

Submission

to the

House of Commons

**Standing Committee on Human Resources, Skills and Social
Development and the Status of Persons with Disabilities**

Poverty Reduction Strategies

Canadian Union of Public Employees

September 2016

About CUPE: The Canadian Union of Public Employees is Canada's largest union, with 639,000 members. CUPE workers take great pride in delivering quality public services in communities across Canada through their work in municipalities, health care, social services, schools, universities and many other sectors.

Summary of Recommendations:

1. The federal government should adopt a robust poverty reduction strategy with concrete goals, measurable targets, and clear timelines.
2. The federal government should adopt Bill C-245, the *Poverty Reduction Act*, to codify the federal government's responsibility on poverty.
3. Programs to assist vulnerable Canadians should remain publicly funded and publicly delivered and should not become a vehicle for private profit.
4. The federal government should move to implement the recommendations of the Truth and Reconciliation Commission, in cooperation with Indigenous peoples, provinces, territories, and municipal governments.
5. In cooperation with the provinces and territories, the federal government should create a universal, public and non-profit, high quality, affordable childcare program.
6. The federal government should invest in post-secondary education to make it more accessible and to decrease the significant financial burden that students currently face.
7. The government should deliver on its campaign promise to immediately boost funding for the Post-Secondary Student Support program by \$50 million annually.
8. The federal government should make improvements to Employment Insurance, including:
 - Increasing benefit rates, reducing qualifying hours, and extending the length of claims.
 - Permanently removing all stigmatizing and punitive designations for workers.
 - Extending maternity and parental benefits.
 - Ensuring labour market training is meaningful, leads to well-paid work, and is available and accessible to all Canadians.
9. Old Age Security and the Guaranteed Income Supplement should be increased to ensure that no Canadian senior lives in poverty. The programs should also be indexed to income rather than to inflation.
10. The clawback rate for the Guaranteed Income Supplement should be adjusted to take into account the recently announced expansion of Canada Pension Plan benefits.
11. All social infrastructure and physical infrastructure projects should be publicly owned and operated. P3 projects should be avoided.
12. The federal government should ensure there is sufficient funding and a clear plan, including targets, timelines, and accountability, in order to ensure all Indigenous peoples have access to safe and adequate housing and water and wastewater systems.

13. The federal government should invest in the health of Canadians and ensure that low income Canadians receive high quality, publicly delivered health services by:
 - Creating a single-payer, universal, national drug program.
 - Creating a continuing care strategy and recognizing the right to home care, long-term care, and palliative care.
 - Bringing oral health under the Canada Health Act.
 - Investing in Community Health Clinics.
14. The committee should expand the scope of its study to include programs and tools to address poverty such as Employment Insurance, the Working Income Tax Benefit, the Disability Tax Credit, and labour laws.
15. The federal government should reintroduce the federal minimum wage and increase it to \$15 an hour.

Introduction

1 in 10 Canadians currently live in poverty. They struggle to access the basic necessities of life which many Canadians take for granted, such as food, shelter, and clothing. Many experience social stigma and exclusion. Poverty is a significant issue of justice and fairness. CUPE believes that there is no reason for anyone to be left behind in a country as wealthy as Canada. Reducing poverty and inequality should be a priority for federal, provincial, and municipal governments.

CUPE was pleased to see the Liberal government's commitment to creating and implementing a poverty reduction strategy, as outlined in the Prime Minister's mandate letter to the Minister of Employment and Social Development. We urge the government to adopt a robust strategy with concrete goals, measurable targets, and clear timelines. The experiences of other countries, as well as some Canadian provinces, have shown that these elements are essential to achieving progress in reducing poverty.¹

Furthermore, we suggest that the federal government codify its responsibilities with regards to poverty reduction with the adoption of NDP MP Brigitte Sansoucy's Bill C-245, the Poverty Reduction Act.

CUPE also appreciates the time and attention that the Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities has dedicated to the study of poverty reduction strategies. However, we are concerned that the scope of the study excludes a number of important areas of federal responsibility which could have a significant impact on levels of poverty in Canada – particularly regarding income security for working age adults. We hope the committee will expand its study accordingly.

