



Outcome: Adult personal capacity and individual and family economic self-sufficiency

FCSS Calgary has adopted a social sustainability framework to serve as a blueprint for its social planning, investment decisions, and funding practices. Within this framework, FCSS has identified two investment priorities for the next decade: strengthening neighbourhoods and increasing social inclusion.

This research brief is one in a series of research and best / promising practice summaries commissioned by FCSS Calgary to assist the organizations it funds to provide high-quality, evidence-based, prevention programs that contribute to the achievement of specific outcomes that will align with the social sustainability framework, strengthen neighbourhoods, and increase social inclusion among vulnerable Calgarians.



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The issue

Preventing widespread social exclusion is largely dependent on the ability of most citizens to fully contribute to and benefit from participation in all aspects of society. However, some Calgarians experience one or more barriers to full participation, including but not limited to mental or physical health challenges, family status or factors, lack of functional life skills, low levels of education and literacy, immigrant status, and discrimination. The focus of this research brief is on economic participation in society and ways of increasing adults' personal capacity and economic self-sufficiency, and thereby reducing family poverty, with a view to preventing the cycle of individual and family social exclusion. It should be stressed that increased employment earnings are not the only pathway out of poverty and, for some people, such as seniors and some people with disabilities or other barriers, not a feasible or appropriate pathway. However, most adults who can work want to do so, and they want to earn sufficient wages to support themselves and their families.

Over the past few decades and, notably, between 2000 and 2005, the income gap between rich and poor Canadians continued to grow. For example, in 2000, the median family earnings from the one-fifth of families with the highest earnings were 8.6 times as much as the median family earnings from the quintile with the lowest earnings. By 2005, the top quintile of families were earning 9.9 times as much as those with the lowest.

highlights

- 6 Education & skills upgrading
- 8 Improved literacy
- 10 Welfare-to-work programs
- 13 Financial literacy and asset building
- 17 Reducing expenses



Over the past 25 years, levels of earnings (the largest component of income) have stagnated: The median earnings of Canadians employed on a full-time basis for a full year were \$41,348 in 1980 and \$41,401 in 2005 (in 2005 constant dollars). Earnings rose for those at the top of the earnings distribution, stagnated for those in the middle, and declined for those at the bottom. The majority of the high earners had a university degree.¹

Some demographic groups have been harder hit by income disparities than others:

- The deterioration of new immigrants' earnings in Canada in the past quarter century has been well documented, with ongoing deterioration between 2000 and 2004.² In 1980, recent immigrant men who had some employment income earned 85 cents for each dollar received by Canadian-born men. By 2005, the ratio had dropped to 63 cents. The corresponding numbers for recent immigrant women were 85 cents and 56 cents, respectively.³
- Between 1980 and 2005, the number of unattached adults under the age of 65 years living in low income more than doubled: By 2005, this group made up 35% of all Canadians in low income, but only 11% of the Canadian population.⁴
- The financial situation of seniors in Canada improved significantly over the last 25 years. Between 1980 and 2003, the average total before-tax income received by senior couples increased by 24%. For seniors who did not live with other family members, average total before tax income increased by 42% for women and 43% for men. Likewise, the percentage of seniors in low income declined from 21.3% to 6.8% when measured using the after-tax Low-Income Cut-Off.⁵ Five years after the death of a spouse, however, 8.7% of widows were living in low income, compared with 5.1% of widowers.⁶
- In the 25 years between 1989 and 2004, there was almost no change in the proportion of children under age 18 living in a low-income family, although the disparity between well-off and low-income children increased significantly.⁷ In 2004, 13% of all Canadian children under the age of 18 lived in low-income families. Almost half of these children lived in families whose income was below 75% of the after-tax Low Income Cut Off, although only 38% of low-income children lived in families that received social assistance. Children in lone-parent families and children in families with several siblings were more vulnerable to low income, but about half of low-income children lived in two-parent families. The primary reason for family low-income was low earnings by the adult(s) in the household due to insufficient hours of work (seasonal employment, part-time employment, unemployment) or low rate of pay for work or both. More than 40% of low-income children lived with at least one parent who worked at least 910 paid hours (about half-time) during the year, and more than 20% lived in families with at least two earners.⁸

Extensive research suggests that, unless preventive measures are taken, the proportion of unattached adults and families living below LICO will increase, along with the income gap between rich and poor.



