

ANTI-POVERTY AND INCOME SECURITY QUESTIONNAIRE

For Individuals

October 2006

Please return to:
Attention Online Questionnaire Officer, National Council of Welfare
613-957-0680 (fax)
112 Kent St., 9th floor, Ottawa, Ontario, K1A 1J9 (mail)

WELCOME TO THE QUESTIONNAIRE

The National Council of Welfare (NCW) is an independent advisory body to the federal government. Over the last quarter century of reporting on poverty among Canadians to the government and the public, the Council has seen dramatic improvement in the situation of seniors. No matter how you measure poverty, however, the situation for working age adults and children is really no better than it was in 1980. For many living in deepest poverty the situation is worse. The NCW believes it is time for a national anti-poverty strategy. We have taken the initiative to create this questionnaire to find out what Canadians think.

Poverty is recognized as one of the world's major problems. As a result of United Nations agreements, most developing countries have adopted anti-poverty strategies, with wealthier countries like Canada assisting their efforts.

Several industrialized countries have also adopted anti-poverty strategies. In many of these cases, an aging population has governments worried. Poverty among adults is very costly to society when men and women are not able to contribute as productively as possible. Poverty among children puts their future well-being, as well as ours, at risk. When poverty leads to health problems or lack of education and skills, everyone pays the price. A large gap in income and opportunity between rich and poor can also lead to social unrest, crime and other societal ills that affect us all.

In Canada, the risk of poverty is higher than in many countries with similar economic resources. Yet Canada is doing less to address this problem. Two provinces, Quebec and Newfoundland and Labrador, however, are leading the way with their own anti-poverty strategies.

Canada has a great deal to be proud of, but where poverty is concerned the Council believes our social security system is letting too many people – and our country – fall behind. We believe we can do better.

On behalf of the Council, I thank you for taking the time to let us know about your experience and what you think. We recognize that an on-line consultation has its limitations; however, we hope it will allow a wide range of people to have a say. Because we think these issues are very important, we encourage you to talk about the questions with others. Some of you might want to get together in small groups, informal meetings, or kitchen table discussions before you submit your responses. The results of our survey will be made public on this website early in 2007 and will help the Council develop its recommendations to the Minister of Human Resources and Social Development.

Sincerely,

A handwritten signature in black ink, appearing to read "John Murphy". The signature is written in a cursive, flowing style.

John Murphy, Chairperson

GETTING STARTED

To foster honest and accurate feedback, this confidential consultation does not require any of your personal information. We do not ask for your name and do not collect any electronic information that would identify who you are. To further protect your privacy, we will report the results in sufficient aggregate to prevent any identification of individual respondents. However, after you complete and submit your responses to the questionnaire, we will give you an opportunity to sign up for our regular updates and publications.

The questionnaire should take you about 20 minutes to complete. After the last question you will have the opportunity to give us any additional comments that you think would be helpful. When you complete the questionnaire, please send it to us by fax at 613-957-0680 or mail at 112 Kent St., 9th floor, Ottawa, Ontario, K1A 1J9, attention Online Questionnaire Officer, National Council of Welfare.

While we encourage honest answers, language or content that is vulgar, obscene, hateful or otherwise inappropriate will not be accepted. In order to uphold the privacy policy that covers this consultation, we will also be unable to accept any comments that contain names or identify information about other individuals.

INTRODUCTION TO THE QUESTIONNAIRE

What do we mean by poverty?

There is no official poverty line Canada. Statistics Canada has relative measures of low income, estimating the number of individuals and families who have significantly less income than other Canadians, or have to spend significantly more of their income meeting basic needs. While some of the people with incomes close to these lines might be managing, they face a high risk of poverty and it would not take much to put them into hardship. There is also a measure based on the actual cost of buying necessities, such as food, housing, and child care, in different locations in Canada. The National Council of Welfare regularly publishes information on welfare rates, providing a measure of people living in very deprived conditions, with incomes thousands of dollars below other low-income measures.

Poverty does not just mean a lack of income; it can also mean social exclusion. When people can't meet basic needs, they also cannot afford simple activities like inviting family or friends for dinner on occasion, buying gifts for a child to take to a birthday party, or enabling children to take part in sports or school activities outside the classroom. Lone parents or people with sick or disabled family members often face "time poverty" as well, with too few hours in a day to meet the demands of earning income, taking care of others, and getting the education, social interaction and even sleep that they need. This kind of isolation and social exclusion can lead to further problems with poor health, depression and dysfunction. Poverty can quickly rob people of their dignity, confidence and hope, especially if they have to resort to welfare.

Who lives in poverty?