We also urge the committee to consider the need for swift and timely action regarding one of the most impoverished demographics in the country – Indigenous peoples. The high rates of poverty among Indigenous peoples are the direct result of colonialism and cannot be addressed without dealing with our shameful past. For that reason, CUPE recommends that the committee use the report and recommendations of the Truth and Reconciliation Commission as a lens for understanding Indigenous poverty. We also call on the government to act swiftly to implement the recommendations of the Truth and Reconciliation Commission.

Finally, we are concerned about the inclusion of private initiatives and social financing in the study's scope. CUPE believes that the vital public programs, which provide assistance to vulnerable Canadians, should remain publicly funded and publicly delivered, and should not become a vehicle for private profit. We urge the committee instead to consider how the federal government can play a strong leadership role in poverty reduction through publicly administered programs and services.

Education and Training

For low income children, differential access to education and training begins in early childhood and continues throughout elementary, secondary and post-secondary school. They are less likely to have access to high quality educational opportunities and more likely to face

considerable obstacles to optimal learning, including hunger and inadequate nutrition, crowded or unsanitary conditions at home, a lack of learning opportunities and appropriate learning supports. For this reason, we must address education and training opportunities beginning in early childhood.

Child Care

We know that children do better when they have access to a high quality early childhood education (ECE) program. But unfortunately, the high cost of childcare and ECE programs puts them out of the reach of many low-income families.

Investing in universal, public and non-profit, high quality, affordable childcare would not only provide all children, regardless of family income, with a good start. It can serve as a major way to reduce poverty and improve equality. The lack of affordable child care feeds the gender wage gap, can trap women in cycles of poverty, and even increase the risk of intimate partner violence.

Child care is a major financial burden for families. A CCPA Ontario report on a living wage in Toronto illustrated the reality that child care is a young family's biggest expense. In fact, working parents can spend as much as a third of their income on child care.² And it's not getting cheaper—since 2008 the cost of child care has risen by 30%.³

A recent study found that the current patchwork of unaffordable child care in Canada violates the human rights of women and children.⁴ The lack of affordable child care affects the economic security of women. Some are unable to enter the paid workforce due to caregiving responsibilities, while others are forced to accept part-time and precarious jobs in order to balance work and caregiving.⁵

Women from equality-seeking groups, such as women of colour, women with disabilities or Indigenous women, can face further barriers to accessing good jobs which would make it possible to afford quality child care.

The financial dependence which results from economic insecurity puts women at increased risk of intimate partner violence. It also makes it more difficult for women to flee abusive situations. High child care costs, in addition to housing, food and transportation, can make the situation untenable.

The issue of poverty not only affects parents accessing child care but also the workers who provide child care. Workers who provide services to the public are often paid wages that place them below the poverty line. Early Childhood Educators and Assistants, an occupation in which 97% of workers are women, earn on average \$21,748 per year.⁶

A universal, quality, early learning and child care program, with public and not-for-profit providers, would help to lift families accessing child care and the staff who support them out of poverty.

Post-Secondary Education

In addition to the many personal, social and cultural benefits of a university or college education, post-secondary education can be an important pathway to achieving economic stability. Post-secondary graduates are more likely to be employed than Canadians with a high school diploma or less. In 2015, the employment rate for those with a post-secondary diploma or certificate was 69.9%. For university graduates it was 74.3%. In comparison, it was only 58.3% for those with only a high school diploma.⁷

Post-secondary education also provides a significant earning premium. According to a longitudinal study conducted by Statistics Canada, over a 20-year period, male college graduates earned \$247,000 more than male high school graduates, while male university grads earned \$732,000 more. Among female workers, college grads earned \$179,000 more, while university grads earned \$448,000 more. Workers with higher educational attainment were also more likely to have job stability, to receive pension plan coverage and to benefit from the support and protection of a labour union.⁸

However, Canadians from lower income families are far less likely to attend post-secondary education and to complete post-secondary studies than Canadians from higher income families. According to Statistics Canada, between 2000 and 2010, only 31.4% of youth from families with incomes of \$50,000 or less went on to college or university, compared to 46.9% of youth from families with incomes above \$50,000.⁹

Many lower income youths also experience one or more additional factors correlated with low post-secondary participation, including parents with no post-secondary education, having a disability, or being a member of an equality-seeking group or an Indigenous person.