Individuals with less than a high school education represent 19% of the population, provide 9% of income tax, and consume 35% of government transfers, such as employment insurance or social assistance. Those with a non-university, post-secondary certificate represent 25% of the population, provide 26% of income tax, and consume 20% of government transfers. University graduates represent 16% of the population, provide 33% of income tax, and consume 9% of government transfers.

Junor, S.; Usher A. 2004. *The Price of Knowledge. Access and Student Finance in Canada*. Millennium Research Series. (Ottawa, ON: Canada Millennium Scholarship Foundation).

Trends in education and employment

Rising skill demands have made a high school diploma the minimum condition for successfully entering the labour market.⁹ The demand for unskilled and semi-skilled workers has steadily declined over the past two decades. Many low-skill jobs have now been overtaken by technology or are being transferred offshore to lower-cost economies. Where demand still exists for unskilled workers, jobs tend to be poorly paid, temporary, and without benefits. For example, in Alberta in 2005, about one-third of workers who did not complete high school earned under \$12 per hour. Despite Alberta's thriving economy at the time, the incidence of low pay for this level of educational attainment was only slightly better in this province than in the rest of the country.¹⁰

For most young people, high school completion should be considered a stepping stone to some form of post-secondary education and to life-long learning, rather than the final stop on the education pathway. The nature of work and the fundamental skills required to obtain and maintain employment are changing. Those who train in a narrow field and do not master literacy, numeracy, communication, and problem-solving skills and those who do not continually upgrade their skill set will be left behind in tomorrow's workforce. Projections show that, for the vast majority of jobs, some level of post-secondary education will be required.¹¹ Between 2006 and 2015, two-thirds of all job openings are expected to be in occupations usually requiring post-secondary education or in management. The highest rate of expansion demand is expected to be in jobs requiring a university degree.¹²

Despite the labour trends, in 2007-08, only 68.8% of Calgary public school students completed grades 10, 11, and 12 in three years and 78.1% completed in five years—slightly lower than students in the province as a whole. These figures include students who earned a high school diploma, a high school equivalency diploma (GED), a certificate of achievement for completion of the Integrated Occupational Program (IOP), and “non-credentialed completers” – those students who left school without one of the above credentials but earned credits in high school courses that enable them to continue into post-secondary or apprenticeship programs.¹³

In Alberta, almost twice as many boys (12.4%) as girls (6.6%) have not completed high school by age 19.¹⁴ Measured by 20 - 24 year-olds without a high school diploma and not in school, Alberta has one of the highest provincial drop-out rates in Canada. Averaging the years from 2001-02 to 2004-05, Alberta's drop-out rate was 12%, exceeded only by Quebec and Manitoba at 13%, and significantly higher than B.C. and Newfoundland at 8%.¹⁵

Many additional students do complete high school or obtain a GED (General Educational Development or General Equivalency Diploma) by their mid-20s, for an overall high school completion rate of 90% among adults aged 25 to 34 years. However, the years between dropping out of high school and returning to complete



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high school via adult upgrading programs are often described as “lost years,” as they are usually spent in less productive, low-paid work. It should also be noted that, although tuition fees for upgrading programs are paid by the student, these fees represent a fraction of the actual cost of the programs, most of which is borne by provincial governments. As noted by Alberta’s Commission on Learning: “[I]n effect, Alberta society pays twice—once when the student is in high school and again, paying a significant portion of the costs of upgrading at post-secondary institutions.”¹⁶

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The working poor and the “precariously” employed

The “working poor” are individuals aged 18 to 64 who work for pay at least 910 hours per year, who are not full-time students, and who have a low family income according to the Market Basket Measure of low income.²³ In 2001, about 1.5 million people, or 40% of all low-income Canadians, were working poor or the dependents of the working poor.²⁴

