

Poverty Reduction in Saskatchewan Background and Context

Research Paper Prepared for the
Advisory Group on Poverty Reduction

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Forward

This report was drafted for the Advisory Group on Poverty Reduction in order to provide an overview on statistical measurements and definitions of poverty, as well as a current profile of poverty in Saskatchewan.

Introduction

We know that poverty is complex and has many aspects yet an effective strategy aimed at reducing poverty must define what is meant by it. The definition of poverty has been subject to debate among researchers and policy-makers. Poverty is commonly defined in absolute terms, to mean an individual is unable to obtain the necessities of life, or in relative terms, where someone lives below the average standard of living for a community (Collin and Campbell, 2008). A more detailed definition of relative poverty states that an individual is considered to be living in poverty when “their resources are so seriously below those commanded by the average individual or family that they are, in effect, excluded from ordinary living patterns, customs and activities” (Townsend, 1979).

While low income is a key indicator of poverty, there are a number of other factors related to overall well-being that contribute to poverty, including access to healthcare, education, and safe and fulfilling work. Those living in poverty often need to choose between basic necessities such as food, clothing, and shelter, have fewer opportunities to better their lives or engage in their communities, and face social exclusion. In this way, poverty impacts all aspects of a person’s life (Pasma, 2010).

In Saskatchewan, specific marginalized groups, some of whom face multiple barriers to economic and social inclusion, are over-represented among those living in poverty. These groups include lone parent households, recent immigrants, Aboriginal people, and people experiencing disability. Women, and in particular single mothers, are more likely to be poor than men. (Wallis and Kwok, 2008).

Poverty has many costs that are not only experienced by those who are living in poverty but are also shared by society as a whole. At an individual level, research shows that income is the single greatest determinant of health and well-being. The negative impacts of poverty include higher rates of illness and disability, as well as shorter life spans compared to more affluent people (Benzeval, Judge, and Whitehead, 1995).

There are also social and economic costs to community and society. To the extent that poor health contributes to unemployment and underemployment among those with the lowest income, we all share the costs of the productivity that is lost. It is estimated that poverty costs Canada’s health care system an extra \$7.6 billion annually (Nathan, 2008). As well, individuals living in poverty in Canada are overrepresented in incarcerated populations (Ivanova, 2011). Poverty and financial stress have a relationship to criminal activity, which results in high costs for society. Further, those who are incarcerated often lose custody of their children and face limited employment prospects due to having a criminal record (Ivanova, 2011). In addition, the long term implications for children growing up in poverty can include higher rates of dependence and reduced quality of life for these children as adults.

Defining Poverty

At its most basic level, poverty means that people’s income falls short of meeting their essential needs. In many cases, this can mean that people have very low incomes; in other cases, people may have reasonable incomes but have needs that pose high costs. In most developed countries, the definition of poverty goes beyond the basics of food, shelter and clothing, to include people’s ability to participate in their communities.

Poverty is often thought of in terms of financial resources. However, this factor is insufficient for explaining an individual’s ability to transition out of poverty or why people remain in poverty. The ability to leave poverty is equally dependent upon other resources, such as the availability of adequate support systems to help individuals make healthy choices and navigate the challenges that come with daily living. In trying to define and develop appropriate strategies to alleviate poverty, it is necessary to take into account the nature of poverty. How we deal with poverty might be different if it is *generational* (families living in poverty for at least two generations), or *situational* (defined as a lack of resources due to a particular event, i.e., a death, chronic illness, divorce etc.). For some, poverty is *transitory*, and for others, it is *persistent*; as mentioned before, some populations are more vulnerable to persistent poverty.

The Causes of Poverty

There are no simple or straight-forward reasons for why an individual experiences poverty. The causes of poverty are complex, and there are a wide range of factors that contribute to it. Personal and structural factors that contribute to poverty range from demographic, social and economic trends, household and individual characteristics and community conditions. In addition, complex government policies can create barriers to accessing supports and services for people in low income.

According to the European Anti-Poverty Network (2015), some of the individual level factors related to being “at risk” of experiencing poverty include:

- Unemployment or underemployment: having a low paying or insecure job limits income and isolates people from social networks;
- Low levels of education and skills: limiting access to better paying jobs and fuller participation in society;
- Family composition: large families and lone parents face higher costs, lower incomes and more difficulty in securing better paying jobs;
- Gender: women are more likely to have responsibility for unpaid care work or to be employed in lower paying industries with fewer benefits such as secure pensions.
- Disability: this can lead to higher living costs and limit ability to access paid employment;
- Ethnicity: a member of a minority ethnic group is more likely to experience racism and discrimination, resulting in limited employment opportunities and barriers to accessing essential services; and

- Rural/remote residence: living in a rural or remote community could mean that access to services and employment opportunities is lower than urban centres.

Absolute Poverty and Relative Poverty

Absolute poverty is the condition of low income that is unrelated to a particular economic or social context. A straightforward definition of absolute poverty is “...*being unable to subsist...*” that is, unable to eat, drink, and have adequate shelter and clothing (Instituto Nacional de Estadística, 2010).

Poverty can also be a *relative* concept. When we talk about poverty in Saskatchewan or Canada today, we rarely mean malnutrition or the scarcity of resources of past centuries. Those living in poverty are in a more difficult situation than the majority of the population – a level of deprivation not aligned with the general living standards enjoyed by the majority of the population (Joseph Rowntree Foundation, 2009).

The most commonly used approach to defining poverty is *relative income* poverty. Each household’s income, once adjusted for family size, is compared to the median income; the median is the “middle” income where half of people have more than the median and half have less. In other jurisdictions, such as the European Union, those with less net income than 60% of the median income are classified as poor. This measurement, called the “at-risk-of-poverty rate,” is the agreed international measure used throughout the European Union (Bradshaw and Mayhew, 2010). In Canada we use a number of different measurements to assess poverty.

Measuring Poverty

Measuring poverty allows us to ascertain its extent, determine the groups affected and identify appropriate responses to poverty, as well as track progress. While adopting measurements for poverty equips us with indicators to measure progress, it is an ongoing process that is enhanced and refined over time (Frechet, Lanctot, and Morin, 2009). There are number of methods used by jurisdictions around the world to measure and report on poverty. In Canada, there is no official poverty measure endorsed by the Federal Government (Collin and Campbell, 2008). Rather, the Federal Government uses three measures that serve as proxies for an official “poverty line.” Statistics Canada produces these three main measures of low income: the Market Basket Measure (MBM), the Low Income Cut-Off (LICO), and the Low Income Measure (LIM). Each measure has its advantages and its shortcomings.

Using a suite of indicators has become the trend internationally because any single poverty measure provides an incomplete depiction of poverty. The use of additional income-based indicators can be helpful in determining the extent and picture of poverty in a given community or country. Using multiple poverty measures is good public policy, as different measures tend to provide different stories (Scott, 2014).

