

Dignity, Health and Wellbeing:
The Case for Increasing Alberta Works & AISH Benefits and
Indexing Rates to the Cost of Living

Calgary Ability Network,
Poverty Reduction Working Group

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Calgary Ability Network

Foreword

The Calgary Ability Network (CAN) Poverty Reduction Working Group is a coalition of persons with disabilities and their allies working together to end poverty. The vision of CAN is that Albertans can have a liveable income¹. Conversations with those living the experience of poverty, as well as their supporters, explicitly informed the human rights framework of this paper. The intention of this report was to move beyond the statistics and highlight the reality of people who face the daily challenges of poverty. The policy recommendations presented are viewed as necessary in order for real change to occur. The alleviation of the symptoms of poverty is not enough; incomes that allow people an adequate standard of living to meet their needs are required. This paper was written for and with those living in poverty. It is the goal of this project that the inherent dignity of these people is recognized and that their stories are respectfully depicted.

¹ Calgary Ability Network. <http://www.calgaryabilitynetwork.ca/poverty-reduction>.

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Executive Summary

In Canada, the dignity of every person is a recognized human right. The government of Canada committed to protecting the dignity of everyone when it signed the International Declaration of Human Rights In 1948¹. Social rights include the right to a standard of living that provides for health and wellbeing, such as adequate housing, food, clothing, basic health care and education. Social rights are part of our commitment to the International Covenant on Economic, Social and Cultural Rights that was signed by Canada in 1976². It is the responsibility of the government to make sure that these rights are protected.

In Alberta, two main income support programs, Alberta Works and the Assured Income for the Severely Handicapped (AISH) have been established to help those who are in greatest financial need. However, these programs are inadequate because they do not provide enough income for people to adequately meet basic needs and therefore do not meet the government's obligations to protect human rights. The condition of poverty is complex and involves many factors. It is clear that regardless of the causes of poverty, the solutions must include increasing benefit incomes and that these must be adjusted annually to meet the cost of living.

The Core Needs Income Threshold (CNIT) is a measure of how much income is required to maintain shelter costs in a given place³. If families earn less than the CNIT, they are viewed as being at risk of being unable to find safe or suitable housing⁴. Safe and suitable housing is critical to ensure an adequate standard of living. The rates paid through Alberta Works and AISH fall far below CNIT, making it extremely difficult for people living on these programs to have an adequate standard of living. Poverty rates among those living on Alberta Works and AISH are made worse by the fact that benefits are not raised every year to meet the cost of living.

According to the CNIT, the amount of income support required for a single person to live in Calgary is \$35,500. A family headed by a single parent needs \$51,000 and a family of four needs \$55,000⁵. Income support benefits set at these amounts would fulfill the government vision for all Albertans: health, and wellbeing⁶.

Income support is part of the social contract for all Canadians. The values that form the basis of social policy must be consistent with the declarations and covenants that Canada has signed. Everyone has the right to an adequate standard of living. Increasing income support benefits rates to the Core Needs Income Thresholds and indexing them to the cost of living will serve to protect these rights.

The following policy recommendations are outlined in this report:

1. That the government of Alberta aligns its income support policy to meet Canada's obligation to the International Covenant on Economic, Social and Cultural Rights.
2. That the government of Alberta increases all income support programs to align with the Core Needs Income Thresholds, allowing all people to maintain an adequate standard of living.
3. That the government of Alberta indexes all income support programs annually, to meet the cost of living.

Introduction

In Alberta, the number of people living in poverty is 480,000⁷. When the government of Canada signed the International Covenant on Economic, Social and Cultural Rights in 1976, it agreed to make sure that everyone had an adequate standard of living. Responsibility for programs that protect people against poverty is largely the mandate of the provincial government. In Alberta, two main income support programs, Alberta Works and the Assured Income for the Severely Handicapped (AISH) have been established for this purpose. These programs are inadequate because they do not provide enough income for people meet their basic needs. They do not meet the government's obligations to protect human rights. The condition of poverty is complex and involves many factors. It is clear that regardless of the causes of poverty, the solutions must include increasing incomes and these must be adjusted annually to meet the cost of living.

