

2018

Report Card on Child and
Family Poverty in Canada

BOLD AMBITIONS FOR CHILD AND FAMILY POVERTY ERADICATION

CAMPAIGN 2000
END CHILD & FAMILY POVERTY



FAMILY SERVICE TORONTO
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United Way
Greater Toronto

Introduction

The promise of a new beginning inspires much joy and hope when a child is born. For too many parents, this hope is quickly clouded with worries about affording today's necessities – rent, healthy food, childcare and transit. Sadly, many are also pessimistic about whether their child's generation will be better off than their own.¹

Despite Canada's enormous wealth, over 1.4 million children live in poverty with their families. Stress, anxiety, stigma, hunger, poor nutrition and hopelessness have profound effects on their life chances and can reverberate over time within families, communities, cities, and indeed the country. The historic release of Canada's first Poverty Reduction Strategy (CPRS) in 2018 is a new starting point in the fight against poverty, but it is not as ambitious as required, given the gravity of the problem. There is considerably more work to do to ensure poverty reduction does not skip yet another generation.

In contrast to 1991, when Campaign 2000 began issuing report cards on child and family poverty, the challenges faced by low- and middle-income families are well documented. Today, families contend with the growing income and asset gap, widespread precarious, part-time work and dismally inadequate social assistance rates. Low incomes leave too many families hungry, compromising their nutrition and forcing them to rely on food banks. The shortages of affordable, quality housing contribute to poor health and growing demand for space at homeless shelters and long commutes to work that force parents to spend time away from their children. Without employer benefits, access to vital healthcare supports, such as medication, dentistry and physio are limited. These systemic inequities and discrimination based on race, immigration status, gender, disability and sexual orientation intersect with poverty to seed social exclusion and deepen inequality in Canadian society.

In advance of the 30th year of the all-party commitment to eliminate child poverty by the year 2000 and the federal election in 2019, our spotlight is on the central role of universal childcare in the eradication of child poverty. The lack of affordable, high quality childcare robs children of valuable learning environments and keeps parents, mainly women, out of the workforce, education and training. Without childcare, parents cannot lift themselves out of poverty and improve their living standards.

It is unfortunate that on the eve of the 30th year since the all-party resolution, the new CPRS will leave Canadians waiting until 2030 for a 50% reduction in poverty. For people in poverty and those supporting them, a strategy that plans to leave nearly 3 million Canadians in poverty after more than a decade of effort is cold comfort.

While the current federal government has made important investments against poverty, we cannot be content with doing more than previous governments if we are still not doing enough. The CPRS is an important new starting point in Canada's battle against poverty - but it is not yet the strategy the country desperately requires. The case for more immediate action is clear: child and family poverty are bad for our health, bad for the economy and bad for society. Let us not look back at 2018 and say we should not have been silent in the face of such a limited strategy. We must raise our concerns clearly, articulately, vigorously, and responsibly.

Campaign 2000 calls for more ambitious poverty reduction targets and shorter timelines as well as a costed implementation plan that shows how poverty reduction targets will be achieved. This implementation plan must include four elements, boosting family incomes through adequate income transfers, intervening in the labour market to create and maintain good jobs that move the worker out of poverty, providing high quality, accessible public services, and supporting community building in low-income communities. We commend the government on the Canada Child Benefit (CCB), but note that regular review is needed to ensure that the CCB is meeting poverty reduction targets, given changing economic circumstances and demographic realities. As well as improving income transfers, the government must focus on universal childcare. Only this model will avoid the ghettoization and stigmatization of poor children.

Accountability, community involvement, a human rights approach and ongoing investments are also fundamental to the CPRS' success. Canada requires a strong CPRS so that poverty eradication can finally stop being tomorrow's promise and become today's reality.

Recommendations

Campaign 2000: End Child and Family Poverty, and its diverse cross-Canada coalition, recommends The Government of Canada:

- Strengthen the Poverty Reduction Strategy through strategic investments to meet more ambitious poverty reduction targets. An investment of \$6 billion should be allocated in Budget 2019. CPRS legislation should be passed prior to the 2019 election and must contain a clear implementation plan to achieve poverty reduction targets. The legislation should also identify key roles for all levels of government, recognizing the particularities of how Québec pursues social policy in the Canadian context.
- Collaborate with First Nations,² Inuit and Métis governments and Indigenous³ organizations to develop plans to prevent, reduce and eradicate child and family poverty in Indigenous communities. Comply with the rulings of the Canadian Human Rights Tribunal by providing adequate funding for child welfare services on reserve and ensure the full application of Jordan's Principle for First Nations, Métis and Inuit peoples.⁴
- Increase the CCB so that it, in combination with a proposed new benefit called the Dignity Dividend, achieves a 50% reduction in child poverty by 2020, according to the CFLIM-AT calculated through taxfiler data. Government should ensure access to the CCB for families living at higher rates of poverty, such as First Nations families on reserve, children whose parents have irregular immigration status and those in families receiving social assistance.
- In 2019-20, transfer \$1 billion to provinces/territories/Indigenous communities to build accessible, affordable, high quality, inclusive early learning and childcare (ELCC) with the understanding that earmarked funds for ELCC will grow by an additional \$1 billion annually. Make federal transfer funds conditional on provincial/territorial implementation plans based on evidence-based approaches to building accessible, affordable, high quality, inclusive ELCC systems. Initiate childcare system-building needed to ensure that ELCC meets families/children's needs by bringing together provinces/territories/Indigenous communities/stakeholders to collaborate on key system elements such as a childcare workforce strategy.

- Increase funding for the Canada Social Transfer by \$4 billion and remove arbitrary growth restrictions, provide sufficient, stable and predictable funding that recognizes regional economic variations, and ensure that both federal and provincial governments are accountable for meeting their human rights obligations to provide adequate income support for all low income Canadians. This will require the development of minimum standards for income benefits and social services funded through the Transfer, which allow necessary flexibility to provinces and territories.⁵

As part of this, ensure important income supplements are not deducted from assistance. Children in lone parent families should retain child support payments, child-related Employment Insurance (EI) benefits should not be deducted from provincial income or disability benefits and the federal government should initiate binding agreements with provinces and territories to ensure no portion of the CCB is deducted.

- Create sustaining, quality employment opportunities and restore minimum wage within federally regulated industries, set at \$15/hour and inflation-indexed annually. Deliver on the promise of a federal EI review as soon as possible. Reforms such as reducing the number of qualifying hours to 360 and raising inadequate benefit levels would go a long way to improving the lives of unemployed workers across the country.
- Enact proactive strategies, including improved employment equity in the public and private sectors that extends to LGBTQ2S+ communities. Implement a sensible training strategy accessible to those not on EI.
- Enhance the National Housing Co-investment Fund with an additional \$1 billion in grant money to provide between 10,000 and 15,000 new units annually. Allocate \$1 billion/year to a new supportive housing initiative for vulnerable populations, and allocate \$1.5 billion to the immediate implementation of the Canada Housing Benefit. Accelerate work to co-develop the Indigenous Housing Strategy, recognizing the critical need for adequate housing both on- and off-reserve. Ensure the National Housing Strategy's implementing legislation explicitly recognizes the right to housing as defined in international human



Photo by Andrew Seaman

rights law and establishes accountability and remedial mechanisms for those affected by ongoing systemic housing issues.

- Implement an enhanced Medicare program that includes national universal pharmacare, dentistry and various rehabilitation services.
- Address growing income inequality by continuing to restore fairness to the personal income taxation system and re-introducing the principle of taxation based on ability to pay.

Measuring Poverty

In 2018, noteworthy changes occurred in the measurement of poverty in Canada. First, the CPRS named the Market Basket Measure (MBM) as Canada's first Official Poverty Line. Second, Statistics Canada updated how low income rates are calculated using taxfiler data in the T1 Family File (T1FF), this report's main source of data on poverty.

Taxfiler Data

The T1FF data provides a highly reliable picture of low income in Canada. According to Statistics Canada, 75% of Canadians file taxes and the T1FF captures the income situation of 95.6% of families with children through child benefit records.⁶ Further, the T1FF includes communities that are excluded from census and Canadian Income Survey (CIS) calculations of poverty rates. The T1FF includes low income rates among First Nations people living on reserve, the populations of the territories, people residing in institutions such as hospitals or prisons and of parents who are under 18. By contrast, all these groups are excluded from Census and CIS low income counts.⁷

Child poverty rates calculated through the T1FF are consistently about 3% higher than those derived using the previous methodology (19.6% vs. 16.1%). This suggests that the extent of child poverty was previously underestimated and highlights how the omission of groups with higher rates of poverty may lower the poverty rates derived in the Census and CIS.