The Low-Income Cut-Off (LICO)

Introduced by Statistics Canada in 1968, the Low Income Cut-Off (LICO) is the most commonly used and longest standing measure. The definition of the LICO is the level where an individual or family must spend 20% more of their income on basic necessities (e.g., food, shelter, and clothing) than the average for their household size and community. Canadians spend an average of 35% of their income on basic necessities, while individuals below the LICO spend at least 55% of their income on basic needs (Government of Prince Edward Island, 2011). Due to the length of time the measure has been in place, the LICO provides the most consistent data for year to year comparisons. Advocates commonly use the LICO to establish poverty lines in Canada (Collin and Campbell, 2008). One challenge with using the LICO is that the expenditure areas are more limited than the MBM and are not sensitive enough to account for the large variations in household spending across geographical areas.

Market Basket Measure (MBM)

The Market Basket Measure (MBM) was developed by Human Resources and Skills Development Canada (HRSDC) in the late 1990s to describe the disposable income needed to purchase a modest but adequate basket of goods and services (e.g., nutritious food, shelter, clothing, transportation, etc.) across Canada. The MBM uses a two-parent family with two children as its base and disposable income as a key measurement. The MBM is tailored to local costs for 48 regions across Canada, and is more attuned to local and regional differences than the LICO. A major update of the MBM was released in 2010, which restated the contents and costs of the “basket” items (Government of Prince Edward Island, 2011). While more sensitive to capturing differences in prices between geographical regions than the LICO, the MBM has difficulty representing costs in northern or rural areas (HRSDC, 2010). It is also the most time consuming and costly to reproduce due to the wide variety of data collected in developing the measure (Statistics Canada, 2010).

Low-Income Measure (LIM)

The LIM is a purely relative measure of low income. Using this measurement, a household is considered to be low-income when their annual income falls below the threshold of 50% of the median of the distribution for a given household size. Income is adjusted according to household needs determined by its size. The LIM is a common internationally used measurement and is easy to calculate and explain. The LIM is used in the 2012 Canadian Income Survey as it employs a threshold that is derived directly from the data provided by survey respondents (Statistics Canada, 2014). Unlike the LICO, the LIM is derived and applied using a single annual income survey and does not need to be adjusted for inflation (Statistics Canada, 2013). Unlike the LICO and MBM, the LIM accounts for cost differences between sizes of families, but does not account for the costs of living in different communities (Statistics Canada, 2010).

Other Measures of Poverty

Measuring low income is important but it is only one aspect of poverty. In order to fully understand and address poverty, it is also important to measure other constructs related to the

multi-dimensional nature of poverty. These other constructs include such things as unemployment rates, health indicators, educational outcomes, the number of people living in inadequate or sub-standard housing and the extent to which people have access to public services. Additional measures used in other jurisdictions, such as income inequality and deprivation indices, may be considered to help further contextualize poverty in Saskatchewan.

Income Inequality: According to traditional economic theory, some inequality can be a good thing; it can stimulate growth and act as an incentive for innovation, risk taking, development and entrepreneurship. On the other hand, when income inequality is too high, it can perpetuate hardship and is bad for citizens, growth, and social cohesion.

- Income inequality amongst Organization for Economic Co-operation and Development (OECD) countries (as measured by the Gini coefficient¹) is at its highest level in the last 50 years (OECD 2014). Compared to other OECD countries, Canada ranks near the middle of the pack in terms of income inequality. Income inequality has increased over time, but seems to have peaked in the late 1990s and has flattened since then (TD Bank 2014) for both market incomes and incomes post-tax and transfers.
- In Saskatchewan’s case, the latest available data shows that income inequality seems to have peaked in 2006 and has been declining since then (Statistics Canada, 2012). This could be attributed to the general rise in wages in the province, increases to the minimum wage and income tax reductions for residents with low incomes, as well as increased transfers.

Deprivation Indices: Another measure of relative poverty includes deprivation indices. These measures are composite indices that attempt to move beyond monetary indicators and consider the standard of living people enjoy. The approach identifies goods or activities seen as basic necessities relative to where one is living.

- The United Kingdom has been using indices of deprivation since the 1990s. Although the measure has evolved over time, it originally focused on a five domain indices: income; employment; health and disability; education, skills and training; and barriers to housing and services. Two additional domains have more recently been added: living environment and crime.
- The Human Poverty Index, introduced in 1997 by the United Nations, is a composite index which assesses three elements of deprivation in a country: longevity, knowledge and a decent standard of living. The measure has two different versions; one that measures poverty in developing countries (HPI-1) and another that measures poverty in OCED developed economies, such as Canada (HPI-2).
- While deprivation indices are often applied to Canadian jurisdictions for relative comparisons, only Ontario has developed a customized “Deprivation Index.” It measures 10 different activities, goods and services that are generally considered necessary for a household to have a standard of living above the poverty level.

¹ The Gini index measures the extent to which the distribution of income among individuals or households within an economy deviates from a perfectly equal distribution. A Gini index of zero represents perfect equality and 100, perfect inequality (OECD Glossary of Terms)

Other measures: Measures and approaches for understanding and calculating poverty continue to emerge. Some of the more promising practices, including the Sustainable Livelihoods Approach and measures that track poverty as related to the social determinants of health, are summarized in a paper published by the Tamarack Institute, *Approaches to Measuring Less Poverty in Communities (2010)*.

With many approaches to measuring poverty, it is important to continue to monitor progress made in this field and keep abreast of successes in other jurisdictions.

The Saskatchewan Context

Poverty in Perspective

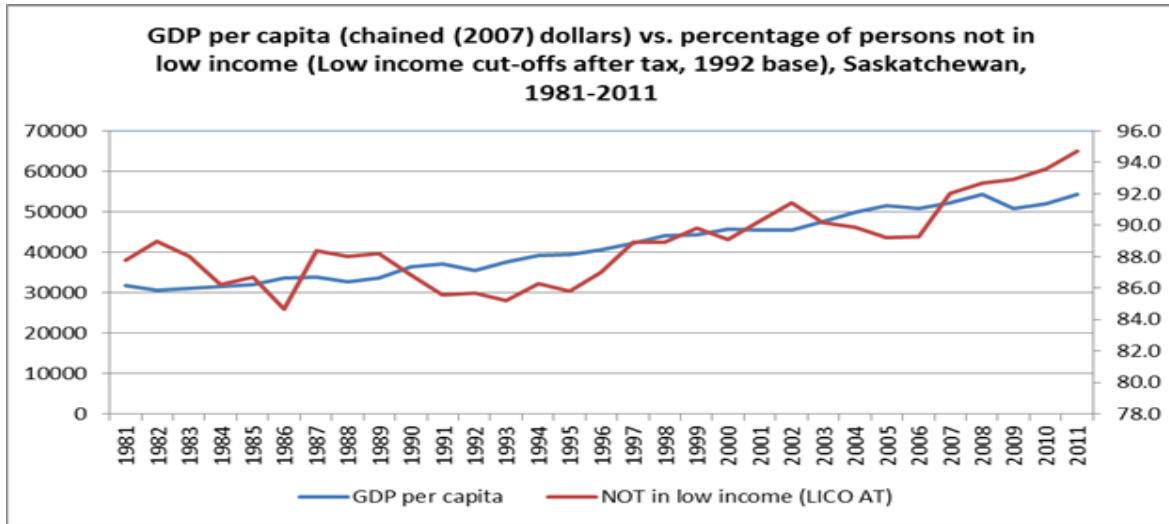
Saskatchewan has experienced remarkable economic, social, and demographic changes over the past decade. Increased economic growth has been accompanied by a 16.9% increase in employment rates since 2005. Of the Canadian provinces, Saskatchewan has the second highest median income amongst families and single individuals and the fourth highest median income levels amongst lone parent families. Unemployment rates are at their lowest. Over a 10-year period, including the period covering the recession (2008-2010), the unemployment rate in Saskatchewan fell by 1.3 percentage points, from 5.1% to 3.8%.