Young people from low income families are less likely to attend post-secondary institutions for multiple reasons, including previous education experience and cost.

For students dealing with issues such as hunger, social exclusion, homelessness, overcrowding, or instability, learning represents a significant challenge. By the time they make it through high school, they may not have the solid foundation required to go on to post-secondary education or they may not consider it a priority. This is one reason why it is important for the government to tackle child poverty through programs such as universal child care, affordable housing, and income security.

For students who manage to overcome the obstacles to learning and want to move on, the high cost of post-secondary education in Canada represents a major barrier. Due in part to declining funding from federal and provincial governments, tuition fees have been rising sharply. In 1982, government funding made up 83% of university operating revenue. Today, it accounts for only 55%.¹⁰ Meanwhile, in the last decade alone, tuition fees have increased by 40%.¹¹

While the federal government's recent increase to grants for low income students are welcome, they do not go far enough to make post-secondary education attainable for students. The maximum grant of \$3000 is still well below the average tuition of \$6,373, without even considering additional fees and living expenses.¹²

In fact, the high cost of post-secondary education is contributing to the problem of poverty in Canada. Constantly increasing tuition rates are translating into skyrocketing debt loads: average student debt upon graduation is now \$26,819.¹³ The number of students turning to food banks is increasing.¹⁴ There are also growing reports of students being left homeless due to a combination of the high cost of tuition and the high cost of housing.¹⁵

In order to address accessibility and decrease the significant financial burden associated with post-secondary education, the federal government needs to invest additional funding.

Indigenous students are also among the least likely to go on to post-secondary education. Only 9.8% of Indigenous peoples, aged 25-64, have a university degree, compared to 26.5% of non-Indigenous peoples.¹⁶ Yet funding for the Post-Secondary Student Support Program (PSSSP) is completely inadequate. Thanks to the 2% cap imposed on Aboriginal spending programs, funding for the program has barely increased since 1997, while the First Nations population has grown 29% over the same period. As a result, the program is now funding nearly 20% fewer students every year compared to 1997.¹⁷ The new Liberal government promised during the campaign to invest \$50 million annually in the PSSSP, however that funding was not included in the 2016 Budget. In order to close the gap and help Indigenous youth reach their full potential, the federal government needs to make good on its commitment immediately.

Government administered savings and entitlement programs

The federal government administers a number of programs which directly impact the incomes of Canadians and can play an important role in poverty reduction. However, improvements are needed to ensure that these programs are able to fully respond to the needs of Canadians.

Employment Insurance

The unemployment insurance program was originally designed to maintain workers' incomes during periods of unemployment. The program, later renamed Employment Insurance (EI), was considered to be an important counter-cyclical tool for the federal government to stimulate consumption during periods of economic downturn.

Over time, successive federal governments have shifted the program's emphasis from responding to structural unemployment towards a "blame the victim" approach that places responsibility for gaining employment almost exclusively upon workers' personal efforts and education. By refusing to acknowledge structural unemployment, previous governments were able to justify a series of measures to discourage use of the program. These measures included: shortening the amount and duration of benefits, increasing surveillance of claimants, and diverting EI dollars into training and employment counselling programs. This punitive approach reached its peak under the previous Conservative government with new entrants and seasonally unemployed workers stigmatized as "less deserving." As a result, overall coverage of unemployed Canadians dropped below 40% by 2013.

While EI coverage dropped, the amount of funding available in the EI account rose. Instead of recognizing that this money belonged to workers, Liberal and Conservative governments

appropriated the funding and spent it on other priorities. In some cases, this funding went to measures such as corporate tax cuts and tax breaks for wealthy Canadians which actually harmed working Canadians. All told, more than \$57 billion of money collected for EI has been directed away from unemployed Canadians.