Statistics Canada updated the calculation of low income within the T1FF, introducing the new Census Family Low Income Measure-After Tax (CLFIM-AT) concept. The



Photo by John Bonnar

Fig 1: Census Family Low Income Measure, After-Tax 2016

FAMILY TYPE	CFLIM -AT (\$)
Single person (no child)	20,424
Lone parent with one child	28,884
Lone parent with two children	35,375
Couple with one child	35,375
Couple with two children	40,848

Source: Statistics Canada. (2018 July). Technical Reference Guide for the Annual Income Estimates for Census Families, Individuals and Seniors. T1 Family File, Final Estimates, 2016.

CFLIM-AT now uses the square root equivalency scale. The use of the square root method is consistent with Census and CIS methodology. However, low income rates reported by the Census and CIS are based on the private household unit rather than census family concept used by T1FF.

Market Basket Measure

The MBM is an absolute measure of material deprivation, based on the cost of a specific basket of goods and services representing a modest, basic standard of living.⁸ This basket includes the costs of specified qualities and quantities of food, clothing, footwear, transportation, shelter and other expenses for a reference family of two adults (aged 25 to 49) and two children (aged 9 and 13), which can be adjusted for other family sizes using the square root equivalency scale. It should be noted that the poverty threshold does not include childcare and non-insured but medically-prescribed health-related expenses such as dental and vision care, prescription drugs, private health insurance, aids for persons with disabilities, personal income taxes and the personal portion of all payroll taxes such as the Canada/Quebec Pension Plan and Employment Insurance contributions, alimony and child support payments made to another household, and all mandatory payroll deductions for employer-sponsored pension plans, union dues and employer-sponsored supplementary health plans. Rather, these are subtracted from gross income.⁹ The basket is costed in 50 regions across Canada.¹⁰

As an absolute measure of material deprivation, the MBM presents four significant limitations. First, and most important, absolute measures focus on the goal of physical subsistence, generally based upon expert's norms, and without reference to social and cultural needs.¹¹ Second, the MBM is not a comprehensive indicator of poverty. It focuses only on material deprivation and not on social exclusion, stress and exposure to difficult environments related to a household's or family's relative position in the income hierarchy. Third, absolute measures of poverty are not as strongly related to health status and developmental outcomes as relative measures, such as the Low Income Measure.¹² Fourth, populating a market basic requires many decisions about what foods to eat, what clothes to wear and what furniture to purchase. The basket designers' preferences may not match with those of many Canadians but become central to defining adequate income.

Child and Family Poverty in Canada Today

Today, over 1.4 million children in Canada -nearly 1 in 5- (19.6%) live in poverty (CFLIM-AT).¹³ Child and family poverty rates are shamefully high among First Nations at 37.9%.¹⁴ Further census data indicate higher rates of poverty among racialized (25%), Aboriginal (30%) and recent immigrant (32%) children (LIM-AT).¹⁵

Twenty-nine years after the 1989 all-party resolution to “seek to end child poverty by the year 2000,” and subsequent 2009 and 2015 commitments to end poverty,¹⁶ 2018’s CPRS legislation will finally make poverty reduction “the law of the land.”¹⁷

The CPRS must be an important new starting point in the fight against child poverty because Canadians are impatient for a decisive victory. Given Canada’s wealth, resources and repeated commitments, the CPRS’ current target of reducing poverty by 50% between 2015 and 2030 falls short of our collective ambitions: it will leave 2.9 million people - including 700,000 children - in poverty (CFLIM-AT). This target aligns with the minimum standard of the United Nations’ Sustainable Development Goal platform, but Canada should not be satisfied with doing the minimum for its children.

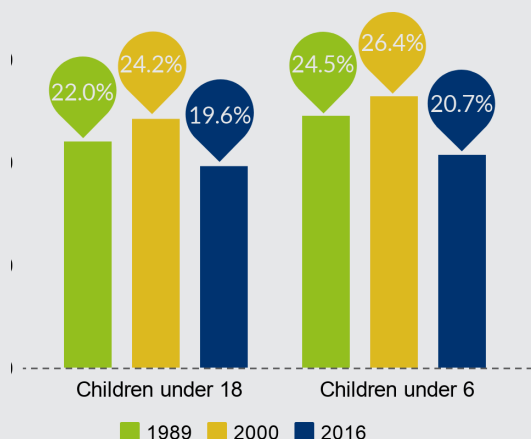
Right now, children are more likely than adults to live in poverty in every province and territory-except for

Quebec.¹⁸ Alarming, UNICEF identifies Canada as having the sixteenth highest newborn death rate of 50 high income countries.¹⁹ In 2018, Canada dismally ranks among the OECD countries with the highest rates of child poverty.²⁰

The CPRS highlights positive changes in Canada’s social policy landscape in 2015. First, the federal government stated its commitment to reduce child poverty and acted by delivering the generous, tax free, inflation-indexed Canada Child Benefit to 9 out of 10 families in Canada. Canada now has a National Housing Strategy, Early Learning and Child Care Agreements, improved seniors’ benefits and all departments are mandated to conduct Gender Based Analysis Plus (GBA+). These are critical innovations and improvements, but we can do more. The next step is to develop a clear and ambitious anti-poverty implementation plan with accelerated targets.

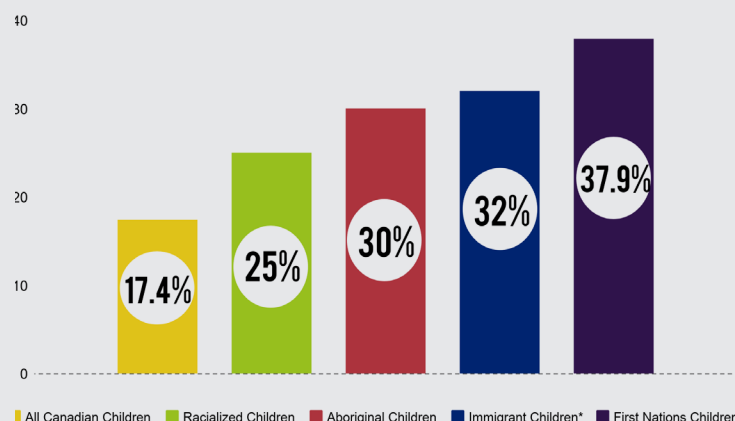
All parties should be emboldened to build on recent momentum to ensure poverty eradication does not skip another generation. Campaign 2000 calls on all federal parties, First Nations governments, provinces and territories to support investments in poverty reduction based on a bold vision and decisive action to reduce poverty by 50% in 5 years, rather than 12 years from now. With children’s lives at stake, we cannot afford to wait and see, we must act to succeed.

Chart 1: Child Poverty in Canada, Children under 6 & 18



Source: Statistics Canada custom tabulation, T1 Family Files, 1989, 2000 and 2016.

Chart 2: Child Poverty Rates in Marginalized Communities, 2016

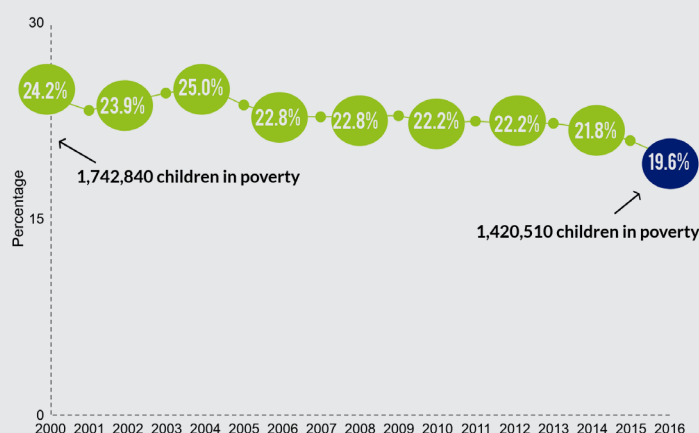


Source: Statistics Canada. 2016 Census. Catalogue no. 98-400-X2016206.
* refers to children of current or former landed immigrants and permanent residents.