According to the 2012 Canadian Income Survey, Saskatchewan ranks third in median total income² (\$62,400), which is 4% above the national median total income (\$59,700) (Statistics Canada, Table 206-0001). While the GDP per capita dipped slightly in 2008-09 (Figure 1), the province was sheltered from the worst of the economic downturn in 2008. Economic progress and accelerated growth have been its hallmarks, which have led to large reductions in the number of people in low income (both adults and children). The percentage of people not in low income in Saskatchewan experienced a sharp rise in 2006-07 and then rose more steadily from 2007-2011 (Figure 1).

Economic growth and increased median wages in Saskatchewan resulted in a dramatic increase in immigration from 2002 to 2011 (from 1,667 to 8,995). This accounted for approximately 65% of the province's population growth. According to a 2014 Statistics Canada Report, the low-income rate among immigrants in Saskatchewan dropped significantly. In 2000, "recent immigrants" (those who had been in Canada for less than five years) had a low-income rate of 31.2%. Ten years later, the rate was 14.7% (Picot and Hou, 2014).

FIGURE 1
GDP Impact on Low Income

² Includes economic families and unattached individuals



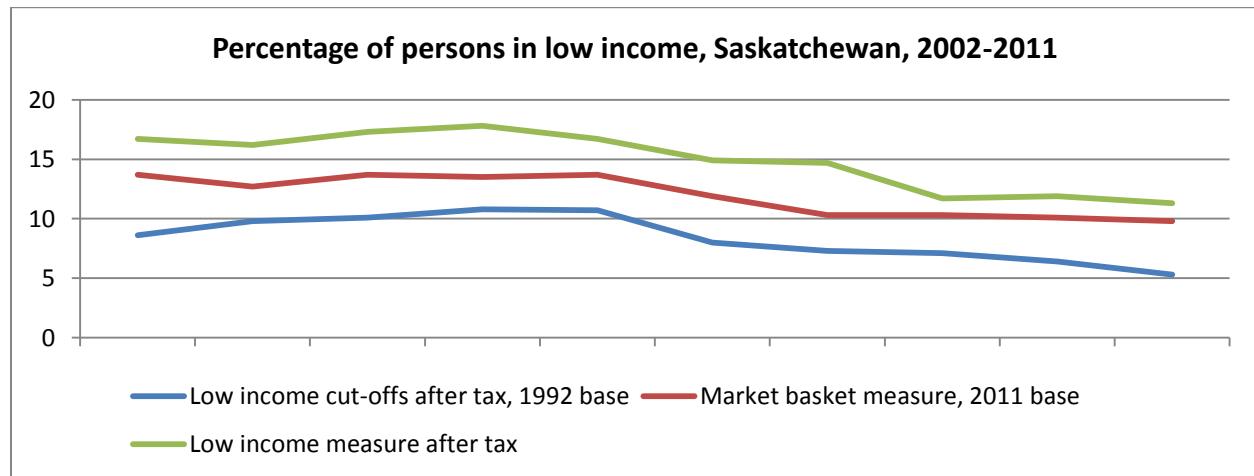
Source: Statistics Canada. CANSIM Tables 384-0038, 051-0001, 202-0802

Based on the Low Income Cut-off after tax measure, the low income rate in Saskatchewan has experienced a general downward trend from 1996 to 2012 (Statistics Canada, Tables 202-0802, 206-0003). In 1996, 13% of Saskatchewan people lived in low income, slightly lower than the national average. In 2012, the Saskatchewan rate for people in low income was 6.0%.

Across all measures of low income, Saskatchewan has seen a reduction in the percentage of people living in poverty in the province over the past several years (Figure 2).

FIGURE 2

Percentage of Persons in Low Income in Saskatchewan 2002-2011 (Low Income Cut-Offs after tax (1992 base), Market Basket Measure (2011 base), Low Income Measure after tax



Source: Statistics Division, Statistics Canada. CANSIM Table 202-0802

A Profile of Poverty in Saskatchewan

While the overall number of people living in poverty has significantly decreased in Saskatchewan, poverty remains a reality for many people living in the province. Some populations are more likely to experience structural³ poverty. These include lone parents and children, Aboriginal people, recent immigrants, and people with disabilities. There are a number of characteristics shared by those in poverty (low levels of literacy and educational achievement, poor health and broader exposure to economic shocks and persistent poverty), which tend to be most pronounced for these vulnerable populations.

Lone Parent Households

Across Canada and Saskatchewan, there are a higher proportion of lone parent families living in low income. Figures from Statistics Canada, using all three statistical measures, raise serious concerns about poverty among lone-parent families across the province. In Saskatchewan, 77% of lone-parent households were headed by women, which is close to the national average at 80% (Government of Saskatchewan, 2012). As seen in Table 1, female-led lone parent families have a higher chance of living in low income than other economic family types.

Table 1

Percentage of Persons in Low income by economic family type, Canada and SK, 2011 (LICO after-tax income)

	Persons in all family units	Persons in two-parent families with children	Persons in lone-parent families	Persons in female lone-parent families
Canada	8.8%	5.1%	19.7%	21.2%
Saskatchewan	5.3%	3.0%	17.8%	19.3%

Source: Statistics Division, Statistics Canada. CANSIM Table 202-0804: Persons in low income by economic family type, LICO-AT, 2011

A comparison of the statistics using all three main measures (LICO, MBM, and LIM) for the 2012 Canadian Income Survey tells a similar story for children in female lone-parent families, with much higher rates of low income compared to two-parent families in both Saskatchewan and in Canada. While the three measures produce differing numbers, they follow a similar pattern for the four groups. In all cases, Saskatchewan fares slightly better than the national averages for this family group.

³ Structural poverty results from interconnected social environments which favour some members of society over others, based on race, gender, and class (Jordan, 2004). It is argued that these prejudices have been replicated throughout societal institutions (e.g., education and justice systems), entrenching long-standing poverty for some groups of people.

Table 2

Percentage of Children in Low Income, Canadian Income Survey (CIS), Canada and SK, 2012

Characteristics	Low Income Cut-offs (after tax, 1992 base)		Market Basket Measure (2011 base)		Low Income Measure (after tax)	
	Canada	Sask.	Canada	Sask.	Canada	Sask.
All persons	9.9	6.0	12.9	10.6	13.8	12.7
Persons under 18 years	10.8	6.5	15.5	13.9	16.3	16.6
Persons under 18 years in two-parent families	8.4	3.8	11.8	8.6	12.9	12.4
Persons under 18 years in female lone-parent families	30.2	21.6	44.6	43.0	44.5	41.4

Source: Statistics Division, Statistics Canada. CANSIM Table 206-0003: Canadian Income Survey (CIS), persons in low income, Canada and provinces, 2012.