Poverty rates (using Statistics Canada pre-tax Low Income Cut-Offs) among Canadians in 2004 included:

- 6.6% of two-earner families with children
- 6.7% of elderly families
- 10.0% of two-parent families with children
- 11.6% of children in two-parent families
- 14.4% of men overall
- **15.5% of Canadians overall**
- 16.6% of women overall
- 17.7% of children overall
- 22.2% of male lone parents
- 29.1% of unattached older men
- 38.1% of unattached older women
- 38.3% of unattached individuals under 65
- 47.1% of female lone parents
- 52.1% of children in female lone-parent families

Poverty rates from the 2001 census included:

- 16% of Canadians overall
- 22% of immigrants
- 34% of Aboriginal people
- 28% of visible minorities
- 23% of people with a disability (activity limitation)

Did you know that?

- From 1999 through 2004, 33% of Canadians lived in poverty for at least one year. That is more than double the annual rate of 15.5% in 2004.
- 5.4% of Canadians were in poverty for all 6 years.

- Most Canadians living in poverty are employed, many of them full-time.

Who gets what?

\$3,427 – lowest welfare rate in 2005 for a single employable person
 \$7,851 – lowest welfare rate for a single person with a disability in 2005
 \$12,057 – highest welfare rate for a single person with a disability in 2005
 \$12,326 – lowest welfare rate for a lone parent with one child in 2005
 \$13,020 – maximum OAS and GIS for a single senior in 2006
 \$15,683 – average earnings of two-parent families living in poverty in 2003
 \$15,984 – income of a single senior with full CPP and OAS in 2006
 \$18,585 – maximum EI benefit (55% of insured income: 45 weeks @ \$413)
 \$34,100 – average female lone-parent income in 2004
 \$78,695 – average earnings of two-parent families in 2003
 \$103,000 – the top 20% of Canadian families have incomes higher than this

What do we mean by income and social security?

Income security for adults usually refers to having access to income when you are not able to earn enough yourself through paid work or when you reach retirement age. Income security programs are often based on the assumption that you can meet your financial needs through full-time employment. Social security also involves the concept of shared resources and shared risks. For example, few people could afford the cost of life-saving surgery if they were in an accident. Since any of us could potentially be that accident victim, however, it makes sense to support a health care system that provides surgery to whoever needs it.

Employment insurance for job loss, sickness and maternity, pension plans for disability and retirement, guaranteed income supplements for seniors and social assistance are the main public sources of income security. Some of these are based on individual and employer contributions, some are funded from money the government raises through taxes and other revenue.

Because pay from employment is not based on the size of your family, public child benefits and parental child support payments can also be considered a kind of income security. Other ways that enable people to protect their financial livelihoods include personal savings, private gifts or loans of money among family members and building assets, like getting a good education to help you in the job market or owning a home.

Services, such as publicly-funded health care, child care, and social housing do not provide actual income to individuals so they are technically not income security programs. But they are a key part of a social security system because they reduce costs to families and individuals and have other benefits. Canada's universal health care system, for example, helps everyone stay healthier and controls the spread of diseases. Child care, like public education, can provide opportunities for children to develop social and educational skills by interacting with children from similar and different backgrounds.

Canada has changed since most of our major social security programs were designed, and that raises questions about whether they are meeting today's needs. For example, jobs are much less secure and many are low paid with few benefits – a full-time minimum wage job does not provide an income above the poverty line. Most families need two incomes to make ends meet. The need to care for children remains and, in an aging society, care requirements for older adults are growing.

Gaining access to income and services has become more complex and in some cases new rules make it harder to qualify for benefits. In addition, different federal, provincial or territorial and municipal programs can interact in a variety of ways, depending on individual circumstances.

PART I – AN ANTI-POVERTY STRATEGY

More adults and children in Canada live in poverty than in many similarly wealthy countries. Poverty is much lower among seniors than in the past. Other age groups, however, face about the same risk of poverty today as they did 25 years ago, even though the population is better educated and more people, especially women, have paid jobs.

Most anti-poverty strategies adopted by governments have common elements, largely designed to set concrete goals, to be more accountable for achieving results and to address the root causes of poverty.

Question 1: Do you think governments should put a higher priority on fighting poverty in Canada?

<input type="checkbox"/> Strongly agree	<input type="checkbox"/> Agree	<input type="checkbox"/> Not sure	<input type="checkbox"/> Disagree	<input type="checkbox"/> Strongly disagree
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Question 2: Do you think the federal government should take a leadership role in developing an anti-poverty strategy?

<input type="checkbox"/> Strongly agree	<input type="checkbox"/> Agree	<input type="checkbox"/> Not sure	<input type="checkbox"/> Disagree	<input type="checkbox"/> Strongly disagree
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Question 3: If there was a national anti-poverty strategy how important are the following elements to make it work?