The federal government also failed to respond to seismic shifts in the labour market. EI provides the maximum benefit to stably employed, long tenured workers. Young workers entering the labour market, the seasonally employed, and those trapped in precarious forms of work (including high numbers of racialized workers and newcomers) have greater difficulty qualifying for the program and collect fewer benefits, even though they are the ones most in need of support. The shortcomings of EI have added to the unprecedented levels of income inequality and urban poverty in Canada.

Recent changes made by the new Liberal government are welcome improvements, including reducing the waiting period, lowering the eligibility requirements for new entrants and re-entrants, removing punitive job search requirements, and extending the duration of claims in twelve regions with high unemployment. However, to truly combat poverty, particularly among the precariously employed, the following measures should be taken:

- Increase benefits rates, reduce qualifying hours, and extend the length of claims.
- Only use EI premiums to support unemployed workers.
- Permanently remove all stigmatizing and punitive designations for workers (i.e., new entrants and seasonal). Employment patterns are related to many factors that have little, if anything, to do with personal characteristics or education, including seasonal economies, racial and gender ghettoization, and persistent structural unemployment.
- Extend maternity and parental benefits to help women achieve greater labour market equity and improve early childhood development.
- Ensure labour market training is meaningful and leads to well-paid work. Employment counselling programs focused on personal deficits often have little value, especially for long-term workers. Claimants should be able to participate in long-term training through extended benefit coverage.
- Grant access to meaningful training with full income support to individuals who are not eligible for EI.
- Ensure all Canadians have full access to literacy and other basic skills training. Literacy is an important foundational skill that enables both advanced training as well as greater social and economic inclusion.

Pensions

The elderly are one of the nine demographic groups most vulnerable to poverty. In general, seniors are characterized by stagnant incomes, purchasing power eroded by inflation, and increased healthcare spending. Over the last three decades, the financial situation of seniors has improved thanks to three federal income security programs: the Canada Pension Plan (CPP), Old-Age Security (OAS), and the Guaranteed Income Supplement (GIS). Together, these programs have successfully reduced the poverty rate for seniors, from 30.4% in 1977 to 4.9% in 2007.¹⁸ While these results are significant, challenges remain.

OAS and GIS have produced mixed results for retirees living alone, especially for women. According to Richard Shillington, in 2013, 24% of men and 28% of women living alone had incomes below the after-tax Low Income Measure (LIM).¹⁹ Furthermore women are twice as likely to live below this threshold as men.²⁰

The Liberal government has promised to address seniors' poverty through improvements to the CPP, by restoring the age of eligibility for OAS and GIS to 65, and by increasing the GIS for seniors living alone.²¹ CUPE appreciates these changes; however, we believe there is still more to be done.

The increase in GIS benefits will lift only 85,000 seniors living alone, out of poverty.²² This improvement will thus leave more than 600,000 seniors below the poverty threshold.²³ By any count, that is too many. CUPE believes that OAS and GIS benefits should be increased by an amount sufficient to reach the after-tax LIM, thus lifting all seniors who qualify for these two programs out of poverty.

In addition to the limited impact of a small increase to the GIS, we should not forget that these effects will diminish over time. OAS and GIS are indexed to inflation, while measurements of poverty increase in relation to growth in incomes. From 1984 to 2011, the median income of elderly individuals increased by 45%, while income from OAS and GIS rose 15%.²⁴ In order to not condemn seniors to poverty, they should be indexed at the same pace as the poverty threshold.

CUPE is concerned by the drop in coverage by pension plans in the private sector. It is important that Canadians retire in dignity and security. CUPE welcomes the recent announcement of forthcoming improvements to the CPP. However, we are also concerned that the increase in CPP benefits will come at the expense of GIS benefits for lower income Canadians. This problem arises from the GIS allocation mechanism: the benefits are decreased when income (including CPP benefits) increases. This would mean, a retiree who benefits from a small CPP payment will see his GIS benefit reduce by \$.50 on the dollar. Improvements in the CPP will not have the desired effect of a reduction in poverty unless a change is made in the GIS allocation mechanism. To foster the income replacement of wealthier retirees and, at the same time, reduce poverty among seniors, CUPE suggests a reduction in the clawback rate of the GIS equal to the expanded CPP benefits.²⁵

Neighborhoods and Infrastructure

Infrastructure plays an important role in reducing poverty and inequality. Investing in physical infrastructure helps to create local jobs and expand local resources and industries. Investments in social infrastructure, such as affordable housing, early learning and child care, and recreation programs, can also have a significant impact on poverty reduction by supporting low-wage workers and their families and by insulating vulnerable residents from economic shock. Studies have shown that early intervention in reducing child poverty in particular, has long-term positive effects on earning potential and income equality.