According to Statistics Canada, while Saskatchewan as a whole experienced growth from 2007 to 2011, consistently high rates of poverty among persons living in lone-parent families were reported. However, Saskatchewan was also making progress in tackling the persistence of poverty among this group (Table 3). The rate of low income among lone-parent families dropped in Saskatchewan from 27.7% in 2007 to 17.8% in 2011, and the rate among female lone-parent families in Saskatchewan (no earners) dropped dramatically from a high of 92.2% in 2009 to 48.0% in 2011.

Table 3

Percentage of Persons in Low Income by number of earners, 2007-2011, Canada and Saskatchewan, Low Income Cut-offs after tax, 1992 base

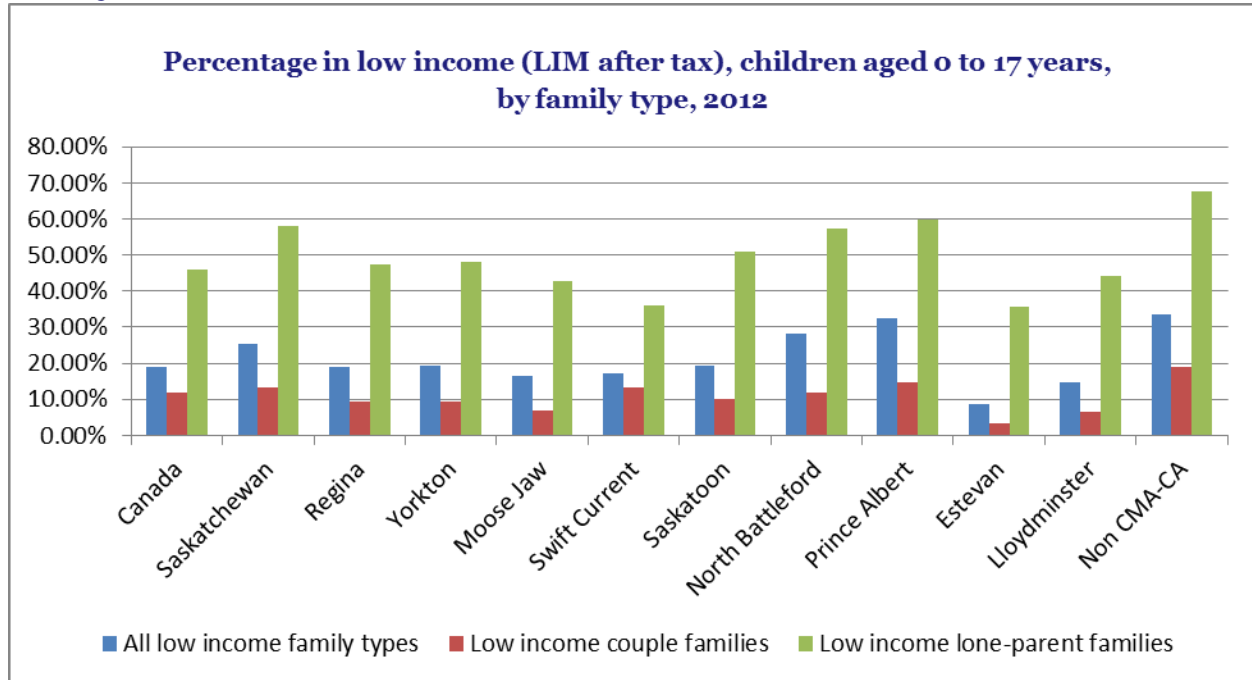
Economic Family Type	2007	2007	2008	2008	2009	2009	2010	2010	2011	2011
	Sask.	Can.	Sask	Can.	Sask	Can.	Sask	Can.	Sask	Can.
Persons in lone-parent families	27.7	21.4	16.8	18.2	29.6	18.0	20.8	18.6	17.8	19.7
Persons in female lone-parent families, <i>no earners</i>	72.0	73.8	55.3	76.5	92.2	71.8	83.0	74.1	48.0	76.2
Persons in female lone-parent families, <i>one earner</i>	22.8	19.0	17.5	14.1	27.1	13.4	F	11.5	21.1	15.7
Persons in female lone-parent families, <i>two or more earners</i>	13.4	7.0	F	4.5	F	2.1	F	5.1	2.9	4.9

Source: Statistics Division, Statistics Canada. CANSIM Table 202-0804: Persons in low income, by economic family type
 Note: F - Statistics Canada: Too unreliable to be published

While it has its limitations as an absolute measure of poverty, the LIM is useful for examining regional differences within Saskatchewan. As Figure 3 demonstrates, Saskatoon, North Battleford, and Prince Albert display higher rates of low income among children in lone parent families than other communities. Similar to the previous tables, Figure 3 shows that children in lone parent households are disproportionately represented among economic family types living in poverty in Saskatchewan.

FIGURE 3

Percentage of children in Low Income (LIM after tax), 2012.



Source: Statistics Division, Statistics Canada. CANSIM Table 111-0015: Family Characteristics, Low Income Measures (LIM), by Family Type, 2013.

People with Disabilities

People with disabilities have greater challenges than people without disabilities when it comes to employment. In 2012, 116,640 adults aged 15 and over in Saskatchewan were identified with disabilities. This translates to a rate of disability of 15.0%, the sixth highest rate of disability in Canada. Nationally, the disability rate was 13.7% (Canadian Survey on Disability, 2012).

- The disability population consisted of 63,515 females (54.1%) and 53,490 males (45.9%). The rate of disability among Saskatchewan adult females was 16.0%, higher than the rate for males at 13.9% (Canadian Survey on Disability, 2012).
- Adults with disabilities were slightly more likely to be unemployed compared to adults without disabilities. In 2012, according to the Canadian Survey on Disability:
 - In Saskatchewan, 65% of working-age (15-64) people with disabilities participated in the labour force, compared to 81% of the general working-age population. Nationally, the participation rate for working-age people with disabilities was 53.6%, compared to 78% for the general working-age population.
 - In Saskatchewan, the unemployment rate for working-age (15-64) people with disabilities was 7%; for the general working-age population it was 5%. Nationally, the unemployment rate was 12% for working-age people with disabilities and 7% for the general working-age population. For people with disabilities aged 15-24, the unemployment rate was 15.8% in Saskatchewan, compared to 25.9% in Canada.

- Children 0-14 years of age had a disability rate of 3.9% (6,550) in Saskatchewan, compared to 3.7% in Canada (Participation and Activity Limitation Survey, 2006).
- 49% of persons of Aboriginal ancestry living off reserve in Saskatchewan reported having one or more chronic health conditions (Aboriginal Peoples Survey, 2006).

Although people with disabilities tend to earn less than people without disabilities, the gap between these groups is lower for Saskatchewan than for Canada. In fact, Saskatchewan has the best record in terms of the earnings gaps between those with and those without disabilities in Canada. Average earnings for people with disabilities aged 16 and older in 2011 in Saskatchewan were \$36,600, 7% higher than the national average of \$34,000. However, average earnings for people with disabilities in Saskatchewan were still 18% lower than the earnings for people without disabilities in the province (\$44,000) (Table 4).