	Highest importance	Medium High importance	Medium importance	Medium Low importance	Low importance
An action plan with goals, commitments and accountability for results.					
Analysis and knowledge of the root causes of poverty and inequality to ensure that policies work.					
Consultation with Canadians, especially those living near or below the poverty line.					
Official measures of how many people live in poverty.					
A law that commits governments to fight poverty.					
Better coordination and shared responsibility across federal, provincial, territorial, municipal and Aboriginal governments.					

Statistics show that poverty is more severe among some groups including lone parent families, Aboriginal peoples, recent immigrants, visible minorities, and people with disabilities.

Question 4: In addition to reducing poverty rates generally, do you agree that an anti-poverty strategy must include programs that specifically benefit people who are the most disadvantaged and living in deepest poverty?

<input type="checkbox"/> Strongly agree	<input type="checkbox"/> Agree	<input type="checkbox"/> Not sure	<input type="checkbox"/> Disagree	<input type="checkbox"/> Strongly disagree
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Question 5: Many governments have official poverty statistics that they use to set goals and measure results. How important are the following measures?

	Highest importance	Medium High importance	Medium importance	Medium Low importance	Low Importance
A measure based on having to spend a much greater share of income on basic necessities compared to other Canadians.					
A measure based on the actual cost of necessities in your community such as food and housing.					
A measure of extreme poverty (for example, when people cannot afford essentials like a warm coat and boots for the winter, or have become isolated because they cannot afford any social activity or the means to stay in touch with friends and relatives).					
A measure of poverty that is used by similar countries, so we can compare how we are doing.					

PART 2 – POLICY AND PROGRAM PRIORITIES

In this part of the questionnaire the National Council of Welfare seeks your perspectives on potential priorities for action that could make a real and lasting difference in preventing and reducing poverty and its societal costs.

Governments in Canada provide a wide range of policies and programs that affect people's lives, from income replacement when someone loses a job, to student loans, child benefits, tax breaks, child care subsidies, health services, old age security, social assistance and more. They have different criteria and can often interact in complex ways. Some programs are federal, some are provincial and territorial and some are a shared responsibility. Municipalities, Aboriginal governments and non-profit organizations also run programs.

In this section, we want you to set aside your own situation. It might help to imagine you are a government Minister who has been given the job of fighting poverty – you must bring poverty rates down. How would you do it?

Question 6: The following are major public programs that provide INCOME AND INCOME SECURITY to individuals and families. On a scale of 1 to 5, please tell us how important each program is, where 1 means it is very important and 5 means it is least important. Then, in the second column, tell us how well you think the program is working, where 1 means it is doing an excellent job and 5 means it needs a lot of improvement.

	Scale of 1 to 5, High=1, Low=5	
	Importance	Working well
Unemployment, sickness and compassionate care benefits (through Employment Insurance).		
Maternity and parental benefits (through Employment Insurance).		
Social assistance (welfare benefits).		
Canada and Quebec Pension Plan retirement benefits.		
Canada and Quebec Pension Plan disability benefits.		
Old Age Security.		
Guaranteed Income Supplement for low-income seniors.		
Child-related tax benefits (Including the Canada Child Tax Benefit).		
The new monthly benefit for children under 6 years of age.		
Student loans and grants.		
Deductions and credits that reduce the income tax you have to pay.		

Question 7: The following are other SOCIAL PROGRAMS AND SERVICES that can contribute to the well being and social security of individuals and families. On a scale of 1 to 5, please tell us how important each program is to social security, where 1 means it is very important and 5 means it is least important. Then, in the second column, tell us how well you think each program is working, where 1 means it is doing an excellent job and 5 means it needs a lot of improvement.

	Scale of 1 to 5, High=1, Low=5	
	Importance	Working well
Minimum wage laws.		
Job-related training programs.		
Child care spaces, supports and subsidies.		
Elder care and other family supports.		
Social housing and rent supports and subsidies.		
Health care supports and subsidies (e.g., for prescription drugs, special dietary needs, disability aids, dental care).		
Subsidies and discounts for seniors.		
Federal financial transfers to the provinces and territories for health, education and social services.		
Equalization payments to less well-off provinces and territories.		

Question 8: This question concerns INCOME. From the following areas for investment and action, please pick the 5 you think could make the most difference in permanently reducing poverty rates.

	Action to make a difference
Increased access to Employment Insurance benefits.	
Higher Employment Insurance benefit rates.	
Universal maternity benefits for all mothers.	
Guaranteed annual, liveable income.	
Higher welfare rates based on real costs of living.	
Increased access to welfare.	
Greater flexibility in combining work and welfare to keep more employment income and to build assets.	
Increased child benefits.	
Improved child support (e.g., greater enforcement of child support payments, government-run advance maintenance system).	
Income benefits for adults who care for dependents with disabilities and long-term illnesses.	
Higher minimum wages.	
Income supplements for low-wage workers.	
Income supplements for people with employment limitations (adults with disabilities or with a disabled family member, lone parents with young children).	