Overall, more than half of the working poor work about 2,000 hours per year, which is considered full-time employment.²⁵ Most have never used social assistance and, because about 40% of the working poor are self-employed, many have not accessed employment insurance benefits.²⁶ The primary reason that the working poor are poor is not very low wages and poor quality jobs, although these are certainly important factors; rather, it is family structure; i.e., having only one breadwinner in a family and/or many dependants.²⁷

“Precarious employment” is identified on one or more of four dimensions: (1) degree of certainty of continuing employment (both time horizons and risk of job loss); (2) control over the labour process, (i.e., control over work conditions, wages, and pace of work, often via trade union membership); (3) degree of regulatory protection; and (4) income (the job may be stable and long term but precarious in that the wage may be insufficient to maintain the worker and any dependants).²⁸ Mounting numbers of workers in the new economy have less job security, less power at work, less secure sources of income, and work in unsafe work environments. This is largely attributable to structural changes to the economy and the labour market, along with issues relating to the regulation of work.



An increasing number of both low-paid workers and the working poor are working full-time hours across multiple, temporary, part-time, casual, or other non-standard forms of employment.

In addition, changes in family structure, the education system, and the demographic composition of the population, along with cuts to government budgets for investigating and resolving complaints and for skills training programs, mean that more workers are subject both to conditions that restrict their capacity to participate in the labour market and to discrimination and disadvantage at work, and fewer workers can escape precarious situations.²⁹

An increasing number of both low-paid workers and the working poor are working full-time hours across multiple, temporary, part-time, casual, or other non-standard forms of employment³⁰ often characterized by few benefits, lack of job security, and other poor working conditions.³¹ Poor working conditions may include long working hours, lack of paid and unpaid time off, non-payment of overtime and statutory holidays, dangerous working conditions, and harassment and abuse on the job. Some workers may have access to a range of employment protections and benefits, but are unable to access them due to lack of control in the workplace, lack of awareness of their rights, and ineffective enforcement and compliance mechanisms.³² Workers who are most likely to experience low pay, poor or dangerous work conditions, insufficient hours, limited career mobility, little job security, and few or no benefits include young people, members of immigrant or ethnocultural minority groups, Aboriginal peoples, women (particularly single mothers), poorly educated people, persons with disabilities, and people whose work is seen to have little moral or social value, such as sex trade workers.³³

All of the above trends and factors mean increasing numbers of “working poor” and “precariously employed” people who work many hours but are still unable to support themselves and their families. The consequences for individuals, families, and the broader community are broad and pernicious. In addition to the direct relationship between precarious, low-pay jobs and individual and family poverty, “good jobs are also important to social inclusion in the wider sense of contributing to an individual’s ability to develop his or her talents and capacities, to participate actively in society, and to enjoy a broad equality of life chances with fellow citizens. Precarious work... condemns a significant proportion of citizens to lifelong exclusion from progressive job ladders and opportunities for skills development.”³⁴

Many of the problems identified above demand policy responses at the federal and provincial levels, and policy issues are beyond the scope of this research brief. However, there are still many programming initiatives at the municipal and community levels that can assist adults to increase their personal or human capital, reduce individual and family poverty, and prevent the ongoing cycle of poverty and under-achievement in the next generation.



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What works to increase economic self-sufficiency and reduce family poverty

Reasons for educational and/or economic marginalization may include (but are not limited to) lack of the basic personal and life skills (e.g., literacy) to succeed in an educational program; physical or mental health issues or substance abuse issues; low self-esteem and low aspirations; social isolation and few connections to the world of education or work; English-language or cultural challenges; the need to work long hours to earn a living or to care for family; or lack of knowledge about or financial inability to pursue education or training options.³⁵ The lessons from these findings for community and social service programs relate to preparing, supporting, and assisting individuals to upgrade their education and skills in meaningful ways that are likely to translate into increased economic stability and personal well-being. There are many opportunities to help, depending on individual needs and capacities.