Social infrastructure plays an important role in softening the disproportionate impact that poverty has on women. Across Canada, women are more likely than men to be poor, and as

many as 21% of lone mothers are living in poverty. Traditional infrastructure projects, while important for economic growth, employ mostly men – over 90% of the trades workforce is male. Social infrastructure projects, on the other hand, employ a greater proportion of women, and the services and programs this infrastructure facilitates support working mothers.

It is important that social infrastructure be publicly owned and operated, so that all its benefits accrue to the community rather than to private sector profits. Public-private partnerships (P3s) are a tempting arrangement, as some of the short-term costs and risks seem to be borne by the private partner. However, P3 projects are demonstrably more expensive in the long run, and in the end it is always the taxpayer who bears the risk. Keeping social infrastructure projects public ensures accountability, transparency, and responsiveness to changing community needs.

We are pleased to see the federal government commit \$3.4 billion to social infrastructure over the next five years. Specifically, the commitment to affordable housing is an important step to alleviate poverty, and it is encouraging to see the federal government embrace Housing First initiatives. We call on the government to discourage private, for-profit affordable housing projects – by definition, affordable housing units must be excluded from the competitive housing market that has served to exacerbate the housing crisis. Rent paid by residents of affordable housing should not cushion the profit margins of private companies.

We are also pleased with the government's \$3.4 billion public transit investment. Improved public transit infrastructure is important for economic growth, and is also vital for addressing climate change in the long term and for supporting an anti-poverty strategy. A recent Harvard study found that long commute times are associated with higher levels of poverty. Improving access to public transit, particularly in historically marginalized communities, will contribute to the fight against poverty.²⁶ Again, it is important that public transit remain public, and not a private, for-profit enterprise. Profit has no place in our efforts to reduce poverty.

No study of infrastructure can be complete without considering the dire state of Indigenous infrastructure. Among First Nations living on-reserve, roughly 50% of the existing housing stock is in need of renovations or repairs, while a minimum of 20,000 new housing units are needed. The government's new investments in First Nations housing are welcome, yet they are a drop in the bucket compared to the needs. In 2016, federal funding is only sufficient to build 300 new houses and to renovate 1,400 homes.²⁷

Similarly, 39% of on-reserve water and wastewater systems have been classified as high-risk. Ninety-two (92) First Nations communities are currently living under Drinking Water Advisories. According to Human Rights Watch, low income families are the ones who are hit hardest by the on-reserve water crisis.²⁸ The federal government has set an ambitious target of eliminating Drinking Water Advisories within five years. But the funding in Budget 2016, while welcome, was back-loaded. In the meantime, low income Indigenous families will continue to bear the brunt of broken water and wastewater systems.

To tackle Indigenous poverty and respect the rights of Indigenous peoples, the federal government should work with Indigenous peoples to swiftly deliver needed infrastructure. Ultimately, in order to achieve the goal of safe and adequate housing and water for all, the

government needs to develop a clear plan of action, with targets, timelines, sufficient funding, and above all, accountability.

Social Determinants of Health

The committee would be well served to consider the way in which policy innovation directed at the social determinants of health would be an excellent poverty reduction strategy. More than 50% of population health outcomes are the result of socio-economic factors such as income and education. Canada must provide the basic income and housing supports that lead to good health and quality of life.

At the same time, improving health care has a direct impact on poverty reduction. The Committee has requested submissions which look to innovation in poverty reduction through collaboration between levels of government. We will touch on only four policy areas in which the federal government can have a direct and immediate impact on health and poverty: a single-payer, universal, national drug program or pharmacare; continuing care; a universal, national, oral health program; and federal support for Community Health Clinics.