Canada and the International Covenant on Economic, Social and Cultural Rights.

In 1966, the United Nations created the International Covenant on Economic, Social and Cultural Rights⁸. This document recognized that the "inherent dignity of all members of the human family is the foundation of freedom, justice and peace in the world" (United Nations Human Rights, 1966, Preamble). The declaration lists a number of rights to which every human being is entitled; the "right to education, health, an adequate standard of living, including adequate food, clothing, housing, and to the continuous improvement of living conditions" (United Nations Human Rights, 1966, Article 11). These rights are known as "positive rights" which means countries that sign the declaration have an obligation to take action to ensure they are protected⁹. In 1976, the government of Canada signed the covenant and in doing so agreed to develop the services and supports necessary to allow everyone to have a decent standard of living. Unfortunately, the programs implemented have not been sufficient as many Canadians, including thousands of Albertans, continue to live in poverty. Economic, social and cultural rights have not been protected as the government has not delivered the services and supports needed for an adequate standard of living.

Policy Recommendation

That the government of Alberta aligns its income support policy to meet Canada's obligation to the International Covenant on Economic, Social and Cultural Rights.

The worthy and unworthy poor

Social policy refers to guidelines or values that affect human welfare¹⁰. These values guide the rules and procedures of all income security programs in Canada. It is important that Canadians know what these values are because they influence the rules; who is eligible for income support, how much money they will receive and for how long.

Canada's social policy is based on historical ideas that some people are "worthy" of being poor while others are "unworthy"¹¹. People considered worthy of being poor were those viewed as not being at fault for their poverty, such as the ill, widows and orphaned children. The unworthy poor were those who were seen as being the cause of their own poverty, including those who were uneducated or who had made "bad" choices.

In addition to these ideas, there was also a belief that everyone should take care of themselves regardless of the circumstances. Despite new knowledge that poverty is often about systems and practices that disadvantage some people over others¹², Alberta's social policy has not moved much beyond the old view.

There is a complicated array of rules that determine who may be eligible for income support programs. It is not clear how decisions are made that determine how much money will be provided through Alberta Works and AISH. Benefits provided to AISH recipients are better than for those on Alberta Works; however, benefits for both programs are still not enough. This has meant that the majority of people who live on Alberta Works or AISH live in poverty.

A brief overview: Alberta Works and AISH

There are three main categories of eligibility that are available through the Alberta Works program: Expected to work (ETW), those who are able to work but may be temporarily unemployed; those who face barriers and are temporarily unable to work to work (BFE); and learners, those people attending a training or upgrading program less than 20 months in duration¹³. In March 2014, 33,459¹⁴ Albertans were reliant on Alberta Works.

The Assured Income for the Severely Handicapped program is available to people who have a chronic disability or illness that permanently prevents them from working full time. There are 49,445² adult Albertans who receive financial support through AISH.

Alberta's Income security programs Alberta Works and AISH are intended to provide financial assistance to those who are in need. The purpose of the Alberta Works Income Support Program is to "provide programs for persons in need--as is essential to their health and wellbeing, and in particular, to provide training and other measures to facilitate their movement toward independence and self-sufficiency (Alberta Human Services, 2014. 5)¹⁵. AISH policy begins with the statement "benefits are provided to assist clients with their living needs and with living as independently as possible" (Alberta Human Services, 2014 para 2)¹⁶ yet, despite these proclamations, benefit rates fall below any standard measurement of poverty. The insufficient amount of money that people receive makes it very difficult to meet their basic needs. The government's decision not to raise the amount of benefits every year to keep up with the cost of living makes staying healthy and maintaining 'well-being' even more challenging.