Table 4

Average Earnings of Individuals by disability status, Canada and Saskatchewan, 2011.

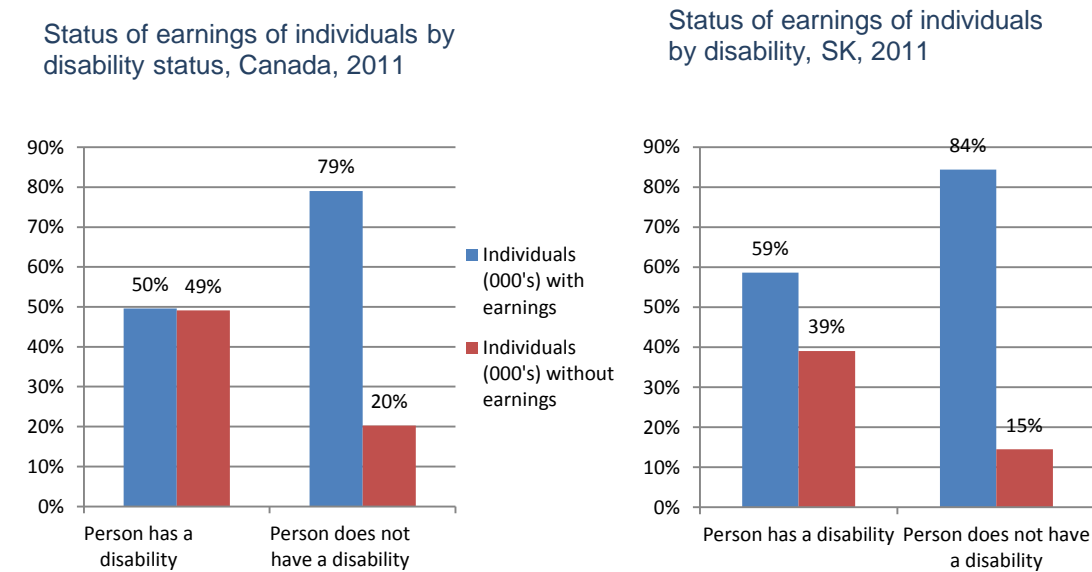
Geography	Persons with disabilities	Persons without disabilities	Gap
Canada	\$34,000	\$43,900	25.42%
Saskatchewan	\$36,600	\$44,000	18.36%

Source: Statistics Canada, Income Statistics Division, Survey of Labour and Income Dynamics Custom table R563697

The percentage of people with disabilities with earnings in Saskatchewan (59%) is higher than the national average (50%). However, the percentage of people with disabilities with earnings in Saskatchewan is significantly lower than the percentage of people without disabilities with earnings (84%) (Figure 4).

Figure 4

Status of Earnings of Individuals by disability status, Canada and Saskatchewan, 2011



Source: Statistics Canada, Income Statistics Division, Survey of Labour and Income Dynamics Custom table R563697

Recent Immigrants

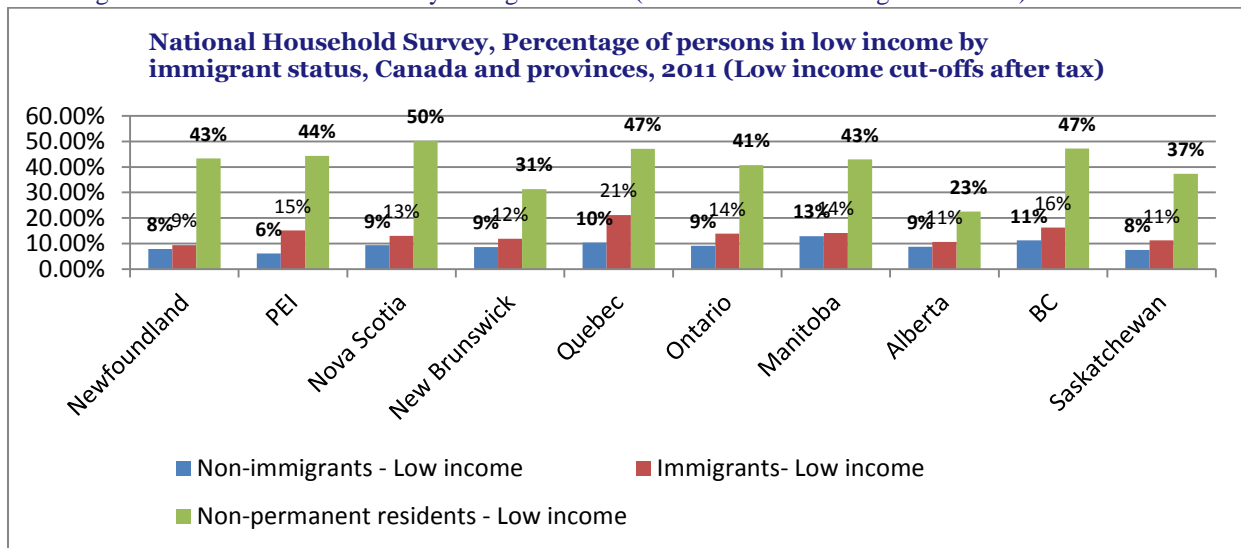
In Saskatchewan, recent immigrants (those who have resided in Canada for five years or less) make up 4.1% of the population. Recent immigrants face a unique set of challenges. The proportion of recent immigrants with a university degree is higher than for non-immigrants. Although the employment rate for recent immigrants is strong, their jobs are not always commensurate with their skills, because foreign credentials or education may not be fully recognized in Canada or language barriers may limit opportunities. A lack of job contacts and Canadian work experience also act as barriers to more optimal employment and earnings. Immigrants must also cope with discrimination, including being overlooked by employers.

Low-income rates rose among all immigrants to Canada through the 1980s and 1990s. While the low income rate of recent immigrants dropped in the 2000s, it remained higher than that of non-immigrants and is unrelated to the overall drop in Canadian low income during this time (Picot and Hou, 2014). Manitoba and Saskatchewan experienced the most rapid decline in low-income rates among immigrants throughout the 2000s, and were the only two regions where recent immigrants’ relative (to Canadian-born) low income rates fell significantly (Picot and Hou, 2014).

Figure 5 illustrates the number of recent immigrants in low income both nationally as well as provincially. Saskatchewan shows the second and third lowest low income rates among immigrants and non-permanent residents. The low income rate of the non-permanent residents – a group which includes international students, refugee claimants, and temporary foreign workers – is high compared to the non-immigrant population and permanent residents

FIGURE 5

Percentage of Persons in Low Income by immigrant status (low income and immigration status)



Source: Estimated Based on Microdata file from the National Household Survey, 2011 [Canada]; Public Use Microdata Files, Individuals File

Aboriginal Peoples

According to the National Household Survey (2011), the median age for Aboriginal people is 28 years old (compared to 41 for the non-Aboriginal population). Aboriginal people are the fastest-growing segment of the population, and are more likely to be lone parents and to have disabilities than any other group in Canada. In Saskatchewan, Aboriginal people make up almost 15% of the population. There is a high incidence of poverty in this group. By all measures of socio-economic determinants and well-being, Aboriginal people (adults and children) trail the rest of Saskatchewan and Canada in family income, educational attainment, infant mortality, health, suicide, unemployment, social assistance dependence, and homelessness. Moreover, poverty, including incidence of low income, among Aboriginal women is significantly higher than among Aboriginal men.