Child and Family Poverty by the Numbers

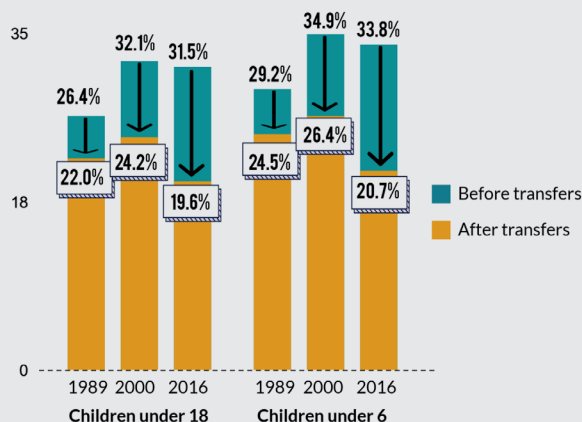
Government transfers are essential in reducing child and family poverty. Strong public policy matters and has been effective in reducing child poverty. Before transfers, almost 1 in 3 children under 18 (31.5%) would live in poverty compared with the current 19.6% (Chart 4).²¹

Chart 3: Children in Low-Income Families in Canada 2000-2016



Source: Statistics Canada. Table 11-10-0020-01 and Custom Tabulation, T1 Family File, CFLIM-AT 2016.

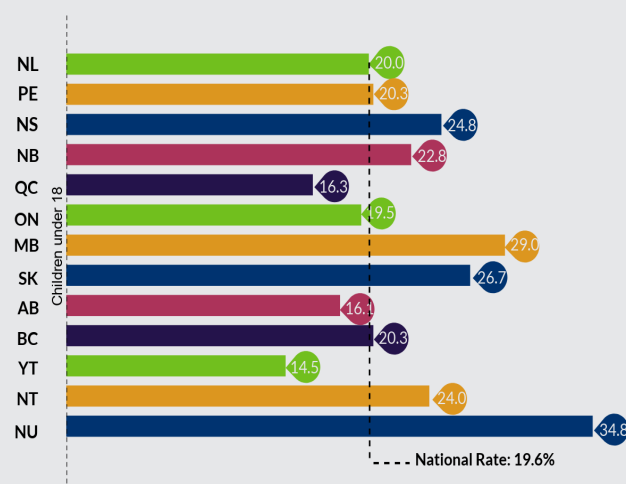
Chart 4: Impact of Government Transfers on Child Poverty Rates, Canada: 1989, 2000, 2016



Source: Statistics Canada custom tabulation. T1 Family Files, 1989, 2000, and 2016.

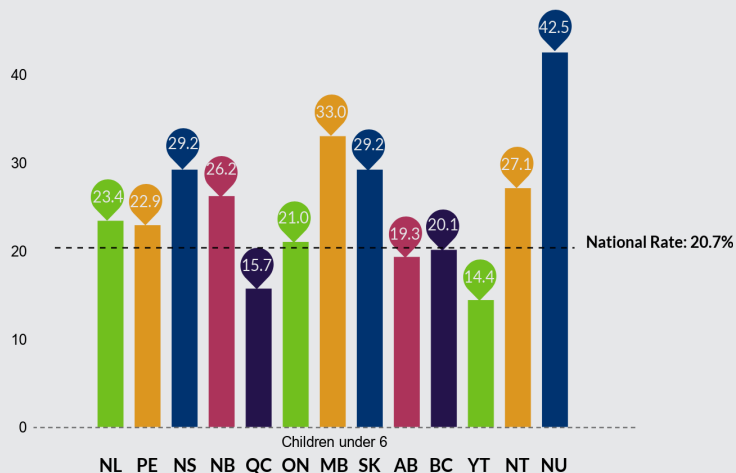
The data from 1989, 2000 and 2016 showcase the virtual stagnation of family incomes among low income families with children under 6 and under 18. Between 2000 and 2016, employment income grew so slightly that it reduced poverty by less than 2%. The data support the need for a good jobs' strategy, stronger government investment in childcare so parents can work and investing in adequate income support.

Chart 5: Child Poverty in Canada, Children under 18



Source: Statistics Canada, T1 Family Files, 2016.

Chart 6: Child Poverty in Canada, Children under 6



Source: Statistics Canada custom tabulation. T1 Family Files, 2016.



Assessing Canada's First Poverty Reduction Strategy

Released on August 21, 2018, the CPRS commits to reducing poverty by 20% by 2020 and by 50% by 2030 from the baseline of 2015 (MBM). Government projects the CPRS will lift 2.1 million people out of poverty, including 534,000 children.

The CPRS sets in place a National Advisory Council on Poverty and selects the Market Basket Measure as Canada's official poverty line.

The CPRS targets, advisory and official poverty measure are set to be entrenched in legislation. The CPRS is a detailed commitment to measure poverty and track progress, but it contains no new program or policy announcements or funding commitments.

“With significant progress against poverty pushed to 2030, the CPRS does not ease the anxieties of low income families with immediate needs and robs Canada of the vast potential of over 5.8 million people needlessly suffering poverty.”

Photo by Ligia Hendry



Essential Elements of a Strong CPRS	What's in the CPRS?	What's Needed
Programs	Lists numerous, important programs put in place since 2015, totalling investments of \$22.5 billion.	Implementation of a suite of transformative new programs, such as universal childcare, pharmacare, dental care; as well as a focus on creating permanent high paying jobs that do not degrade the environment. Action on progressive taxation to fund investments in social programs to address poverty.
Accountability	<p>Targets & Timelines</p> <p>Reduce poverty by 20% by 2020 and by 50% by 2030 from 2015 base year.</p> <p>Advisory Council to report to parliament</p>	<p>More ambitious targets – a 50% reduction in poverty in 5 years, including among groups most affected.</p> <p>A transparent implementation plan that clearly shows how poverty will be reduced and that is fully costed.</p> <p>Advisory council appointed by all party committee with mandate and resources to evaluate government's efforts and report to the House of Commons.</p>
Strong Federal Leadership	Focus on addressing gaps in programming, preventing duplication and making sure that federal and provincial/territorial programs work well together.	Stronger federal involvement in programs to ensure consistency – conditions on CST to ensure social assistance is adequate across Canada.
Official Poverty Line	Market Basket Measure (MBM)	MBM is an indicator of material deprivation and not a comprehensive measure of poverty. Important to note that basket does not include childcare, healthcare costs or realistic rental costs in many markets.
Indicators	As part of the strategy, a dashboard of indicators will be available. The report contains numerous important indicators spanning food security, assets, entry and exit rates from poverty.	Clear targets for the indicators to guide progress and accelerate investments as needed. Otherwise, indicators only serve to confuse. Some additional indicators needed, such as a measure of working poverty.
Equity Lens	Strong recognition of barriers faced by marginalized communities	Targeted solutions to reduce poverty should be outlined. Poverty reduction among marginalized groups should match those of the general population.
Legislation	Targets, timelines, official poverty line, advisory council. Bill C-87: An Act respecting the reduction of poverty, had first reading November 6, 2018.	<p>Recognition and implementation of the right to an adequate standard of living following Canada's international human rights obligations.</p> <p>Preamble naming marginalized groups with higher poverty rates to ensure poverty is also reduced within these communities.</p>



Eradicating Child & Family Poverty among Indigenous Peoples

Poverty among Indigenous children and families remains at crisis levels in Canada. When families are unable to meet their basic needs for clean water, nutritious food, safe housing, and healthcare and maintain their cultural identity, achieving any level of income adequacy is against the odds. The systemic underfunding of services, programs and resources for First Nations, Inuit and Métis children and families is rooted in colonialism and attempted cultural genocide.²² This underfunding is both a cause and indicator of extreme poverty affecting Indigenous peoples today.

The underfunding contributes to disturbing levels of child and youth suicides, thousands of missing women and girls, disproportionate imprisonment and overrepresentation in child welfare, with First Nations, Inuit and Métis Nation children making up more than 50% of children in foster care.²³ With more than half of Indigenous people living in urban centres, funding for culturally-safe off-reserve services, affordable housing and quality childcare is essential.²⁴ To eradicate poverty, Indigenous communities should have a meaningful role in decisions that affect them. Canada must designate equitable funding for services, treaty recognition and truly collaborative relationships with Indigenous people and governments as mandatory. Otherwise, reconciliation is a hollow phrase.