Education and skills upgrading

A considerable body of American research indicates that short-term training, such as that often provided to welfare recipients, may help individuals get into the labour market, but it usually does not help them advance beyond low-paying jobs. Neither adult basic skills education by itself nor a limited number of college-level courses provides much benefit in terms of either employment or earnings.³⁶ In Canada, there has been little effort to systematically measure the longer-term outcomes (such as employment, wages, and health) of skills training programs such as workplace literacy and math, “basic skills” (usually meaning grades 1-12 education), and pre-trades training, although some initiatives have been found to increase or improve employment in the short term.³⁷

American research from the early 1990s on the benefits of obtaining a GED found that GED recipients did not earn salaries as high as those of high school graduates and, in the worst case scenario, fared no better than students who had simply dropped out of high school.³⁸ These conclusions were revised by the mid-1990s, when studies indicated that acquiring a GED did have a positive impact on wage growth over time, although researchers cautioned that the GED was not a powerful strategy for escaping poverty. Earnings for male GED recipients at age 25 consistently fell below the poverty line for a family of four. More recent research offers more subtle findings: that the GED may have the most benefit for those with very low academic skills, those who might not be able to complete a conventional high school diploma, and those who seek the GED in order to gain access to some form of post-secondary education.³⁹



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Overall, the few rigorous studies that have examined outcomes indicate that earning a GED may somewhat increase the chances that an individual will go on for further education or training, but generally provides little benefit in terms of employment and earnings.⁴⁰ Tyler comments that “[a] focus on the GED as an ‘end product’ is ... misplaced ... The credential should instead be viewed as a milestone along a road to acquiring a range of useful skills ... By linking the GED program to other institutions or organizations, GED preparation programs could serve as platforms for providing additional learning opportunities, be they postsecondary academic education or vocational education and training.”⁴¹

Analysis of data from Canada's *Self-Sufficiency Project (SSP)* revealed that educational upgrading in the form of high school completion (presumably in the form of a GED but not specified by the authors) significantly increased both employment levels and earnings, at least in the short term. Participation (not completion, at the time of this study) in post-secondary education, such as trade school, college or university, produced similar outcomes.⁴² Other research has suggested that the GED might enhance employability and earnings either because GED attainment may signal to employers that, despite dropping out of high school, the individual has adjusted his or her attitudes and behaviors that will make him or her a productive employee, or that, for people with low skills, the actual learning associated with completing a GED has an economic payoff.⁴³

Most of the research on the employment and other benefits to adults of pursuing some form of education or training at the community college level has focused on welfare recipients, and these findings may not generalize to the whole population. One study showed that welfare recipients who completed a community college program were twice as likely to work year-round after attending community college as before enrolling, students who completed a vocational certificate or an associate degree tended to have higher earnings and higher employment than did those who completed non-vocational programs, and among vocational program enrollees, the longer the program, the greater the economic payoff. Earnings increased substantially for students after college, even for those who entered community college without a high school diploma.⁴⁴ However, other research has found that these kinds of outcomes occur only in programs that take at least a year to complete - the wage gains associated with postsecondary education of less than a year are negligible.⁴⁵ In addition, older students (ages 25 to 64) were more likely than younger students to earn a college certificate, but less likely to earn an associate degree and far less likely to transfer to a four-year institution and earn a bachelor's degree.⁴⁶



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Improved literacy

In this report, literacy is narrowly defined, as in the International Adult Literacy Survey (IALS)⁴⁷, to refer to prose literacy (the knowledge and skills needed to understand and use information from texts, including editorials, news stories, poems and fiction); document literacy (the knowledge and skills required to locate and use information contained in various formats like tables, graphs, schedules, charts, forms, and maps); and quantitative literacy (or “numeracy,” the knowledge and skills required to apply arithmetic operations to numbers embedded in printed materials (such as balancing a cheque-book, figuring out a tip or completing an order form, for example).

Literacy scores correlate with employment earnings. Statistics Canada reports that, controlling for education and labour market experience, a 10 point increase in literacy skills on the IALS scales would lead to a 3.1% increase in earnings. Educational attainment has a much larger impact on literacy than work experience does; in fact, general labour market experience has little net effect on literacy.⁴⁸ “Among high school dropouts, who tend to have much lower functional literacy scores than their graduate counterparts, enhanced literacy and numeracy skills can significantly improve labour market outcomes—independently of the impact of formal education. Indeed, in some cases, the effects of functional literacy appear to be substantially greater than the number of years of education.”⁴⁹