Pharmacare

A single-payer universal national drug program would provide necessary prescription drugs to all, while saving Canadians billions of dollars. At present, our system leaves a large number of Canadians – especially lower income working Canadians – with no coverage or inadequate coverage:

- 1 in 4 Canadians say they or someone in their household cannot afford to take their medication as prescribed, resulting in skipped doses, split pills, or unfilled prescriptions.²⁹
- On an annual basis, approximately 1 in 10 Canadians do not fill their prescription at all because of cost.³⁰
- Canadians spend \$6 billion a year out-of-pocket on prescription drugs – 22% of total spending on drugs.³¹

For Canadians, this patchwork system also means much higher drug expenditures because there is no single, powerful buyer to negotiate with drug companies. As a result, Canadians are paying much more for medications than people in other countries. Canada has the second highest drug prices per capita in the world (behind the United States). One expert analysis calculated that Canadians could save \$9.9 billion simply by using the competitive pricing strategies adopted by New Zealand.³²

Continuing Care

Continuing care encompasses the spectrum of services provided by residential long-term care and home and community care. At present, continuing care varies across provinces' in the availability of services, level of public funding, eligibility criteria and out-of-pocket costs borne by residents. Most provinces have cut long-term care bed capacity relative to the senior population in the past decade. For persons who require continuing care, access to high-quality public health services is an overwhelming factor determining their quality of life. Family

members who must step in to fill the gaps in care are often impoverished due to costs and/or loss of income as a result of taking time off work to provide care to their relative.

As important as funding for adequate numbers of beds and services is the quality of that care. Staffing is the key determinant of quality, and national standards must include a minimum level of staffing. Higher-staffed facilities perform better on a range of quality and outcome measures, including rates of pressure ulcer, weight loss, nutrition and hydration, restraint use and violations of care standards. Staffing levels must also reflect the increasing acuity level of the average long-term care resident over the past decade.

An important first step is found in the Parliamentary Committee on Palliative and Compassionate Care recommendation of 2011 that the federal government “implement a right to home care, long term care and palliative care, for all residents of Canada, equal to the current rights in the *Canada Health Act*.”³³

Oral Health

General oral health is not covered under the Canada Health Act. Consequently, oral health coverage varies greatly across Canada. All provinces and territories provide public coverage for medically necessary oral surgeries and to social assistance recipients. Public coverage for children, seniors and persons living with a disability differs from province to province. Oral health coverage is provided by a patchwork of private, federal, provincial and municipal plans. Bringing oral health under the Canada Health Act would relieve the burden of dental costs from low income families not on social assistance, families with children, and seniors without dental insurance. Approximately 20% of the population does not visit a dentist because they cannot afford it.³⁴ A consequence is that many oral health issues, such as decaying, broken and abscessed teeth, lead to hundreds of thousands of visits to hospital emergency rooms for dental problems every year.

Community Health Clinics

Community Health Centres and Aboriginal Health Access Centres have a special mandate to serve people with barriers accessing health services. These include low income people, Indigenous Peoples, people with disabilities, newcomers, people who are LGBT, Francophones outside of Quebec, and people in rural or remote communities. As primary care providers can establish their services wherever they choose, community health centres can be deployed geographically to target and serve low income, rural and remote communities that might otherwise be underserved.

Community health clinics are a proven solution to expanding access to dental care in a public setting, and many have a pharmacist on staff and can dispense medications. The Committee has an interest in how neighborhoods can be configured to aid in poverty reduction. Every neighborhood should have a community health clinic, whether attached to an existing care facility or as a strategically located standalone facility, to offer the necessary health services that all Canadians require to live happy and healthy lives.

Income Security for Working Age Adults

At present, the committee's scope for this study excludes a number of important programs and tools that can address poverty among working age Canadians. We urge the committee to consider the impact of programs including EI, the Working Income Tax Benefit, the Disability Tax Credit, and wage and labour laws.

In particular, the federal government should support increasing wages and incomes for workers, instead of suppressing them. Reintroducing the federal minimum wage and increasing it to \$15/hour is an important step. The federal government should also restore fair wage legislation and commit to paying at least a living wage to its employees and those working for it on contract. It must stop interfering in free collective bargaining on the side of employers, and undermining union and workers' rights and benefits through legislation.