It is important to note that shocking child poverty rates among First Nations (37.9%)²⁵ and Aboriginal (30%) children overall from the 2016 census likely underestimate the magnitude of poverty because the census excludes households in the territories and on reserves.

Examining poverty rates spatially, on a riding by riding level, reveals a disturbing picture. The two ridings with the highest child poverty rates in the country, Churchill—Keewatinook Aski Manitoba (64%) and Desnethé—Missinippi—Churchill River (58%), are home to large First Nations communities.²⁶ An innovative study designed to “unmask census undercounts” of Toronto’s of urban Indigenous population found 84% of Indigenous families with children were low income (Low Income Cut-Off Before Tax).²⁷

First Nations children and families living on reserve and in the Territories receive public services funded by the federal government. Since confederation, these services have fallen significantly short of what other Canadians receive.²⁸ To address this injustice, the First Nations Child & Family Caring Society has formulated The Spirit Bear Plan,²⁹ which calls on:

1. CANADA to immediately comply with all rulings by the Canadian Human Rights Tribunal (CHRT) ordering it to immediately cease its discriminatory funding of First Nations child and family services. The order further requires Canada to fully and properly implement Jordan’s Principle.



Photo by John Bonnar



Photo courtesy of First Nations Child & Family Caring Society

2. **PARLIAMENT** to ask the Parliamentary Budget Officer to publicly cost out the shortfalls in all federally funded public services provided to First Nations children, youth and families (education, health, water, child welfare, etc.) and propose solutions to fix it.

3. **GOVERNMENT** to consult with First Nations to co-create a holistic Spirit Bear Plan to end all of the inequalities (with dates and confirmed investments) in a short period of time sensitive to children's best interests, development and distinct community needs.

4. **GOVERNMENT DEPARTMENTS** providing services to First Nations children and families to undergo a thorough and independent 360° evaluation to identify any ongoing discriminatory ideologies, policies or practices and address them. These evaluations must be publicly available.

5. **ALL PUBLIC SERVANTS** including those at a senior level, to receive mandatory training to identify and address government ideology, policies and practices that fetter the implementation of the Truth and Reconciliation Commission's Calls to Action.³⁰

The federal government took important steps in Budget 2018, investing \$1.4 billion over five years toward compliance with the CHRT ruling and \$17.3 million to support Canada Child Benefit uptake among Indigenous families. We also note that from July 2016 to September 30, 2018, more than 165,000 requests were approved under Jordan's Principle.³¹ It is important to note the need to extend access to child welfare and health services to all Inuit and Métis children regardless of where they live.

To date, Canada has received 5 non-compliance orders from the CHRT related to equitable funding for child welfare on reserve and adherence to Jordan's Principle. With an average 30% shortfall across First Nations child welfare agencies compromising children's health, well-being and ability to remain with their families, compliance is urgently needed. The work of the Institute for Fiscal Studies in Democracy (IFSD)³² will be highly instructive to achieving compliance with the CHRT and establishing what levels of funding will help realize culturally based visions of healthy children and families within First Nations communities. As next steps, we recommend the federal government:

- Immediately comply with the CHRT ruling
- Collaborate with First Nations, Métis and Inuit governments and Indigenous organizations to prevent, reduce and eradicate child and family poverty. This requires honouring Treaty promises and agreements with First Nations governments across Canada that are based upon principles of peaceful coexistence, mutual respect, recognition and the equitable sharing of lands and resources.³³ With control over relevant resources, including flexible funding that allows communities to implement culturally relevant services, First Nations can formulate effective poverty reduction programs for their communities or actualize plans that have already been formulated.
- Accelerate implementation of the 94 Calls to Action from the Truth and Reconciliation Commission and recommendations from the Royal Commission on Aboriginal Peoples.



Targeted Action can Lift Marginalized Children out of Poverty

Children and families who face discrimination and systemic exclusion due to race, gender, immigration status, disability and sexual orientation are highly vulnerable to poverty. Marginalized families experience discrimination in many facets of life, including when searching for work, on the job, qualifying for income supports, applying for rental housing, accessing drinkable water, accessing quality education, or when encountering criminal justice, child welfare and border officials. Marginalized communities lag in every measure of well-being, whether wages, income, housing, education, health or life expectancy.³⁴ This is why we have called on government to target poverty reduction among marginalized groups and to ensure their poverty rates are halved within five years.

We welcome the introduction of Pay Equity Legislation to ensure men and women in federally regulated sectors receive equal pay for work of equal value. Certainly, data support the need for further targeted solutions to address poverty among women. For example, labour market attachment among single parents declined from 2005 to 2015.³⁵ Among lone mothers with a child under 6, 33% did not report any work activity in 2015, compared with less than 30% in 2005.³⁶ We have long called for a universally accessible childcare system that is available to all who choose to use it. The CPRS' Gender Based Analysis Plus (GBA+) supports this, stating that the "availability and affordability of childcare, and increased sharing of caregiver responsibilities by both parents, is key to supporting female participation in the workforce."³⁷

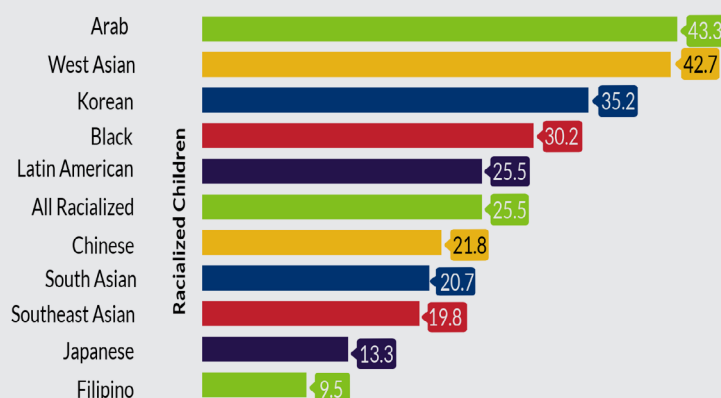
The federal government's introduction of GBA+ within all departments is a welcome step toward social equity in public policy development. The GBA+ chapter of the CPRS articulates well the numerous intersecting factors that exacerbate social exclusion and poverty for some groups more than for others. The application of GBA+ across all of government is instructive and could pave the way for the application of an intersectional poverty reduction strategy lens. By applying the CPRS

lens to all fiscal, economic and social policy proposals and decisions, government can ensure all policies and programs contribute to lowering poverty rates, particularly among those most affected.

To reduce disproportionate levels of child poverty among marginalized communities, we recommend government:

- Commit to reducing poverty among marginalized families and children by 50% in 5 years.
- Apply employment equity criteria to jobs created through federal infrastructure investments so that parents who are members of groups experiencing discrimination have access to the opportunities. Expand Canada's Employment Equity Act to include protection on the basis of sexual orientation and gender identity.³⁸
- Work with the provinces, territories and regulatory bodies to create harmonized systems for assessing and recognizing qualifications to streamline the international credential recognition processes for skilled immigrants to Canada.
- Invest \$100 million/year in the Department of Women and Gender Equality to support feminist and women's rights organizations and movements to address the systemic barriers to women's economic equality and gender equality writ large.
- Enable 755,000 people to benefit from the Disability Tax Credit by making it refundable.³⁹
- Ensure the new Action Plan Against Racism (CAPAR) is results-oriented and produces long term, sustainable change secured in Anti-Racism Legislation.
- Implement disaggregated data collection across the federal government to support planning for targeted poverty reduction measures and quantify the impact of poverty reduction strategies (including in health, mental health, well-being, education, housing, income earnings, wealth accumulation, food security and more).

Chart 7: Child Poverty Rates, Select Racialized Groups, Canada 2016



Source: 2016 Census of Population. Low Income Measure After Tax.



Photo by Michal Parzuchowski

The Missing Puzzle Piece in Canada's Anti-Poverty Agenda: Childcare for All

Having long taken a holistic approach to eradicating child poverty, Campaign 2000 continues to insist that if parents are to escape poverty through workforce participation or education, or women are to achieve economic security, or children—especially those who are low income, Indigenous or newcomers—are to benefit, access to high quality childcare is essential.