A significant cause of poverty among Aboriginal people may be rates of low educational achievement. For all Aboriginal people, the percentage who have not earned a certificate, diploma, or degree is well above the norm for non-Aboriginal people (National Household Survey 2011).

As seen in Table 5, the prevalence of low income among Aboriginal people in Saskatchewan is higher than both the Saskatchewan and Canadian averages. Low income prevalence in families with children less than six years old is 7.6 percentage points higher than the Canadian average, 4.0 percentage points higher among males and 3.6 percentage points higher among females.

TABLE 5

Prevalence of Low Income among Aboriginal People in Off-reserve Private Households in 2010 based on after-tax low Income Measure

Characteristics	Total		Male		Female	
	Canada	Sask.	Canada	Saskatchewan	Canada	Saskatchewan
Prevalence of low income in 2010 based on after low-income measure	25.3%	29.0%	23.5%	27.5%	26.8%	30.4%
Less than 18 years (%)	30.6%	36.3%	30.4%	37.2%	30.9%	35.5%
Less than 6 years (%)	35.0%	42.6%	35.1%	43.7%	34.9%	41.3%
18 to 64 years (%)	22.7%	24.2%	20.1%	20.2%	25.1%	27.4%
65 years and over (%)	22.0%	25.8%	21.7%	21.7%	24.9%	28.8%

Source: National Household Survey (NHS) - Data products, 2011 - NHS Aboriginal Population Profile

Note: LIM is the sole measure used in the Aboriginal Population Profile.

Key Issues – Populations at Risk

To most effectively address poverty, it is essential to have a shared understanding of its extent, trends over time, as well as the risk factors associated with poverty. This section examines low income in Saskatchewan in terms of:

- **Depth:** how far people are below the low income cut-offs; and
- **Persistence:** how long people have been living in low income

Depth of Low Income

Depth of poverty is an important measure. This indicator uses the “gap ratio,” which measures the difference or the “gap” between actual incomes of persons in low income and the LICO. In Saskatchewan, the gap has not changed much since 1976. Nationally, the average gap has remained close to 33% for several decades. In 2011, the average gap ratio for all persons in Saskatchewan was 31.3, which means that the average household’s income for people in low income was 31.3% lower than the low income cut-off. This gap ratio was lower than the Canadian average at 33.3 but for persons in the under 18 age group, it was higher than the Canadian average (26.4% vs. 24.9%) (Table 6).

Depth of low income adds a further dimension to low income measures by noting how far below the poverty line people in low income may be. For example, depth of low income may help with monitoring child poverty, as it would include timing and duration as well as the extent to which they are living poverty. The earlier the hardship and the longer the duration, the greater the potential impact on the child. In other words, the longer a family remains in poverty and assets are depleted, the harder it may become to maintain the basic costs of living.

TABLE 6

Average Gap Ratio (per cent) by economic family type and age, Canada and SK, 2011 (Low income cut-offs after tax, 1992 base)

Characteristics	Average gap ratio (percent): Low income cut-offs after tax, 1992 base	
	Canada	Sask.
All persons	33.3	31.3
Persons under 18 years	24.9	26.4
Persons 18 to 64 years	37.4	33.5
Persons 65 years and over	18.1	F
Persons in two-parent families with children	23.7	24.8
Persons in lone-parent families	27.5	26.8
Persons in male lone-parent families	32.7	F
Persons in female lone-parent families	26.8	28.2
Unattached individuals	39.6	33.6

Source: Statistics Division, Statistics Canada. CANSIM Table 202-0802: Persons in low income families; CANSIM table 202-0804: Persons in low income, by economic family type

Note: F - Statistics Canada: Too unreliable to be published

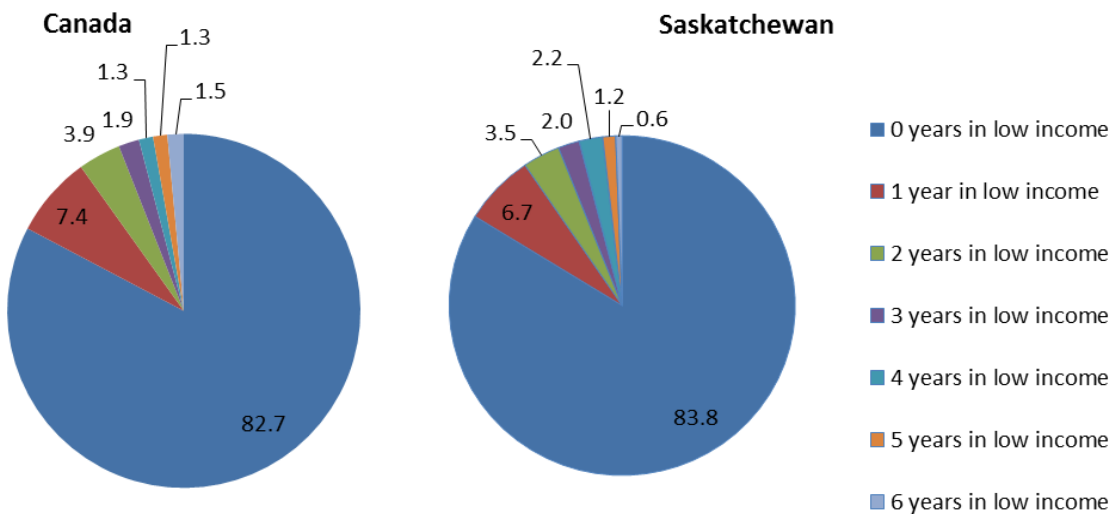
Persistence of Low Income

The length of time one spends in low income, or the persistence of low income, is a critically important variable. Dynamics of low income are characterized by the flow of people in and out of low income and the length of stay. Examining low income dynamics involves tracking the incidence of multiple low-income spells for the overall population as well as different groups of people. Low income persistence may be described as strong in both cases if the proportion of people continuously experiencing low income for a given period is high. Transitory low income occurs when the proportion is low and people experience low income for one or two years at the most. Chronic or recurrent low income would be characterized by a person experiencing low income for a greater number of years within a given period (Murphy et al, 2013).

During the 2005-2010 period, the proportion of people with zero years in low income in Saskatchewan was 84%, which was higher than the Canadian average (83%) during the same period (Figure 6). The relative position of Saskatchewan is consistently lower when compared to Canada for all age groups except for the group of 18-24 year olds. The proportion for this age group in Saskatchewan during 2005-2010 was 65.4% compared to 71% for Canada (Table 7).

In Saskatchewan, the proportion of people with zero years in low income increased from 75% during the period of 1993-1998 to 84% during the period of 2005-2010. The shares of all those in low income for one, two, three, four, five and six years all dropped from 1993-1998 to 2005-2010.