Cost of living, the consumer price Index, inflation and indexation

The amount it costs to live in a given place is called the cost of living (COL). The COL usually includes the average cost of goods and services such as housing, food, clothes, daycare and transportation. Inflation occurs when the price of goods and services goes up and more money is needed to buy the same items¹⁷. The Consumer Price Index (CPI) measures these changes over time and then is compared to a base year. In Canada, the base year is 2002 and the CPI is 100¹⁸. In Calgary, in April 2014, the CPI was 132.6¹⁹. This means that what costs \$100 in 2002, increased to \$132.6 in 2014²⁰. Inflation is always stated as a percentage and is calculated per month. In order for

² Government of Alberta, Human Services, Personal Communication, July 9, 2014

people to continue to buy the things they need, their incomes must be increased by the same percentage as inflation.

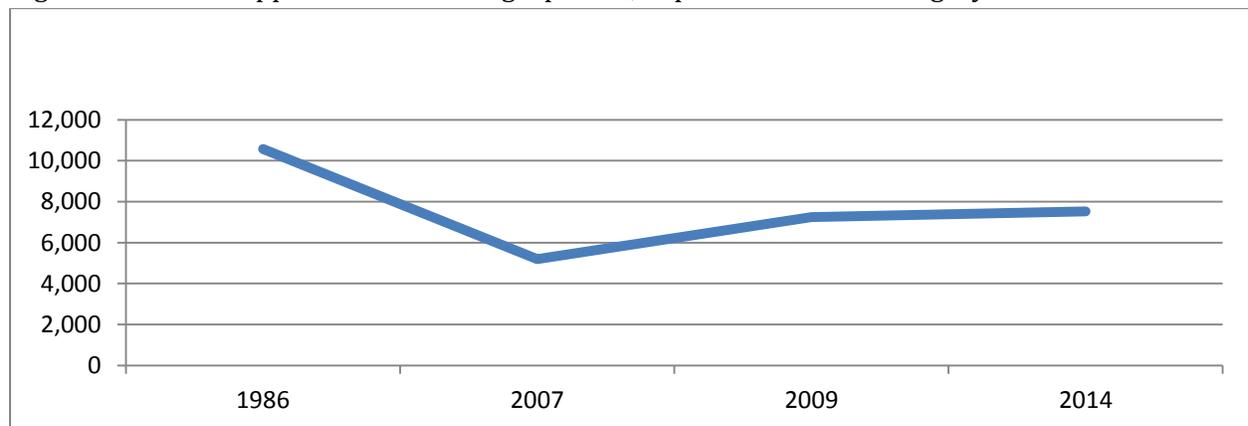
Raising incomes every year to meet the higher cost of living is called indexation. This is the most common way to make sure people can continue to balance their income with their expenses. Indexation means that even as things get more expensive, people can afford to buy them. This is often referred to as the purchasing power of a dollar. Without indexation, those living on Alberta Works and AISH cannot purchase the goods and services necessary to maintain an adequate standard of living. This is the reality for thousands of Albertans.

The gap between the cost of living in Calgary and benefit rates of Alberta Works

The amount of income support benefits in Alberta has decreased over the years. The highest rate paid was in 1986, when a 'single, employable' person received \$11,246²¹. In 2007, all income support payments were cut back dramatically, and a single, employable person only received \$5190. There have been only small increases since 2007.

The importance of raising income supports to the cost of living can be understood through the following example. If the \$11,246 Alberta Works benefit paid in 1986 were raised every year to inflation, the benefit that would be received in 2014 would be \$24,410.8²². This amount³ would be over the Low Income Cutoff rates.⁴This did not happen and instead the severe cuts of 2007, combined with the lack of indexing to the cost of living, has meant that not only have income support rates in Alberta not kept up with inflation, they have gone backward. This has left people dependent on income support falling further and further behind other Albertans.

Figure 1: Income support rates for a single person, Expected to Work category: 1986-2014



³ Based on average inflation rate of 3%

⁴ Appendix 1

Sample budgets-Monthly income and expenses, Alberta Works

The following tables illustrate the stress experienced by families living on Alberta Works. The sample budgets list only a small number of basic expenses necessary to maintain a decent standard of living. Medical expenses, recreation, entertainment, emergency funds and miscellaneous expenses are not included in this budget. It is clear that income earned is far less than what is necessary to meet needs.