While high quality childcare is beneficial for all children, it is an especially important buffer from the negative effects of poverty for low income children.

The OECD notes: "Effective anti-poverty strategies must consist of a package of measures which support parental employment and "repair" low incomes with financial support directed at poor families with children", and "enhancing access to affordable all-day childcare is particularly important for helping low-income parents stay in employment full-time."⁴⁰

Campaign 2000 also stands firm on the idea that childcare to low income families is best offered within

a universal program, not through services targeted to low income families or only for those who can pay. Good evidence supports this: universal childcare is more efficacious for families and children, more inclusive and more broadly embraced by society than targeted childcare.⁴¹ Early childhood analysts define universal childcare as: available to all, affordable (geared to income or free at the gate), inclusive and non-compulsory.⁴²

Unfortunately, the OECD's observation that low income children are least likely to participate in regulated childcare certainly seems to pertain to Canada.⁴³ Friendly and Japel describe that Canadian families experience "restricted access to ECEC ...whatever their income, circumstance or where they live...with many reported inequalities in access" including "children living in low income families."⁴⁴

Today Canada remains one of only a few wealthy countries with no plan for universal childcare. In Canada's patchwork childcare market in which services heavily rely on parent fees, families experience three main challenges:

- "I can't find a space." An insufficient supply of spaces covers only 28.9% of 0-5 year olds, with infants/toddlers, regions/neighbourhoods⁴⁵ and some cultural groups more poorly served.⁴⁶
- "I can't pay the fee." Childcare is not "funded" per se, so parent fees are too costly for most (\$1,758/month median for Toronto infants) Provincial-territorial fee subsidy systems fail the low income families they're aimed at, as long wait lists and hefty surcharges keep many out.⁴⁷



- “Quality’s not high enough.” Known quality predictors are not met (early childhood training/ wages for staff, pedagogy, inclusion of children with disabilities).⁴⁸

The 2015 election platform committed to a national childcare framework and parallel Indigenous framework as “first steps towards affordable, high-quality, flexible, fully inclusive childcare”. The Government of Canada followed the announcement of the Multilateral Framework on Early Learning and Child Care (2017) (and an Indigenous Framework in 2018) with a first round of three-year agreements with provinces/territories.⁴⁹ Funding in this first phase was specifically targeted to “families and children more in need” or “experiencing vulnerability.”

This federal engagement with provinces/territories/ Indigenous communities was very much welcomed by anti-poverty activists as a significant first step in a multiyear process aimed at building a high quality, affordable childcare system. Looking forward to the next phase to take childcare forward to become “... more than a convenience but a necessity” (as the 2016 federal budget termed it), Campaign 2000 agrees with the Multilateral Framework’s important principles of Accessibility, Affordability, Quality and Inclusion.

To date, however, these are not supported by sufficient federal funds or the evidence-based implementation plans needed to ensure their fulfillment, which will require working on three fronts simultaneously: first, well-planned service expansion; second, an evidence-based approach to affordability; and, third, tackling quality issues through a well-designed childcare workforce strategy.

Thus, Campaign 2000 makes three propositions for crafting the next set of three-year agreements:

- First, current financial commitments must to be increased, as they do not “ramp up” to cover the substantial service expansion needed to achieve more universal coverage in about a decade.

- Second, to ensure that vulnerable families and children are fully included in accessible, affordable, high quality childcare, concrete evidence-based implementation plans are needed to guide effective provincial/territorial development.

- Third, governments at all levels and community partners across Canada need to engage collaboratively in system-building by working together on key elements such as a comprehensive childcare workforce strategy, strategy for childcare data and research, and developing system infrastructure to support public and non-profit service expansion and robust system governance.

Finally, Campaign 2000 urges the federal government to recognize the importance of treating universal, equitable systems of high quality ELCC and universal, equitable parental leave as complementary, as both are key components of supportive family policy.

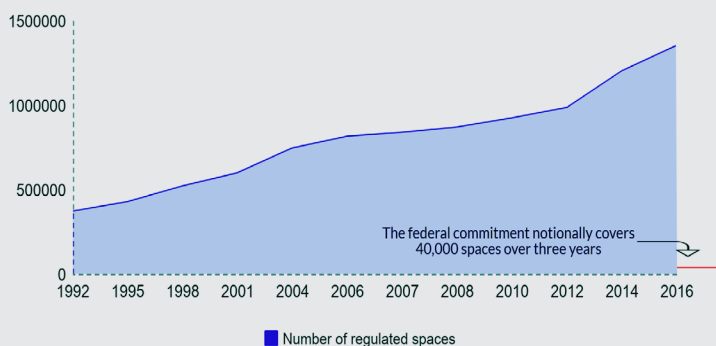
Boosting Family Incomes

Families contribute to Canada’s income security programs through their taxes and payroll deductions. In times of family crisis, transitions and childbirth, income supports should keep them afloat rather than sink them into poverty. With the federal government “responsible for about 80 percent of the benefits paid through Canada’s income security system”⁵⁰ federal leadership is required to address gaps in programs and regional disparities in social/income assistance rules that trap children in poverty. This section contains several proposals to improve family incomes and reduce poverty.

The Canada Child Benefit is Reducing Child Poverty and Material Deprivation

Introduced in July 2016, the CCB is significant income support for families. Government projects it will lift 300,000 children out of poverty (MBM). Given the two-year lag in data publication, we are unable to track the impact of a full year of CCB payments until

Chart 8: Total number of regulated child care spaces for children (0-12)



Source: Friendly, M. et al. (2018). Early childhood education and care in Canada 2016.



Photo by Aditya Romansa

2019. Based on six months of CCB payments, the Taxfiler data shows a 6.2% decline in the child poverty rate from 2015 (20.9%) to 2016 (19.6%) (CFLIM-AT).⁵¹ In contrast, according to the MBM calculated from the Canadian Income Survey (CIS), the child poverty rate declined by 18%, 2.3 percentage points, from 2015 (13.3%) to 2016 (11%).⁵²

Taxfiler data includes low income First Nations families on reserve, people in the territories and in government institutions - groups with higher levels of poverty. In addition, the taxfiler sample is much larger, and therefore contains less sampling error. The CIS estimate is likely an underestimate of child poverty. We therefore call for progress against child poverty to be tracked according to the Taxfiler data set.

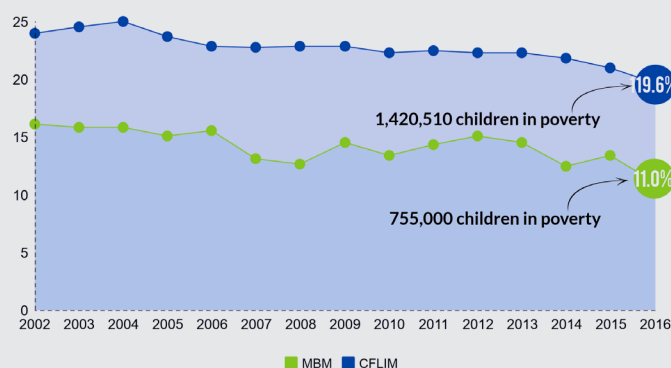
Smart Investments in Families to Reduce Child Poverty by 50% by 2020

Since 2016, Campaign 2000 has identified 5 crucial elements to improve the CCB's poverty fighting potential. We commend government for responding to two of these by accelerating the indexation of the CCB to inflation and investing in improved CCB uptake among First Nations' communities. We now call on government to:

- Increase the CCB so that it, in combination with a proposed new benefit called the Dignity Dividend, achieves a 50% reduction in child poverty by 2020, according to the CFLIM-AT calculated through taxfiler data.
- Implement a new, targeted Dignity Dividend to

“Families contribute to Canada’s income security programs through their taxes and payroll deductions. In times of family crisis, transitions and childbirth, income supports should keep them afloat rather than sink them into poverty.”