Conclusion

CUPE believes that eliminating poverty and reducing inequality should be a priority in building a more prosperous, equitable and sustainable country. We look forward to working with the federal government to implement a robust, concrete anti-poverty strategy that will make an enormous difference in the lives of millions of Canadians.

End Notes

- ¹ National Council of Welfare, *Solving Poverty: Four Cornerstones of a Workable National Strategy for Canada*, Winter 2007, <http://publications.gc.ca/collections/Collection/HS4-31-2007E.pdf>.
- ² Brittany Lambert and Kate McInturff, *Making Women Count: The Unequal Economics of Women's Work*, Canadian Centre for Policy Alternatives, March 2016, https://www.policyalternatives.ca/sites/default/files/uploads/publications/National%20Office/2016/03/Making_Women_Count2016.pdf.
- ³ Kaylie Tiessen, *Making Ends Meet: Toronto's 2015 Living Wage*, CCPA Ontario, April 2015, https://www.policyalternatives.ca/sites/default/files/uploads/publications/Ontario%20Office/2015/04/CPA-ON_Making_Ends_Meet.pdf.
- ⁴ Kendra Milne, *High Stakes: The Impact of Child Care on the Human Rights of Women and Children*, West Coast Leaf, July 2016, <http://www.westcoastleaf.org/wp-content/uploads/2016/07/High-Stakes-low-res-for-web.pdf>.
- ⁵ Ibid
- ⁶ Statistics Canada, 2011 National Household Survey Data Table 99-014-X2011042, Early childhood educators and assistants in Canada for 2010.
- ⁷ Statistics Canada, "Labour force survey estimates (LFS), by educational attainment, sex and age group, annual," CANSIM Table 282-0004, accessed September 14, 2016.
- ⁸ Marc Frenette, *An Investment of a Lifetime? The Long-term Labour Market Premiums Associated with a Postsecondary Education*, Statistics Canada, February 2014, <http://www.statcan.gc.ca/pub/11f0019m/11f0019m2014359-eng.pdf>.
- ⁹ Kathryn McMullen, "Postsecondary Education Participation among Underrepresented and Minority Groups," *Education Matters: Insights on Education, Learning and Training in Canada*, Vol. 8(14), December 2011, Statistics Canada, <http://www.statcan.gc.ca/pub/81-004-x/2011004/article/11595-eng.htm>.
- ¹⁰ Canadian Association of University Teachers, *CAUT Almanac of Post-Secondary Education in Canada 2014-2015*, <http://almanac.caut.ca/#/en/finance>.
- ¹¹ Patrick Cain, "University Tuition Fees in Canada Rise 40 Per Cent in a Decade," *Global News*, September 7, 2016, <http://globalnews.ca/news/2924898/university-tuition-fees-rise-40-per-cent-in-a-decade/>.
- ¹² Statistics Canada, "Tuition Fees for Degree Programs, 2016/2017," *The Daily*, September 7, 2016, <http://www.statcan.gc.ca/daily-quotidien/160907/dq160907a-eng.htm>.
- ¹³ Canadian University Survey Consortium, *2015 Graduating University Student Survey Master Report*, July 2015, http://www.cusc-ccreu.ca/CUSC_2015_Graduating_Master%20Report_English.pdf.
- ¹⁴ Sue Bailey, "Campus Food Banks Trend Troubling, Students Say," *The Canadian Press*, August 25, 2015, <https://www.thestar.com/news/canada/2015/08/25/campus-food-banks-trend-troubling-students-say.html>.
- ¹⁵ Kerry Gold, "Priced Out of Rental Market, Simon Fraser Students Sleeping on Campus," *The Globe and Mail*, August 5, 2016, <http://www.theglobeandmail.com/real-estate/vancouver/priced-out-of-rental-market-simon-fraser-students-sleeping-on-campus/article31291389/>; Taylor SJ, "This is What It's Like to be Homeless in College," *Vice*, July 23, 2015, http://www.vice.com/en_ca/read/being-homeless-in-college-made-me-work-ten-times-harder-715.
- ¹⁶ Universities Canada, *Closing Canada's Indigenous Education Gap*, October 2015, <https://www.univcan.ca/wp-content/uploads/2015/09/issue-closing-canadas-indigenous-gap-oct-20151.pdf>.
- ¹⁷ John-Paul Tasker, "Cap Leads to Steep Drop in First Nations Students Receiving Post-Secondary Support," *CBC News*, September 12, 2016, <http://www.cbc.ca/beta/news/politics/first-nations-cap-higher-education-1.3753021>.
- ¹⁸ House of Commons Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities, *Federal Poverty Reduction Plan: Working in Partnership Towards*