Table 1: Monthly Income and Expenses, Lone Parent, 1 Child -14 years old

Monthly Alberta Works Income Expected to Work Category		Monthly Expenses	
Benefit	933 ²³	Rent 2 bedroom ⁵	1224 ²⁴
National Child Benefit	185 ²⁵	Transportation ⁶	88 ²⁶
GST Rebate	43 ²⁷	School fees	137 ²⁸
		Food	433 ²⁹
		Utilities	188.77 ³⁰
TOTAL	1161		2070.77

Monthly Deficit: 909.77

Table 2: Monthly Income and Expenses, Two Parents, 2 children age 4 & 11

Monthly Alberta Works Income Expected to Work Category		Monthly Expenses	
Benefit	1217 ³¹	Rent 3 bedroom	1258 ³²
National Child Benefit	349 ³³	Transportation ⁷	81 ³⁴
GST Rebate	51 ³⁵	School fees	137 ³⁶
		Food	1017.25 ³⁷
		Utilities	188.77 ³⁸
TOTAL	1617		2682.02

Monthly Deficit: \$1065.02

Federal programs Compared to Provincial Benefits

In Canada, 6.7 % of all seniors live in poverty.³⁹ This compares to a rate of 10% for Canadians who are not seniors. The federal programs that provide income to seniors, including the Guaranteed Income Supplement (GIS), Canada Pension Plan (CPP) and Old Age Security (OAS) are viewed as important in reducing poverty among seniors⁴⁰. These programs have two important features: they provide a level of income that meets basic needs and they are indexed to inflation.

⁵ Market value rents, not subsidized housing rents are used here as there are 3000 people on the current wait list of Calgary Housing Company.

⁶ Budget includes 2 low income bus passes

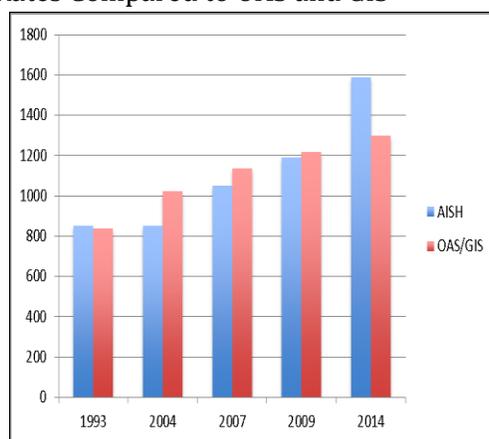
⁷ Transportation budget includes two low income bus passes and school transportation fee for the younger child

Federal programs are available to all seniors; they are considered a right of Canadian citizenship. Provincial income support programs and benefits are also part of the social rights granted to Canadians and should also be indexed. The fact that federal seniors' benefits programs are indexed while provincial income security is not unfairly disadvantages those who are not seniors⁴¹. Income support programs in Canada should have consistent regulations and guidelines, benefitting all Canadians equally⁴².

The Impact of indexing: Comparing AISH to Federal Old Age Security (OAS) and Guaranteed Income Supplement (GIS) Benefits

AISH rates have never been raised to meet the cost of living while OAS and GIS have. In 1993, these programs were almost equal, but without indexing the purchasing power AISH benefits have greatly decreased in comparison benefits for seniors⁴³. In recent years, AISH benefits have improved but without indexing they will once again fall behind the cost of living.

Table 3: AISH Rates Compared to OAS and GIS



Policy Recommendation

That the government of Alberta indexes all income support programs annually to meet the cost of living.

Measures of Poverty: Low-Income Cut-offs and Market Basket Measures

There is no official measure of poverty in Canada, but there are two standards of poverty that are often used: the Low Incomes Cutoffs (LICO) and Market Basket Measures (MBM). LICO is a relative measurement of poverty. Using LICO, the level of poverty is established by looking at the average income in a community and defining people as low income if they earn substantially lower than the average⁴⁴. The Market Basket Measure (MBM) takes into consideration the amount it costs to live in a specific place⁴⁵. These costs usually include food, clothing, transportation, footwear and shelter. The MBM is seen as an absolute measure of poverty or is the amount considered to be the minimum amount needed to survive in a given place. People living on incomes less than either of those set by these measurements often face serious difficulties maintaining an adequate standard of living.