Chart 9: Poverty Rate Comparison: MBM vs CFLIM



Source: Statistics Canada. Table: 11-10-0135-01 (Market Basket Measure) and Table 11-10-0020-0 (Census Family Low Income Measure After Tax).



provide \$1,800 per adult and per child for those living below the poverty line. As detailed in the 2019 Alternative Federal Budget, the Dignity Dividend functions like a top up to the GST credit to lift 450,000 people out of poverty, half of whom are children.⁵³

- Amend the Income Tax Act by repealing s.122.6(e) which ties eligibility for the CCB to the immigration status of the applicant parent. For some children, their parents' immigration status is a barrier to accessing the CCB. This amendment will ensure every parent in Canada who is considered a resident for tax purposes should be eligible for CCB, regardless of immigration status.⁵⁴
- Provide assistance to parents in various kinds of shelters, especially women fleeing violence, so they can file their taxes and receive the CCB.⁵⁵
- Initiate agreements with the provinces and territories to ensure children in families receiving income/social assistance have no portion of the CCB deducted from their already meagre incomes. To date, provinces and territories have committed not to claw back but more accountability is needed.

End the Welfare Trap

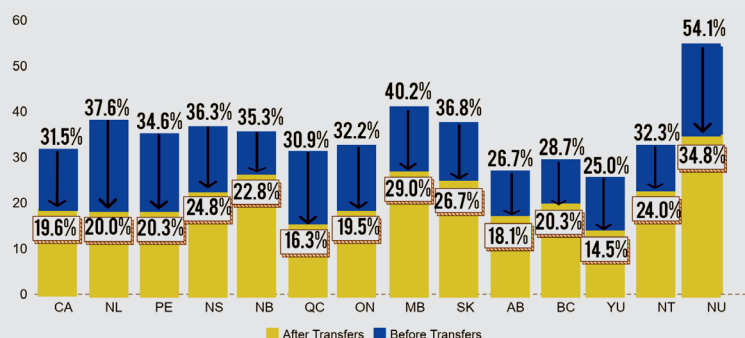
It is unconscionable that unforeseen and unavoidable situations, such as job loss, illness, disability, forced migration, divorce or family violence should confine anyone to living in poverty; yet, this is the reality for individuals and families forced to rely on income/

social assistance across Canada. For most recipients, incomes fall below the poverty line, resulting in hunger, housing instability, stigmatization, social exclusion and significant health issues.

Low social assistance rates contribute significantly to the depth of poverty in Canada. Couples with one child have the widest poverty gap to close, with median incomes nearly \$12,000 below the CFLIM-AT of \$35,375. The federal government can help close these gaps with improvements to the Canada Social Transfer⁵⁶ (CST) to establish adequacy standards and tackle regional rule variations that perpetuate poverty. With over 450,000 children in Canada in families receiving meagre assistance,⁵⁷ the need for action is urgent.

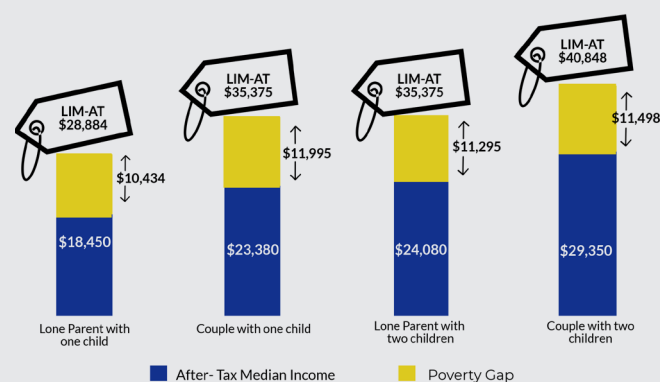
We call for a \$4 billion increase in funding to the CST as a down payment to address minimal standards of adequacy and dignity in social assistance and of access and quality in social services and early learning and childcare. The CST should provide sufficient, stable and predictable funding that recognizes regional economic variations, and ensures that both federal and provincial governments are accountable for meeting their human rights obligations to provide adequate income support for all low-income Canadians. This will require the development of minimum standards for income benefits and social services funded through the Transfer, which also allows necessary flexibility to provinces and territories. Arbitrary growth restrictions should also be removed.

Chart 10: Reductions in Child Poverty Resulting from Government Transfers, Canada and Provinces/Territories, 2016



Source: Statistics Canada Custom Tabulation. T1 Family File, 2016.

Chart 11: Depth of Child Poverty in Canada 2016



Source: Statistics Canada Table F-20 After Tax low income status of Census families (Census family low income measures. CFLIM-AT) by family type and family composition, adjusted methodology, 2016.

This will provide the fiscal basis for legislating the standards as conditions in the CST.

Uphold All Children's Rights to Child Support

Currently, there are regional variations in the treatment of child support/maintenance payments for those on social/income assistance. Alignment is needed to ensure a child's right to child support is upheld.⁵⁸ The purpose of child support is to provide an adequate economic base for children when parents separate and divorce. The federal government must exercise leadership in collaboration with the provinces and territories to ensure children in families in receipt of income assistance are not discriminated against, and made worse off, due to their family's source of income. Federal action is needed to:

- Ensure children in lone parent families receiving income assistance retain child support payments currently deducted from their families' incomes.
- Ensure child-related EI benefits are not deducted from provincial income or disability benefits by adding conditions to the CST.

The Role of Basic Income

Campaign 2000 believes that like all income security programs, Basic Income (BI) must be designed to eradicate poverty and contribute to reducing income inequality by raising the income floor. BI has the potential to decrease stigma and enhance dignity; but it is not a silver bullet against poverty. Rather, BI must complement a strong program of public and social services, a well-developed strategy to create quality jobs, and robust employment standards that support families to escape poverty's multiple dimensions.⁵⁹

In spring 2017, Ontario began a 3-year Basic Income Pilot, the most robust underway anywhere in the world. Unfortunately, the new government cancelled the pilot only 3 months after full enrollment by 4,000 people, citing cost and work disincentives even though two-thirds of the participants were employed.⁶⁰ Participants were slotted to receive three years of stable income pegged at \$16,989/year for singles and \$24,027/year for a couple,



Photo by Ben White

less 50 per cent of any earned income. Many planned to return to school or enrol in training for better jobs. With the world literally watching, we call on the federal government to immediately take over the basic income pilot. The participants deserve stability while researchers and governments the world over can learn much from studying the results.



Photo by Tai Pang Lui

Make Work a Pathway out of Poverty

A poverty-free Canada means families need decent work with adequate wages, benefits, fairness and stability. These goals are undermined by growing precarious employment. Low wages, erratic schedules, contract work and minimal pensions and health benefits now characterize 32% of employment in Ontario alone.⁶¹ Women, racialized workers and new immigrants bear the brunt of these stressful working conditions. Parents also find it more difficult to coordinate childcare and to budget for necessities without skipping a meal.

Workers in precarious jobs also face unnecessary stress if they need to turn to Employment Insurance (EI) when they lose their job or contract, face a sudden illness or expect a child. In August 2018, only 39% of Canada's unemployed received EI Regular benefits. For women, it was an abysmal 32%. When the government eliminated the 910 hours requirement for new hires/rehires it was a welcome down payment on the reforms that are needed. But a more substantial reform is now required so that women, young adults, racialized workers, newer immigrants and other EI contributors can successfully access it when they need to.

Precarious work and its associated risks to physical and mental health put an enormous strain on Canada's health and social services. It also helps explain why income inequality is at staggering levels, negatively impacting life expectancy, health, social trust and cohesion.⁶² With

nearly one third of Canadians "very stressed about money,"⁶³ government action is essential to a more equal society and to create quality jobs, implement fair taxation and fund public services and programs.

We welcome measures in the October 2018 Budget Implementation Act aimed at achieving pay equity to close the gender pay gap in the federally regulated sector. We also commend the Canadian Labour Code's new provision of paid leave for survivors of domestic violence and measures to prevent employers from undermining the wages, benefits, and job security of workers. Further improvements are needed to support families. Our recommendations address:

1. Employment Standards:

- Reinstatement of the federal minimum wage, set at \$15/hour and inflation-indexed.

2. Employment and Underemployment:

- Create public employment programs for regions and populations with high unemployment and those with a high concentration of low-wage workers such as youth, Indigenous and racialized people, women and newcomers⁶⁴
- Address under-employment and enhance equity through infrastructure funding with obligations in hiring and pre-apprenticeship training for marginalized groups, including Community Benefits Agreements⁶⁵

- Implement a Green Jobs Strategy to build skills for green industries, address climate change and ensure a just transition from extractive industries.