Reducing Poverty in Canada, November 2010,

<http://www.parl.gc.ca/HousePublications/Publication.aspx?DocId=4770921>.

¹⁹ Richard Shillington, *An Analysis of the Economic Circumstances of Canadian Seniors*, Broadbent Institute, February 2016,

http://www.broadbentinstitute.ca/an_analysis_of_the_economic_circumstances_of_canadian_seniors.

This measure is a fixed percentage (50%) of median income after taxes. In 2011, the after-tax LIM was \$19,450. We prefer this measure to the Low Income Cut Off (LICO). The most-recent base used by Statistics Canada to calculate LICO goes back to 1992.

²⁰ Nationalseniorsstrategy.ca, "Ensure that Older Canadians do not live in Poverty by Improving their Income Security," <http://www.nationalseniorsstrategy.ca/the-four-pillars/pillar-1/older-canadians-and-poverty/>.

²¹ Department of Finance, *Growing the Middle Class*, March 22, 2016,

<http://www.budget.gc.ca/2016/docs/plan/budget2016-en.pdf>.

²² Shillington, "An Analysis of the Economic Circumstances."

²³ Ibid.

²⁴ Ibid.

²⁵ According to our estimates, an absolute reduction of the penalty up to 16% would allow the most vulnerable seniors to benefit from both the improvements in the CPP and in the GIS.

²⁶ Raj Chetty, and Nathaniel Hendren, *The Impacts of Neighborhoods on Intergenerational Mobility: Childhood Exposure Effects and County-Level Estimates*, May 2015, http://scholar.harvard.edu/files/hendren/files/nbhds_paper.pdf.

²⁷ David Akin, "Ottawa Makes Tiny Dent in Massive Demand for First Nations Housing," *The National Post*, September 26, 2016, <http://news.nationalpost.com/news/canada/canadian-politics/ottawa-makes-tiny-dent-in-daunting-demand-for-first-nations-housing>.

²⁸ Human Rights Watch, *Make it Safe: Canada's Obligation to End the First Nations Water Crisis*, June 7, 2016, <https://www.hrw.org/report/2016/06/07/make-it-safe/canadas-obligation-end-first-nations-water-crisis>.

²⁹ Angus Reid Institute, *Prescription drug access and affordability an issue for nearly a quarter of all Canadian households*, July 2015, <http://angusreid.org/prescription-drugs-canada/>.

³⁰ Michael Law et al, "The Effect of Cost on Adherence to Prescription Medications in Canada," *Canadian Medical Association Journal*, February 2012, Vol. 184(3), <http://www.cmaj.ca/content/184/3/297>.

³¹ Pharmacare 2020, *The Future of Drug Coverage in Canada*, July 15, 2015, http://pharmacare2020.ca/assets/pdf/The_Future_of_Drug_Coverage_in_Canada.pdf.

³² Marc-André Gagnon, *A Roadmap to a Rational Pharmacare Policy in Canada*, Canadian Federation of Nurses Unions, June 2014, https://nursesunions.ca/sites/default/files/pharmacare_report.pdf, p. 40.

³³ Parliamentary Committee on Palliative and Compassionate Care, 2011.

³⁴ L Sadeghi, H. Manson and C Quinonez, "Report on Access to Dental Care and Oral Health Inequalities in Ontario," Public Health Ontario, July 2012, http://www.publichealthontario.ca/en/eRepository/Dental_OralHealth_Inequalities_Ontario_2012.pdf.