People with lower literacy levels, especially seniors, are more likely to be at highest health risk. This is primarily because low literacy puts an individual at risk for medication misuse and misinterpreted health information, but literacy is also correlated with life expectancy, utilization of preventative services, accidents, parenting skills and lifestyle practices.⁵⁰ Analysis using IALS survey data found that a large number of senior citizens overestimated their literacy abilities. Those with the lowest-measured literacy abilities, whether prose, document or quantitative, were much more likely to have overestimated their literacy abilities than those with higher literacy scores.⁵¹

Literacy is also linked with other aspects of social inclusion and citizenship. At risk of oversimplification, Canada is a democratic country and, to function properly, democracy requires extensive public involvement by all citizens. Reading and writing are the key mediums for full participation, a basic tenet of equality. As summarized by Prah “[w]here the informed knowledge base of the citizenry is limited and challenged by illiteracy, civil society is unable to fully develop as a modern institution. Illiteracy therefore structurally excludes prospective learners in the educational, political, economic and social process.”⁵²



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Effectiveness of adult literacy programs

A review of the evidence-based literacy research, consisting of 23 credible studies, concluded the following about the effectiveness of adult literacy education programs in the U.S.⁵³

- As measured by tests, the evidence is insufficient to determine whether participants in adult literacy education gain in basic skills.
- In general, adult literacy education has a positive influence on participants' continued education. In general, adult literacy education increases GED acquisition for participants entering at the adult secondary (ASE) level.
- In general, it is likely that participants in adult literacy education receive gains in employment. In general, participants in adult literacy education believe their jobs improve over time. However, there is insufficient evidence to conclude that participation in adult literacy education causes job improvement.
- In general, it is likely that participation in adult literacy education results in earnings gains.
- Although the evidence suggests that participants in welfare-sponsored adult literacy education do experience a reduction in welfare dependence, the evidence is inconclusive as to whether adult literacy education in general reduces welfare dependence for participants.
- Learners perceive that participation in adult literacy education improves their skills in reading, writing, and mathematics.
- Participation in adult literacy has a positive impact on learners' self-image.
- According to learners' self-reports, participation in adult literacy education has a positive impact on parents' involvement in their children's education.
- Learners perceive that their personal goals are achieved through participation in adult literacy education.

A second review of literacy program effectiveness concluded that when lessons from both the U.K. and the U.S. are combined:⁵⁴

- there was plausible evidence that basic skills instruction benefited students' reading and writing;
- the average gains in reading and writing in general basic skills provision were undramatic but worthwhile; and
- the evidence on the impact of general adult numeracy instruction was sparse and unreliable.

“Welfare-to-work” and employment programs

Welfare-to-work initiatives, in effect across the U.S. and in many Canadian provinces including, to some extent, Alberta, often require welfare applicants and recipients to attend short-term educational upgrading, job training and/or job search programs, all of which are focused on returning the individual to the workforce as soon as possible. Research shows that some of these kinds of programs, such as the *Jobs Program* in the U.S., have had some success with working and middle class participants.⁵⁵ Likewise, an experimental evaluation of *Job Corps*, the largest training program for vulnerable youth in the U.S., found that participation increased educational attainment, reduced criminal activity, and increased earnings for several post-program years for all but the oldest participants. Based on tax data, however, the earnings gains were not sustained except for the oldest participants. *Job Corps* is, however, the only U.S. federal training program that has been shown to increase earnings for at-risk youth.⁵⁶

Welfare-to-work and other employment programs have been less successful for adults who receive welfare because participants often face multiple barriers to work, most commonly low education, limited work experience, few job skills, poor mental and physical health and, for women, inadequate job quality in terms of pay and health benefits, childcare problems, lack of transportation, depression, low self-esteem, and low sense of efficacy and self-mastery.⁵⁷ These barriers also increase the likelihood that, even if a welfare participant secures a job, he or she is more likely to return to welfare.⁵⁸ Therefore, recent research indicates that increasing the employability of welfare recipients facing multiple barriers would be enhanced with programming to support sense of self-efficacy, address mental health problems, and improve soft skills, such as basic functional life skills, as well as tackling policy barriers including childcare, transportation, and the minimum wage and a living wage.⁵⁹ Since multiple studies show that moving from welfare to work does not always increase income and, in some cases, actually increases poverty,⁶⁰ motivating welfare recipients to seek and retain what may be precarious employment can be difficult.