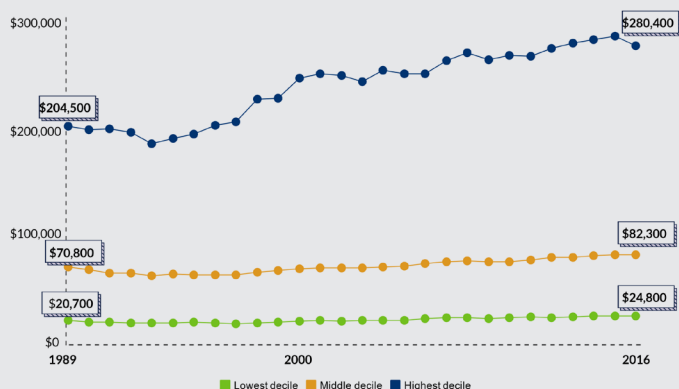
3. Employment Insurance Review:

- Focus the anticipated EI Review on changes that will ensure precariously and temporarily employed workers have access to benefits and that benefit rates are adequate.⁶⁶ As part of this:
 - Reduce the qualifying hours in all regions to 360 hours for regular benefits and 300 hours for special benefits
 - Boost benefit rates above the already too-low 55% of normal earnings
 - Restore migrant workers' access to parental benefits
 - Increase sickness benefit duration from 15 weeks to 30 weeks
 - Add an improved low-income supplement based on individual income, rather than household income
- Review the EI maternity/parental 18 month leave woption which has a benefit rate of only 33% for the full duration. Such an extraordinarily low rate sets a dangerous precedent and creates an advantage for high income families who might afford this option.

4. Social Supports for Working Families:

- Invest in accessible, high quality child care to enable more parents, primarily mothers, to work or pursue training.
- Implement an enhanced Medicare program that includes pharmacare, dentalcare and various rehabilitation services.

Chart 12: Upper income limit, income share and average of total income for economic families by decile, 2016



Source: Statistics Canada. Upper income limit, income share and average income by economic family type and income decile. Table 11-10-0192.

Fair Taxation Supports Poverty Reduction

High levels of inequality in society have been linked to negative health, mortality, and educational outcomes.⁶⁷ The effects of inequality therefore strain our education and health care services, as well as other public services designed for poverty or low-income intervention, including social housing and social assistance. The very real costs of poverty and inequality demand we examine the wealth and income gaps in this country.

The stagnation of income among the lower and middle classes, compared to the continued rise of income among the most wealthy (Chart 12) tells only half the story. This income gap has occurred in part due to changes in the labour market, and in part due to changes in public policy: lower supports to those with lower incomes and greater tax breaks to those with high incomes have exacerbated inequality in Canada. Importantly, this income gap then compounds through savings and tax shelters only the richest can afford to use, thus further concentrating wealth at the top of our society.

Our current public policy supports this wealth concentration too: due to tax expenditures available differentially to high income earners, and the preferential treatment of investment income.⁶⁹ Making the personal income taxation system, that now disproportionately benefits the richest families in our country, more progressive would contribute to greater equality and would generate significant additional revenue that could be used to fund key elements of the CPRS and NHS.

- Canada is the only country in the G7 without an inheritance tax. A 45% inheritance tax—falling between the US rate of 40% and Japan's 55%—would generate \$2 billion in additional revenue.⁷⁰
- Taxing capital gains at an equivalent rate as employment income—instead of only including half of them in taxable income which provides 92% of its benefits to the top 10% of earners—would increase federal revenue by another \$11 billion.⁷¹
- Corporate taxes have been cut significantly over the past two decades and have failed to create jobs or stimulate growth. Raising the federal corporate tax rate to the 21% rate recently passed by the United States, while also increasing the small business tax rate to 15% to maintain proportionality, would raise approximately \$12 billion.⁷²

Housing for All

Unaffordable housing remains a critical issue across the country. Quality, affordable housing is essential for social inclusion and wellbeing, and yet 12.7% of Canadian households are in core housing need, meaning their housing cost exceeds 30% of income (is unaffordable), in need of major repairs, or unsuitable to family size.⁷³ This definition of need determines when alternative housing can be accessed; however, if we instead look simply at households paying unaffordable rates (30% or more of household income), need balloons to 24.1% across Canada, with 10% of households spending half of their income or more on housing.⁷⁴ More than a third of lone parent families are in unaffordable housing, with women-led, Indigenous, racialized, and immigrant families disproportionately affected.^{75 76} Indigenous families disproportionately face not only affordability issues, but crowding and disrepair as well, with one in five Indigenous families living in housing in need of major repair, and one in five living in crowded housing.⁷⁷

In response, in 2017 the government developed a National Housing Strategy (NHS) that takes important first steps in addressing the nationwide housing crisis. Crucially, the NHS adopts a human-rights approach that prioritizes marginalized people and communities, and we now have the opportunity to recognize housing as a human right within legislation, a step we fully recommend with the following provisions:

- Independent bodies and accountability mechanisms to ensure remedies for systemic violations of the right to housing;
- Stable and consistent funding for the community-based tenant initiative to achieve its goal of greater inclusion and participation of community organizations in housing policy and project decision making; and
- Commitment to the goal of ending homelessness by 2030.

This last recommendation points to a flaw in the current NHS: homelessness is to be reduced by only 50%, an inexcusably lenient target in a rights-based context. Similarly lax, the planned Canada Housing Benefit (CHB) would not reach any household until 2020, and would not reach the target of 300,000 households for an undetermined time after that. As a result, we recommend the government provide this benefit sooner and to more households:

- Accelerate and strengthen the development of the CHB, allocating \$1.5 billion to cover the reduced

implementation timeline so that all eligible children and families receive support as quickly as possible.⁷⁸

The NHS does not commit enough new funding to effectively address the housing crisis. The funding for repairs would not even fund all the social housing repairs needed in Toronto alone. Moreover, the estimated number of new housing units would fall short of housing a mere 20% of households currently in core housing need. The NHS also does not specifically provide funding for supportive housing, another glaring omission from a rights-based perspective. We therefore recommend the following:

- Invest \$1 billion annually to build supportive housing for people mental and physical health concerns, particularly for vulnerable and marginalized populations;⁷⁹ and
- Increase investments to fund new social housing stock as well as complete retrofit and rehabilitation as well as ongoing maintenance.

Such an investment in social housing is important to provide stable housing not subject to the volatility and rising rents of the market,^{80 81} and to provide the opportunity to develop wrap-around supports for those who need them. While housing is associated with good mental any physical health and development, its benefits are lost if the housing remains precarious or of poor quality.^{82 83}

Finally, while a right to housing should attend to the unique needs of groups overrepresented in homelessness and housing need—including single mothers, racialized families, and LGBTQ2S youth—we are still awaiting an



Photo by John Bonnar

Indigenous housing strategy, including critical funding to preserve and expand social housing for Indigenous people living in urban centres. This is the most critical component the NHS and is integral to any steps toward reconciliation.

Poverty Erodes Public Health

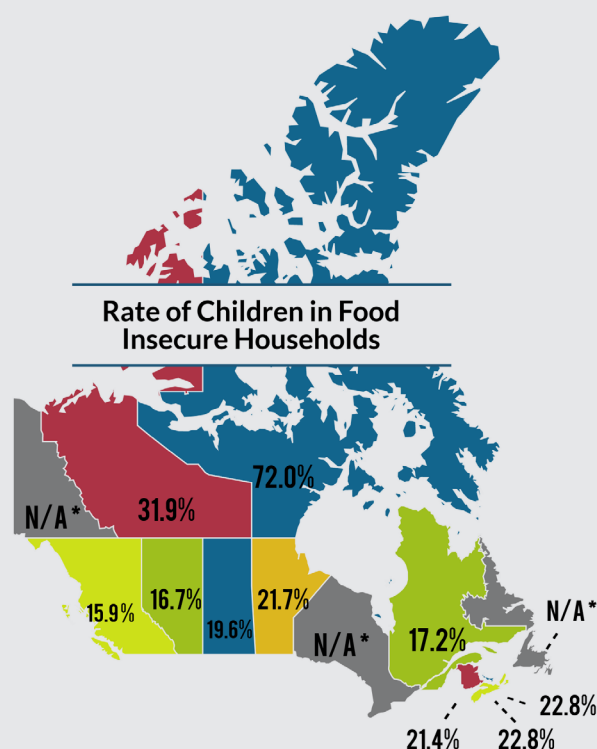
Living in poverty takes an immense toll on individual well-being and public health. Significantly, the World Health Organization identifies poverty as the most powerful social determinant of health, noting that “poorer people live shorter lives and have poorer health than affluent people.”⁸⁴ Because of social inequality and disadvantage, families in poverty face systemic health inequities that are both avoidable and unfair.⁸⁵

According to Evidence Network, children living in poverty are more likely to “have low birth weights, asthma, type 2 diabetes, poorer oral health and suffer from malnutrition.”⁸⁶ As adults, they are “more likely to experience addictions, mental health difficulties, physical disabilities and premature death.”⁸⁷ Child and family poverty cause great individual pain and suffering and impose high costs on our healthcare system and economy.