FIGURE 6
Persistence of Low Income - Percentage of Persons in Low Income, 2005-2010 (Low income cut-offs after tax)



Source: Statistics Division, Statistics Canada. CANSIM Table 202-0807: Persistence of low income, by selected characteristics

TABLE 7
Persistence of Low Income by Age Group

Persistence of low income - Percentage of persons in low income by age group, 2005-2010								
Low income cut-offs after tax, 1992 base								
Geography	Selected characteristics (Age)	0 years in low income	1 year in low income	2 years in low income	3 years in low income	4 years in low income	5 years in low income	6 years in low income
Canada	All age groups	82.7	7.4	3.9	1.9	1.3	1.3	1.5
	Under 18 years	81.8	7.7	4.5	2.1	1.6	1.7	0.8
	18 to 24 years	71.0	13.0	9.0	3.9	1.4	1.1	0.7
	25 to 54 years	84.4	6.5	3.3	1.7	1.2	1.4	1.5
	55 to 64 years	80.3	8.1	3.2	1.8	2.0	1.1	3.5
	65 years and over	89.8	5.3	1.5	0.8	0.3	0.2	2.1
Saskatchewan	All age groups	83.8	6.7	3.5	2.0	2.2	1.2	0.6
	Under 18 years	83.0	6.1	3.8	1.3	3.3	2.1	0.4
	18 to 24 years	65.4	15.4	8.3	5.8	4.2	1.0	F
	25 to 54 years	86.3	5.2	2.7	2.0	1.3	1.3	1.1
	55 to 64 years	81.5	9.4	4.4	1.0	3.1	F	0.7
	65 years and over	92.5	3.9	1.2	1.5	0.8	F	F

Source: Statistics Division, Statistics Canada. CANSIM Table 202-0807: Persistence of low income, by selected characteristics
Note: F - Statistics Canada: Too unreliable to be published

Research also shows that recent employment experience and a high level of education are key determinants of exits from low income. Those with less than a high school education stay unemployed longer than those who graduated high school. People with high educational attainment, such as a university degree, had a comparatively high rate of employment.

Higher levels of educational attainment are also associated with better health and greater social engagement. Foundational skills, such as literacy and numeracy, are also strongly associated with better outcomes in the labour market and with living better and healthier lives. The possibility of improved outcomes can offer strong incentives for individuals to pursue more education. Educational level is commonly used as a measure of human capital and a measure of the skills available in the labour force. Table 8 demonstrates the relationship between higher educational levels and less time spent in low income.

TABLE 8

Percentage of Persons in Low Income by Education (Income by Educational Qualification)

Persistence of low income - Percentage of persons in low income by education level, 2005-2010								
Low income cut-offs after tax, 1992 base								
Geography	Educational Levels	0 years in low income	1 year in low income	2 years in low income	3 years in low income	4 years in low income	5 years in low income	6 years in low income
Canada	All education levels	82.8	7.4	3.8	1.9	1.2	1.2	1.7
	Less than high school	77.5	9.4	3.9	2.2	2.0	2.0	3.0
	Graduated high school	83.3	6.9	3.6	2.6	1.3	1.0	1.3
	Some postsecondary without degree, certificate or diploma	76.2	9.9	5.9	2.9	1.3	1.7	2.0
	Non-university with certificate or diploma	85.9	6.2	3.6	1.2	1.0	0.9	1.2
	University degree	89.7	5.8	2.4	0.8	0.4	0.3	0.6
	Education level unknown	79.3	7.4	4.2	2.5	1.4	1.5	3.8
Saskatchewan	All education levels	83.9	6.8	3.5	2.4	1.8	1.0	0.7
	Less than high school	78.7	8.1	3.3	4.6	2.3	1.6	1.4
	Graduated high school	82.9	4.6	4.7	3.2	2.1	1.9	0.7
	Some postsecondary without degree, certificate or diploma	76.1	12.1	5.9	2.2	2.8	0.3	0.6
	Non-university with certificate or diploma	89.4	5.7	2.5	0.6	0.6	0.9	0.4
	University degree	91.8	3.7	0.5	1.6	2.3	F	F
	Education level unknown	81.4	F	F	F	F	F	F

Source: Statistics Division, Statistics Canada. CANSIM Table 202-0807: Persistence of low income, by selected characteristics

Note: F - Statistics Canada: Too unreliable to be published

As shown in Tables 7 and 8, low income in Canada and Saskatchewan is largely transitory. From 2005 to 2010, 83.8% of Saskatchewanians and 82.7% of Canadians living in low income experienced low income for less than one year. For the figures for one year in low income, this number fell dramatically to 7.4% (Saskatchewan) and 6.7% (Canada). The number continued to fall until it reached a low of 0.6% in Saskatchewan and 1.5% nationally for those living in low income for six years.

Low-income dynamics between different age groups varied a great deal. In Saskatchewan, the 18-24 year age group experienced greatest persistency living in low income, with 65.4% experiencing low income for less than one year, 15.4% for one year, and 8.3% for two years. The group least affected by persistency of low income was those age 65 and over, with 92.5% of those in low income experiencing this for less than one year, 3.9% for one year, and 1.2% for two years. Nationally, these two age groups followed a similar pattern.

Education is an indicator of time spent in low income; generally, the higher the educational level, the less time spent in low income. In Saskatchewan from 2005-2010, 82.9% of those who graduated high school remained in low income for less than one year, close to the Canadian average of 83.3%. Those in Saskatchewan with post-secondary education had the shortest times spent in low income: only 0.4% of those with a post-secondary diploma and 0.6% with some post-secondary education remained in persistent low income for six years, slightly lower than the Canadian average at 1.2% and 2.0%. In Saskatchewan, 8.1% of individuals with education levels less than high school and 4.6% of individuals with a high school diploma as their highest attainment experienced low income for one year based on the LICO. This is lower than the Canadian average of 9.4% and 6.9% respectively.

Poverty Reduction Strategies – Examples from Selected Jurisdictions

As Saskatchewan works to develop its own unique Poverty Reduction Strategy, it is useful to examine the work in this area that has already been done by other governments. Several jurisdictions and countries including the European Union, United Kingdom, Ireland, Scotland, and Sweden have introduced national initiatives on poverty. Most provinces in Canada have also implemented poverty reduction strategies in recent years. Most jurisdictions that have introduced poverty reduction strategies have seen some decline in poverty for the population as a whole or among specifically targeted groups. Whether this correlates with specific actions undertaken through the strategies, an improvement of the economic conditions of the jurisdiction, or a combination of both is not clear.

European Union

In 2000, European Union (EU) countries established the Social Inclusion Process which aimed to eradicate poverty by 2010. Following this, a framework for national strategy development and policy co-ordination was developed between EU nations based on five key tasks:

1. To eradicate child poverty by breaking the vicious circle of intergenerational inheritance
2. To make labour markets truly inclusive
3. To ensure decent housing for everyone
4. To overcome discrimination and increase the integration of people with disabilities, ethnic minorities and immigrants
5. To tackle financial exclusion on and over indebtedness (Canadian Centre for Policy Alternatives, 2008)

A number of EU countries developed strategies based on these five challenges (Canadian Centre for Policy Alternatives, 2008).