Question 9: This question concerns SOCIAL SECURITY PROGRAMS AND SERVICES. From the following areas for investment and other action, please pick the 5 you think could make the most difference in permanently reducing poverty rates.

	Action to make a difference
Easier access to needed benefits and services (e.g. simpler, more coordinated, less complex and less time-consuming process.)	
More quality, affordable child care spaces.	
Better access to legal services for family law matters.	
Measures to improve gender equality and address violence against women.	
Greater access to recreational and other programs that contribute to health and well-being.	
More elder care.	
Greater access to higher education (e.g., grants, low-cost loans, lower tuition).	
Better jobs and skills training to move from poorly paid jobs to better ones and avoid or get off welfare permanently.	
Better recognition of foreign education, experience and credentials.	
Universal prescription drug and dental coverage.	
More affordable housing and housing subsidies.	
Specific programs for people most at risk of poverty.	
Social economy and community economy development.	

PART 3 – PLEASE TELL US A BIT ABOUT YOU

Question 10: Regardless of your current level of income, what are the 3 greatest economic risks that you are concerned about personally when thinking about your own future?

- Losing a job
- Not finding a good job that meets my needs
- Not making or having enough money
- Being seriously ill, injured or disabled
- Having a child to raise
- Having an older child or adult dependent that requires care
- Not finding quality, affordable child care
- Not finding quality, affordable elder care
- Not having enough money and support in old age
- Being unable to balance employment and family responsibilities
- Not having enough education, qualifications or skills for the job market
- Not being able to qualify for government programs
- Having a family or personal relationship break down
- Discrimination or harassment that affects my job and income
- Violence and abuse that affects my ability to work
- Not having enough assets such as savings or owning property to get by in unexpected difficult financial circumstances
- Other _____

Question 11: Do you worry about living in poverty or the possibility of living in poverty?

<input type="checkbox"/> Always worried	<input type="checkbox"/> Frequently worried	<input type="checkbox"/> Sometimes worried	<input type="checkbox"/> Rarely worried	<input type="checkbox"/> Never worried
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Question 12: In the past, I have (check as many as apply):

- Never lived in poverty
- Lived in poverty for a short period of time
- Lived in poverty for a long period of time
- Lived in extreme poverty

Question 13: My overall knowledge of government income and social security programs, benefits and services (e.g., how they work, how to apply, what are the eligibility criteria) can be described as:

<input type="checkbox"/> Very good	<input type="checkbox"/> Good	<input type="checkbox"/> Fair	<input type="checkbox"/> Poor	<input type="checkbox"/> Very Poor
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Question 14: I am

- Male
- Female

Question 15: My age is

- Under 15
- 15-24
- 25-34
- 35-54
- 55-64
- 65-74
- 75 and older

Question 16: I identify myself as belonging to the following (check as many as apply):

- Member of a racial / visible minority
- Recent immigrant or refugee
- Person with a disability
- First Nations
- Metis
- Inuit
- Other Aboriginal
- I do not identify myself with any of the above

Question 17: My situation is best described as (check as many as apply):

- I am living on my own
- I am married or in a common-law relationship
- I am a lone parent
- I have children aged under 6 living with me
- I have children 6-18 living with me
- I have adult children living with me
- I live in a household with other related or non-related adult(s)
- Other _____

Question 18: The total income of my household is:

- \$12,000 and under
- Between \$12,001 and \$19,000
- Between \$19,001 and \$29,000
- Between \$29,001 and \$34,000
- Between \$34,001 and \$53,000
- Between \$53,001 and \$74,000
- Between \$74,001 and \$104,000
- Over \$104,000

Question 19: I have completed the following levels of education (check as many as apply):

- grade school
- high school
- some college, CEGEP or university
- trade or vocational certification
- college or CEGEP diploma
- university degree

Question 20: I live in:

- Alberta
- British Columbia
- Manitoba
- New Brunswick
- Newfoundland and Labrador
- Nova Scotia
- Northwest Territories
- Nunavut
- Ontario
- Prince Edward Island
- Quebec
- Saskatchewan
- Yukon
- Living outside Canada

Question 21: I am

- An individual concerned about poverty and income security
- A member of a voluntary organization working on these issues
- Employed in an income security, social services, or related job

PART 4 – OPTIONAL – SHARE YOUR IDEAS

Would you like to share any additional ideas on what can be done to fight poverty and improve income security in Canada? Please use the space below (Maximum 250 words):