Food insecurity, “the uncertainty or inability to acquire sufficient food because of financial constraints,”⁸⁸ is a serious public health issue affecting 4 million Canadians with the situation “particularly grave in Indigenous communities.”⁸⁹ People living in remote areas, lone-parent led families and renters are all at increased risk.⁹⁰ Data from the 2015-2016 Canadian Community Health Survey (CCHS) show that at least 1 in 6 children live in a home that struggles to put food on the table, with the proportion ranging from 15.9% in British Columbia to 72.0% in Nunavut.⁹¹

It is positive that the CPRS will track “reduction of food insecurity levels”⁹² but we note that no target is specified. Policy interventions and clear targets to reduce and ultimately eradicate food insecurity ought to be fundamental both to the CPRS and to the upcoming national food policy. In that context, we expect more robust data collection on the prevalence of food insecurity. This means that the food security survey can no longer be optional for provinces and territories⁹³ and that food insecurity data are monitored in a culturally-safe manner in First Nations communities, who are currently not included in the CCHS.⁹⁴

Chart 13: Rate of Children in Food Insecure Households



Source: Statistics Canada. Canadian Community Health Survey (CCHS), 2015-2016. As cited in PROOF Food Insecurity Policy Research (2016).
* Opted out of food insecurity measurement in 2015-2016.

We should also be concerned that social assistance benefits in combination with children’s benefits are adequate to eliminate food insecurity, without assuming that food banks will fill the gap or families.

Public health is also compromised by the lack of national, universal pharmacare – addressing this absence is the unfinished business of Medicare. To support health equity, government should implement an enhanced Medicare program that includes national universal pharmacare, dentistry, optometry and various rehabilitation services.

In terms of pharmacare, Canada is the only Organisation for Economic Co-operation and Development (OECD) country with a public healthcare system that does not include coverage for pharmaceuticals.⁹⁵ It is estimated that nearly 2 million Canadians cannot afford their prescription medication. The current patchwork system of drug coverage relies on an uneven mix of contributions from the private and public sectors. This system is inconsistent, confusing for families to navigate and it is costly to administer. Canada can and must do better.



Photo by Andre Hunter

We must Lift Youth out of Poverty

Young people today are living through a time of remarkable social, cultural and economic change. Canada's 9 million youth aged 15-34 are more diverse, connected, socially engaged and educated than any generation before.⁹⁶ Youth have spearheaded movements for accountability as they expose gender and racial inequities and demand change. Their action takes place against a backdrop of growing automation and uncertainty about the future of work.

Youth who have experienced poverty and homelessness face an uphill battle as they transition into adulthood and seek to leave poverty behind. Rising tuition and living costs saddle 50% of those who obtain Bachelors' degrees with an average debt of \$26,300.⁹⁷

Distressingly, a new study shows that more than one in five professionals are precariously employed with women disproportionately affected. Young people enter the labour market with significant student debt burdens and have fewer options for stable, permanent jobs with benefits - this lack of security catches up with them as they age.⁹⁸

With unstable employment and the rising costs of housing, it is not surprising that youth homeownership declined recently for the first time in 20 years. This coincides with other broader trends such as the rising share of youth who are living with their parents and observed "delays in starting a family."⁹⁹ For the 35,000-40,000 youth between 13-24 years old

experiencing homelessness each year, a good night's rest, free from violence and anxiety is a tall order, let alone buying a home.¹⁰⁰

For the first time, the child poverty rate reported here (19.6%) includes 42,510 low income parents who are themselves under age 18 (CFLIM-AT). Young parents face greater levels of child welfare involvement and higher rates of child apprehension.¹⁰¹ Lifting young-parent led families out of poverty requires investing in strong social supports to nurture them as parents and enable them to finish high school and pursue post-secondary education to obtain good jobs. Crucially, this includes access to quality, affordable childcare.

Canada's anticipated national youth policy is a promising step. To be truly effective, it must address the barriers faced by youth in low income and youth in all their diversity - particularly Indigenous youth who are the fastest growing group in Canada.¹⁰² We also call on government to:

- Prioritize youth job creation through infrastructure spending and a focus on apprenticeships and jobs with decent pay and opportunities for advancement.
- Lead by example by instituting a \$15/hour federal minimum wage for workers of all ages.
- Create a national portable benefits program for precarious workers.¹⁰³
- Support age appropriate housing and supports delivered through a targeted Housing First for Youth framework to eliminate homelessness and housing instability.¹⁰⁴
- Create universal access to post-secondary education by eliminating tuition fees.

Endnotes

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Acknowledgments

Campaign 2000 acknowledges and recognizes the traditional and ancestral territories we work on and commits to a spirit of reconciliation in our work. We acknowledge the inherent rights of First Nations, Inuit and Métis peoples in Canada and the treaty rights, title and jurisdiction of all First Nations across Canada. We are grateful for the generously shared knowledge and expertise of Indigenous organizations and individuals that enriches our work. We will continue to join with First Nations, Inuit and Métis peoples in the spirit of decolonization to advocate for the supports and services needed to uphold all peoples' rights and to build a society based on decency, respect and self-determination where all children and families can thrive.

Campaign 2000 thanks the following for their support: Canadian Union of Public Employees, Congregation of the Sisters of St. Joseph in Canada, Elementary Teachers' Federation of Ontario, Ontario English Catholic Teachers' Association, Ontario Secondary School Teachers' Federation, Sisters of Providence of St. Vincent de Paul, Sisters of St. Joseph of Toronto, UNIFOR, Ursuline Religious of the Diocese of London in Ontario, our most dedicated Steering Committee members, our national, provincial and community partner organizations, all provincial report card writers, as well as our many volunteers and individual and organizational supporters.

Special thanks to Assembly of First Nations, Canadian Centre for Policy Alternatives, Canadians for Tax Fairness, Colour of Poverty-Colour of Change, First Nations Child & Family Caring Society, Good Jobs for All Coalition, Steve Pomeroy and PROOF Food Insecurity Policy Research for research support. We thank the families, parents, children, youth leaders and advocates who work with Campaign 2000 across the country.

We also thank Family Service Toronto our host and an anchor agency of United Way Greater Toronto, for its ongoing, generous support.

Campaign 2000: End Child and Family Poverty in Canada is a non-partisan, cross-Canada coalition of more than 120 national, provincial and community organizations, committed to working together to end child and family poverty. Please visit www.campaign2000.ca for more information and to download our publications. For hard copies of publications, call 416-595-9230 ext. 244.

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November 2018 ISBN: 978-1-988906-04-1
Publication: Campaign 2000

Author: Anita Khanna
Contributors: Fatima Altaf, Sid Frankel, Martha Friendly, John Kolkman, Alan Meisner, Laurell Ritchie and Peter Ochs

Reviewers: Sid Frankel, Margaret Hancock & Laurel Rothman
Translation: Jocelyne Tougas
Photos: John Bonnar, Ligia Hendry, First Nations Child & Family Caring Society and others as noted
Design & Layout: Ligia Hendry and Liyu Guo
Report Production: Liyu Guo
Printing: Thistle Printing & Union Labour, OPSEU Local 594
Disponible en français:
<http://campaign2000.ca/en-francais/rapports/>

Campaign 2000, c/o Family Service Toronto
355 Church St., Toronto, Ontario M5B 0B2
www.campaign2000.ca
www.familyserVICEToronto.org
Facebook: Campaign2000
Twitter: @Campaign2000

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