy, over-incarceration, residential schools, and intergenerational trauma [that] carry on in today’s child welfare system” (Kriekle, 2023). When most of the youth who are receiving support from this program are Indigenous, the program should be using Indigenous best practices on how to support these youth. Dr. Hadley Freidland has participated in several community engagements on Indigenous child welfare, and when asked the appropriate age for youth to receive support during transition to adulthood, the response from the community is always “as long as they need it” (Dr. Hadley Friedland, Class Discussion (University of Alberta, Faculty of Law: Indigenous Peoples Law, Justice and Reconciliation, 2020).

“Historically, if an Indigenous youth was not ready for a full transition to adult obligations, then the family and community provided the needed support until the youth was ready” (Kriekle, 2023). As explained above, for most families in Canada this is the approach they take as well. Youth in the child welfare system have experienced increased trauma in their lives and face additional barriers because of their interaction with the system. These youth should be fully supported until they are doing well independently, not until an arbitrary age as this practice is not in line with the youths needs or the current social and economic standards across families in Canada. There will also likely be other times in these youths lives where they may need support and do not have any family to fall back on, such as needing advice, a place to live, financial support, emotional support or childcare. These are supports in family networks that are given over the course of a lifetime, are often taken for granted but can make a big difference in a person’s life.

Financial Changes and Life Impacts

There has been an overall declining budget for transition programming, as over the past three years the budget

has been cut by \$14 million annually (a total of \$42 million). In March 2023, there was an announcement by the provincial government in Alberta that \$25.6 million will be implemented over the next three years (\$5.5 million in 2023-2024, \$8.5 million in 2024-2025, and \$11.6 million in 2025-2026) (Johnson, 2023). The new program offers less support and less funding, even though it was supposed to provide new support to this group. The economic cost of supporting youth through the transition to adulthood is nothing compared to the cost of not providing appropriate support. Youth in care are more likely to experience incarceration, homelessness, have lower educational attainment, increased risk of early pregnancy, and need more health, mental health, and addictions services (Shaffer et al., 2022). Financially, it makes sense to offer better support for youth as well. A report done in British Columbia titled “Opportunities in Transition: An Economic Analysis of Investing in Youth Aging out of Foster Care in their 20’s” found that a higher up-front cost of 99,000\$ per youth would be required to extend support to the age of 25 years (Shaffer et al., 2022). However, this report also found that these supports would significantly reduce the cost of adverse outcomes in these youth which are currently estimated at

between 222,000\$ and 268,000\$ per youth (Shaffer et al., 2022).

The Conference Board of Canada wrote an impact paper Empowering Indigenous Youth in Care as They Transition to Adulthood: Critical Actions for Philanthropy and Policy and gave key findings of the current state of Indigenous youth aging out of care (Hibbert et al, 2023). One of these key findings is that “Indigenous youth aging out of care are underemployed and have lower earnings than the general population. Strengthening their education and mental health to match the average non-Indigenous population is shown to increase their total lifetime income estimated \$1.1 billion”. They also found that if no action is taken to improve education, employment, and mental health outcomes for Indigenous youth aging out of care within the next five years, “the loss in economic potential would be at least \$2.0 billion and could reach up to \$5.0 billion as projected by two different economic modeling scenarios.”

There is also an increasing number of deaths amongst youth in the post-18 intervention supports who have interacted with the child welfare system. This year in 2023, from April to October there were 10 deaths alone.

In 2022 there were 16, and in 2021, there were 22. The highest number of youth who died in post 18 intervention supports before the pandemic, and the announcement of the change in supports was 10, which as mentioned this year took only 6 months to reach (Government of Alberta, 2023).

Recommendations

Some recommendations from the impact paper include Indigenous-led programs and services being delivered by child and family well-being agencies that prioritize identity building for youth in care.

Additionally, they recommend that Indigenous child and family well-being agencies should have sustained roles for elders and specialists who focus on relational, preventative work that is strengths based and solutions focused. They also suggest youth get meaningful opportunities to co-steer the child welfare sector. Lastly, they recommend that kin care placements should be absolutely used and prioritized, when possible, as “kin care is more compatible with Indigenous values, self-determination and the future of Indigenous led child welfare in Canada” (Hibbert et al, 2023).

In conclusion, although there are existing supports for youth transitioning out of care, they are not providing adequate support to youth in need. Those youth who have signed a regular TAP agreement receive some needs-based support, although inadequate for today’s cost of living and with a time limit. The social and emotional supports available to them remain unclear and questionable when considering the rising number of deaths. Financial support is better for those who choose to be in the Advancing futures program. However, the funding for this program is bare minimum for a student to get by, or they may still require loans or employment. The current support systems are not only inadequate, but also not in line with other social and economic cultural norms amongst Canadian families. Support for youth today is essential in forming the future of this province and this country, and for children in the welfare system this means providing adequate, and culturally appropriate support to transition into adulthood. Using Indigenous best practices and returning back to the “needs-based” funding model, as well as ensuring those who need support get it for as long as they need it are the ways forward for improving life outcomes amongst youth previously in care.

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About the Edmonton Social Planning Council

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.

We thank you for your continued support.

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