The Core Needs Income Threshold (CNIT)

The Core Needs Income Threshold (CNIT) is the amount of income used by the provincial government, Municipal Affairs to determine the level of income needed to live in a given

community. Calgary Housing Company uses the CNIT to assess eligibility for subsidized housing. The CNIT is not considered to be a measure of poverty; however, a family who earns an income at or less than these thresholds will “have difficulty finding housing that is adequate, safe and suitable for its needs without spending more than 30% of their total before tax income for rent”(Housing Strategies Inc. 2008, para 14)⁴⁶. If a person spends more than 30% on shelter, they will have great difficulty making ends meet because their housing costs are unaffordable.

There are debates about which measure of poverty or income thresholds most accurately reflect the real picture of how much it costs to live. Regardless of the measurement used, the rates of Alberta Works and AISH benefits in Alberta are inadequate. The only exception to this is AISH rates when compared to MBM, but the rate still falls short of the other standard measurements.

The following table outlines the large gap between Alberta Works and AISH and the minimum amount of money required for people to meet their basic needs according to LICO, MBM or the CNIT.

Table 4: Alberta Works and AISH Rates as a Percentage of LICO, MBM and CNIT

Category and Family Type (2014) ⁴⁷ Category	Amount Per year ⁴⁸	% of LICO (based on 2011) ⁴⁹	% of MBM ⁵⁰ (2011)	% of CNIT ⁸ (2014)
Expected to work (ETW)				
Single person	7524	39 ⁹ /\$19,307	41/\$18,572	21/\$35,500
Single parent, one child	11,196	48 /23,498	42.6/26,261	21/51,000
Two parents, two children	14,604	40/ 36,504	39 /37,145	27/55,000
Barriers to Full Employment (BFE)				
Single person	8772	45/ 19,307	47/18,572	25/35,500
Single parent, one child	12,600	54/ 23,489	48/26,261	25/51,000
Two parents, two children	16,620	45/ 36,504	45/37,145	30/55,000
Learner				
Single	10,164	52/19,307	53/18,572	29/35,500
Single parent, one child	17,364	90/ 23,489	66/26,261	34/51,000
Two parents, two children	22,320	61/36,504	60/37,145	41/55,000
Assured Income for the Severely Handicapped AISH	19,056 ¹⁰	98/ 19,309	102/18,572	54/35,500

⁸ Based on single-bachelor suite, single parent with one child- two bedrooms, family of four with two preschoolers- two bedrooms

⁹ Totals have been rounded up to the nearest percentage

¹⁰ AISH benefits remain the same regardless of family size

Benefit incomes and the Core Needs Income Thresholds

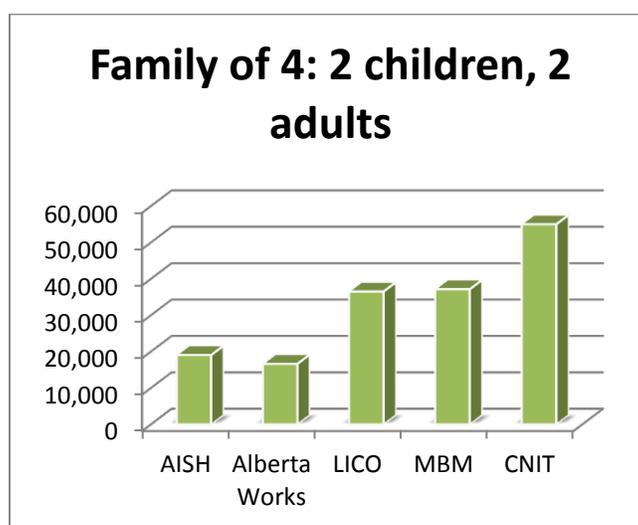
Poverty is about a lack of income but being poor involves much more. The condition of poverty means not being able to fully participate in society; joining associations, having hobbies and enjoying life in the ways that others do is often not possible. In a report by Alberta Human Services called *An Analyses of Poverty in Alberta Final Report (2013)* the experience of poverty is about deprivation⁵¹. For those living in poverty, difficult choices must be made between paying the rent or buying food or utilities⁵². Limited access to dental care, medication and safe employment opportunities are also part of life.