United Kingdom

In 1999, the Government of then Prime Minister Tony Blair pledged to reduce child poverty by 50% by 2010 and eliminate it completely by 2020. The plan included partnerships with the non-government and private sector. Targets for minimum wage, child benefits, as well as improving the quality of affordable housing, education, and health care were included. By 2004-2005, there were approximately 800,000 fewer children and 1,000,000 fewer pensioners living in low-income households than in 1996-1997 (Canadian Centre for Policy Alternatives, 2009).

Ireland

In 1997, Ireland adopted the *National Anti-Poverty Strategy*, and has since released two national action plans, including the *National Action Plan for Social Inclusion 2007-2016*. The plan “has a strong emphasis on targets, clearly defined and measurable.” The strategy included a comprehensive, multi-department plan.

From 2003 to 2005, the percentage of people 65 and over living in consistent poverty fell from 5.8% to 3.7%. During the same time, the percentage of lone-parent households living in consistent poverty decreased from 33.6% to 27.2%. For people with disabilities, the percentage living in consistent poverty declined from 22.4% to 17.4%. Children under 16 years of age living in consistent poverty also saw a decrease from 12.4% to 10.6%. In total, more than 250,000 people, including 100,000 children, have exited poverty in Ireland in less than 10 years (Canadian Centre for Policy Alternatives, 2009).

Scotland

Social Justice: A Scotland Where Everyone Matters was released by the Scottish House of Commons in 1999. A policy vision and targets were included, and a policy framework was later released which provided a summary of processes to achieve the goals in the report. The poverty rate in Scotland was 23% in 2001-2002 and 18% by the end of 2006 (Canadian Centre for Policy Alternatives, 2009)

Sweden

Sweden developed a strategy for 2006-2008 that detailed a number of objectives aimed at social inclusion developed in consultation with non-government organizations. The strategy was centred in the universal welfare policy model and also emphasized active labour-market policy. (Canadian Centre for Policy Alternatives, 2009).

Canadian Poverty Reduction Strategies

Newfoundland and Labrador

Government introduced *Reducing Poverty: An Action Plan for Newfoundland and Labrador* in 2006. Developed in consultation with non-government organizations, the strategy includes specific targets and timelines. While engaging participation across all government departments, the plan is co-ordinated by the department of Human Resources, Labour and Employment. According to Government, in the past eight years the strategy has helped reduce reliance on income assistance to the lowest level ever for that province (Canadian Centre for Policy Alternatives, 2009 and Government of Newfoundland and Labrador, 2015).

Nova Scotia

Following passing of Bill 94, the *Poverty Reduction Working Group Act* in 2007, Nova Scotia released the Report of the Poverty Reduction Working Group. In April 2009, Government released its poverty reduction strategy: *Preventing Poverty, Promoting Prosperity*. The strategy's main goals include enabling and rewarding work, improving supports for those in need, focus on children, and collaborate and co-ordinate (Government of Nova Scotia, 2015). The plan also includes the establishment of a new government position called a coordinator of poverty reduction. It also includes development of a Ministers' committee from nine government departments that will be responsible and accountable for the strategy (Canadian Centre for Policy Alternatives, 2009).

Prince Edward Island

In 2012, Prince Edward Island released its *Social Action Plan* to reduce poverty, which has two goals: to support people by strengthening their educational and economic opportunities, and to protect and enhance the standard of living for those unable to participate in the workforce. A 2014 progress report noted increases in income, housing, and health supports to assist low income people and plans for the upcoming year (Government of Prince Edward Island, 2014).

New Brunswick

In 2009, New Brunswick began a public consultation process to create *Overcoming Poverty Together: The New Brunswick Economic and Social Inclusion Plan*. The process included three phases: public dialogue, round table session, and final forum. The final forum outlines a plan with key actions over the next five years, which would focus on change to policies, programs, and service delivery, as well as shared responsibility. An Economic and Social Inclusion Corporation was established to co-ordinate the strategy. In May 2014, New Brunswick released a second poverty reduction strategy using a similar process with the following four pillars: community empowerment, learning, economic inclusion, and social inclusion (Government of New Brunswick, 2015).

Quebec

In 2004, Quebec brought in the *Government Action Plan to Combat Poverty and Social Exclusion* in respect of its *Act to Combat Poverty and Social Exclusion* in 2002. Quebec was the first jurisdiction in the country to embark explicitly upon an official anti-poverty strategy. Key requirements described in the Act were the raising of low incomes through a government action plan and the development of a publicly reporting advisory committee to evaluate progress. Quebec's plan describes goals and timelines. In Quebec in 2007, there were almost 25,000 fewer recipients of basic financial assistance compared with 2003. During the same time, the number of children living in families receiving basic financial assistance dropped by 14.2% (Canadian Centre for Policy Alternatives, 2009). Quebec has reduced its overall poverty rate by 25% since 2002 (Obiakor and Garner, 2013).

Ontario

In December 2008, Ontario released its first poverty reduction strategy: *Breaking the Cycle: Ontario's Poverty Reduction Strategy*. Following this, Government passed Bill 152, *An Act Respecting a long-term Strategy to Reduce Poverty in Ontario*, which bound future governments to the strategy's objective. Ontario has since put in place a new poverty reduction strategy called *Realizing Our Potential: Ontario's Poverty Reduction Strategy 2014-2019*. After reporting a slight reduction in the number of children and their families living in poverty (from 15.2% to 13.6% from 2008 to 2011), the Ontario Government has recommitted to the target of reducing the number of children living in poverty by 25% (Government of Ontario, 2015).

Manitoba

Manitoba began implementing poverty reduction measures in 2009. Manitoba passed *The Poverty Reduction Strategy Act* in June 2011, requiring the Government to implement a strategy to reduce poverty and increase social inclusion in the province. Public consultations were held in 2013. *All Aboard: Manitoba's Poverty Reduction and Social Inclusion Strategy* includes seven priority areas for 2015-16, including employment, supports for those in need, food security, housing, closing the gap for Aboriginal people, opportunities for youth, and early childhood and parenting supports. According to the Government, “since 2009, 15 out of 21 indicators of inclusion and prosperity show either improvement or stability” (Government of Manitoba, 2014).

Alberta

In 2013, Alberta held a public consultation process with over 6,000 participants as a first step to developing a poverty reduction strategy, under the name of *Together We Raise Tomorrow*. Government has committed to using a community-driven approach to eliminate child poverty in five years and reduce overall poverty in 10 years. The strategy will include an implementation plan and community-based evaluation and monitoring plan. A final draft of the strategy is scheduled to be presented to Cabinet in fall of 2015 (Government of Alberta, 2015).

British Columbia

British Columbia is currently the only province in Canada without an official poverty strategy or a commitment to develop a strategy. Some municipalities in that province have developed poverty reduction strategies similar to provincial strategies; including the City of Surrey where one in five residents live in poverty (City of Surrey 2012). In 2012, the Provincial Government and Union of British Columbia Municipalities began a series of smaller poverty reduction pilot projects in seven communities to test a focused approach to connecting people with community services. A 2014 progress report highlighted key barriers reported by families and the communities in moving out of poverty. Government roles at the municipal, provincial, and federal levels and responsibilities for community priorities were also noted. Government has appointed one MLA as poverty liaison who is tasked with working with all levels of government and community groups to ensure community action plans go forward (Government of British Columbia, 2014).

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