In recent years, the Alberta Government has made numerous announcements about its intentions to eliminate poverty, in particular child poverty⁵³. Reports completed by the government such as *The Social Policy Framework (2013)*, *Alberta's Strategic Approach to Wellness (2014)* and *An Analyses of Poverty in Alberta Final Report (2013)* paint a picture of poverty in Alberta. The causes, statistics and outcomes of poverty are clear. Despite all the studies and proclamations, little has been done that has effectively reduced poverty in Alberta.

The Core Needs Income Thresholds, already in use by the government of Alberta, gives a clear indication of the gap between current benefits rates and the real cost of living. The Core Needs Income Thresholds give an accurate indication of how much income is actually required to live in a given place. It takes into account power and heating costs, water and sewer prices and rental costs. The threshold is the amount of income required “to support these payments without a household having to spend more than 30% of their gross income to own (rent) or operate the home” (Northwest Territories Housing Corporation, n.d).

In the sample budget of the single parent with one child, the percentage of income spent on shelter is 59% , \$1224 out of \$2070. In the second sample budget of the family of four, the percentage of income is 47% , \$1258- \$2682. In regards to the person living on AISH, they are spending 47% of their monthly income on rent. These costs are far in excess of the 30% viewed as affordable shelter costs. In order for poverty to be significantly reduced, shelter costs must be affordable. In order for this to be possible, income rates for both AISH and Alberta Works should be increased to the meet the Core Needs Income Thresholds.

Table 5: Comparisons- AISH, Alberta Works, LICO, MBM and CNIT



Policy Recommendation

That the government of Alberta increases all income security programs to align with the Core Needs Income Thresholds, allowing all people an adequate standard of living.

Beyond the stats: The real story of a life on AISH

Life on AISH cannot be adequately described through statistics alone. Behind the stats are people, human beings who have hopes and dreams for prosperity, educational attainment, friendship and community. Many people rely on Alberta Works or AISH if they experience illness, chronic disability, divorce, violence, abuse or addictions. This does not in any way lessen their aspirations for a happy and fulfilling life. The numbers cannot adequately describe the loneliness and hurt of being unable to fully participate in society. The following story depicts the reality of one person's life on AISH, a story that, while unique, is indicative of many of those who attempt to live on government benefits.

T's ¹¹story: The cost of living on AISH is poorly represented in numbers and dollars. Basically, I shop at dollar stores a lot, purchase knock-off, poorly made items for my household and person that are composed of inferior materials that I know I'll have to replace more often than my wealthier peers who can afford real leather in their shoes (versus plastic) and real denim (versus sweatpants), etc. In the end I'm not really saving much money shopping this way, but month by month, only a certain amount of money is available to me. There are no dollars adding up for me in my bank savings account - dollars go in my account at AISH deposit times, and out again, almost all the dollars, within the same week. I usually spend at least 3 weeks of each month doing without the things that my peers in higher income groups buy weekly or daily. I find it hard to speak in terms of dollars because usually I don't even consider purchases or activities that cost money that my higher income group friends have the money and freedom to access seemingly whenever they choose.

Dollars aside, there are ways in which the impact of low-income living affects me that cannot be computed by numbers or dollar figures. I make decisions that my general peers (non-AISH peers, general Calgary citizens) do not understand. I have turned down so many invitations to go out for supper, lunch, coffee visits. After all, friends go out together, right? Acquaintances build into friendships by people participating in other activities, right? Movies, coffee, concerts, lunch, weekend parties. I participated in exactly ZERO of these activities. Most of AISH funded living cannot be calculated in numbers but all incidents, living situations, financial considerations have impact on a person living on AISH.

(Personal Interview, June 30, 2014).

Poverty reduction in other provinces

Quebec and Newfoundland have developed poverty reduction plans that include a range of strategies designed to better support people living on low incomes. Indexation is an important component of these plans. These provinces indicate that less people are living in poverty as a result of these policy changes.

Newfoundland boasts that while they once had the highest rate of poverty in Canada, they now have the third lowest rate at 5.3%⁵⁴. Newfoundland is the only province in the country where income support benefits for a single parent with one child brings them to the poverty line, based on after tax income LICO⁵⁵.

In Quebec, rates of poverty have also significantly decreased. Indexation to the cost of living is not the sole reason for this as the province has introduced other progressive strategies in their plans but it is considered an important element of their poverty reduction plans. Nova Scotia and the Yukon have also recently begun to index rates as it is seen as essential to help people move out of poverty¹².

¹¹ Names have been changed

¹² Caledon Institute of Social Policy, Personal Communication, June 18, 2014 Names have been changed.

Adequate incomes for health and wellbeing: Individuals and communities

There is a great deal of research that shows the link between poor health, wellbeing and low incomes. The quality of housing, education, nutrition and health care people have impacts the ability to maintain a healthy life. Many of these factors are not the result of personal choice; instead they are the result of living conditions that are determined by income⁵⁶. Mikkonen and Raphael (2010) have said “these conditions are imposed upon us by the quality of the communities, housing situations, our work settings, health and social service agencies, and educational institutions with which we interact” (p. 12).

Poverty limits choices and results in deprivation. Inadequate incomes mean that people cannot afford proper nutrition, safe housing and medical services which are necessary foundations for good health. In addition, extreme stress caused by financial difficulties places people at greater risk for many physical and mental health conditions such as diabetes, heart problems, depression and anxiety⁵⁷.

Poverty can lead to challenges which can set up a series of problems that impact the long term quality of life. For example, as people struggle to meet their needs they may face difficulties staying in school. This may mean that they cannot find a ‘good’ job. Without a good job they may not be able to afford enough nutritious food or give their children the same recreational and educational opportunities as their peers. This in turn, can limit their children’s opportunities to earn an adequate income. Deprivation can have ripple effects that have long term negative consequences. With fewer choices and lack of access to resources, incidents of violence, abuse, addictions and crime can increase⁵⁸. Those living in poverty have lower life expectancy than those who are financially stable⁵⁹.

Poverty limits life opportunities. It prevents full participation of every person in community. It can restrict the capacity of everyone to fully use their gifts and skills, denying society of the contributions of all its members. Poverty does not just hurt individuals, it hurts everyone.

Policy Recommendations

1. That the government of Alberta aligns its income security policy to meet Canada’s obligation to the Declaration of International Covenant on Economic, Social and Cultural Rights.
2. That the governments of Alberta index all income security programs annually, to meet the cost of living.
3. That the government of Alberta increases all income support programs to align with the Core Needs Income Thresholds, allowing all people to live an adequate standard of living.

The case for increased benefits and indexation: Summary

Alberta Works and AISH programs in Alberta are not enough to maintain an adequate standard of living. In comparison to two standard measurements of poverty, the Low Income Cutoffs and Market Basket Measures, benefits are insufficient. They are also in stark contrast to the Core Needs Income Thresholds that have been determined as the amount of income necessary to ensure safe and adequate housing in Calgary.

Recommendations to increase Alberta Works and AISH and to index these to the rate of inflation have been made in both the *Calgary Poverty Reduction Initiative*⁶⁰ and the proposed provincial poverty reduction plan⁶¹. These recommendations align with poverty reduction plans in Quebec, Newfoundland, Nova Scotia and the Yukon.

Without sufficient income people living on Alberta Works and AISH will continue to face difficulties in maintaining an adequate standard of life. Poverty causes physical and emotional stress, leading to poor health, lower educational attainment and lower levels of employment⁶².

Access to adequate income support programs is a human right. Regulations and policies that govern our social policy should be consistent, fair and transparent. Provincial income support programs must align with the values of the International Covenant on Economic, Social and Cultural Rights that was signed by Canada. The levels of income support offered through Alberta Works and AISH should reflect the real cost of living that has been determined through the provincial Core Income Needs Thresholds. Improving Alberta Works and AISH will directly improve the life of thousands of people which in turn will benefit all Albertans. Increasing income support benefits and adjusting them to the cost of living will not only decrease poverty, it will meet the vision for all Albertans, a life of wellbeing, health and dignity.

Appendix

Low Income Cut-offs After Tax

1 person	19,307
2 persons	23,498
3 persons	29,260
4 persons	36,504
5 persons	41,567
6 persons	46,099
7 or more persons	50,631

Statistics Canada. *Table 202-0801 - Low income cut-offs after tax by community and family size, 2011 constant dollars, annual (dollars)*, CANSIM (database). (Accessed July 10, 2014).

Notes

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² Ibid

³ Northwest Territories Housing Corporation. How Core Need Income Thresholds are Calculated. Accessed July 22, 2014. <http://nwthc.gov.nt.ca/live/pages/wpPages/HCNIT.aspx>

⁴ Ibid

⁵ Municipal Affairs. 2014 Core Needs Income Thresholds. [http://www.municipalaffairs.alberta.ca/documents/hs/CNITs by Municipality for posting on Ministry website Canmore Update.pdf](http://www.municipalaffairs.alberta.ca/documents/hs/CNITs%20by%20Municipality%20for%20posting%20on%20Ministry%20website%20Canmore%20Update.pdf)

⁶ Alberta Human Services. *Welcome to the Alberta Works Policy Manual*. Accessed June 3, 2014. <http://www.humanservices.alberta.ca/awonline/>.

⁷ Action to End Poverty in Alberta. Poverty Facts. Accessed July 4, 2014. http://www.actiontoendpovertyinalberta.org/poverty_facts

⁸ Ibid

⁹ Ibid

¹⁰ "Social Policy". Wikipedia, the Free Encyclopedia. http://en.wikipedia.org/wiki/Social_policy

¹¹ Robson, J. 2009. "Wealth, Low Wage Work and Welfare: The Unintended Consequences of Provincial Means Tests". *SEDI*. Accessed June 3, 2014. <http://www.sedi.org/DataRegV2-unified/sedi>.

¹² Lundy. 2011

¹³ Alberta Human Services. *Welcome to the Alberta Works Policy Manual*.

¹⁴ Alberta Human Services. *Income Supports Caseload Alberta*. Accessed July 5, 2014. <https://osi.alberta.ca/osi-content/Pages/OfficialStatistic.aspx?ipid>.

¹⁵ Alberta Human Services. *Income and Employment Supports Act*. Accessed June 10, 2014. http://www.qp.alberta.ca/1266.cfm?page=I00P5.cfm&leg_type=Acts&isbncln=9780779779659.

¹⁶ Alberta Human Services. *AISH Program Policy*. Accessed on July 4, 2014. <http://humanservices.alberta.ca/AWonline/AISH/7204.html>.

¹⁷ Bank of Canada. *Inflation – Control Target*. Accessed July 5, 2014. <http://www.bankofcanada.ca/rates/indicators/key-variables/inflation-control-target/>.

¹⁸ Statistics Canada, *Consumer Price Index, by province (monthly) (Canada)*. Accessed June 2, 2014. <http://www.statcan.gc.ca/tables-tableaux/sum-som/101/cst01/cpis01a-eng.htm> (2014).

¹⁹ Ibid

²⁰ Ibid

²¹ Tweedle, Anne, Ken Battle, and Sherri Torjman. 2013. *Welfare Incomes in Canada 2012*. Caledon Institute of Social Policy. <http://www.caledoninst.org/Publications/PDF/1031ENG.pdf>.

²² McMahon, Tim. 2014. *Inflation Rate Calculator*. Accessed June 10, 2014. <http://inflationdata.com/Inflation/Inflation-Calculators/Inflation-Rate-Calculator.asp>.

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