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Best practices in facilitating the transition from welfare to work

Earnings supplements

Evidence from Canada's *Self-Sufficiency Project (SSP)* provides helpful insights about the most successful ways of supporting individuals and families to make a "sustainable" welfare exit. A "sustainable" welfare exit is defined as the capacity to (i) make enough money to provide a decent quality of life without needing financial assistance from government or charitable agencies, from family, friends, or intimate partners, and (ii) overcome the challenges faced in the welfare to work transition, including balancing work, avoiding poor working conditions, and life trauma (such as domestic violence) and other kinds of adversity.

The SSP offered a temporary financial incentive to single parent, long-term welfare recipients who left welfare for full-time work. Those in the study group received a financial supplement on top of earnings from employment for up to three years, provided recipients worked 30 or more hours each week and remained off welfare. The supplement was designed to provide an immediate payoff to those who found full-time employment because it could effectively double pre-tax income received from a minimum wage job.⁶¹

Rigorous, experimentally-designed evaluations by the Social Research Development Corporation (SRDC) found that the SSP increased participants' full-time employment earnings and income by an average of \$7,504 per year over five years, especially for participants who had completed high school and who were not working at baseline. The earning supplements led to relative wage progression through increased labour force participation and then to self-sufficiency after the supplement period ended. Furthermore, the biggest impact was on the wages of individuals who otherwise would not have done so to take up full-time work to continue working after the conclusion of the program.⁶²

The SSP research also indicates that:

- the success of the program was partially attributable to changes in participants' attitudes about work and about themselves as a result of being successful in the workforce;⁶³
- some participants were unable to sustain full-time employment and required far more individual support than that provided by the program;⁶⁴ and
- longer-term self-sufficiency may require more selective support focused on preserving the sustainability of employment and potential for development in the jobs that former welfare recipients accept. Such support could include job coaching and support services, workplace mediation, pre-placement preparation, and intervention to encourage rapid re-employment.⁶⁵



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A supplementary SSP study⁶⁶ with a small sample of women supported older research⁶⁷ showing that a high proportion of women welfare recipients were or had been victims of domestic abuse. Summarizing the research, Bancroft explains that, “[i]n addition to the demands of parenting children who may be in trauma, past violence can be a major barrier to work for the mother because of lingering depression and anxiety as well as symptoms of post-traumatic stress. While battered women are no less likely to be employed than those who are not, their earnings and career ambitions over time are negatively affected. Self-esteem is damaged and this can affect the woman's ability to present herself with confidence in job interviews.”⁶⁸

This small study also echoed the findings of previous research about the links between positive social ties and labour force attachment.⁶⁹ Previous research has shown that the ability to cope with adversity and muster up the fortitude to overcome barriers to working is bolstered by social support, social capital, and strong role models. Some of this research has found that low-income people, including welfare recipients, actually made more use of their networks than non-recipients, especially friends, neighbours, social services, and health professionals. However, merely having social connections was not enough; for many welfare recipients, their social support connections were in much the same position as they were, and unable to provide useful links or help other than moral support. In other words, friends and family may be concerned about the individual's well-being, but their capacity to help may be limited, hence the need for bridging social capital in addition to social support in order to improve economic well-being.⁷⁰

Community-based employment – A promising idea

In Cape Breton, the experimental *Community Employment Innovation Program (CEIP)*, was a nonprofit funded by the federal and provincial governments. The *CEIP* ran from 1999-2005 in six Cape Breton communities as a demonstration project to test an active re-employment strategy for unemployed individuals who volunteered to work on locally developed community projects in areas hit by chronic unemployment. In exchange for foregoing their Employment Insurance or welfare benefits, *CEIP* offered participants wages to work on community projects for up to three years, giving them a significant period of stable income as well as an opportunity to gain work experience, acquire new skills, and expand their network of contacts. In effect, the project provided communities with subsidized labour that could be put to productive use in fulfilling local needs. Communities were responsible for creating decision-making bodies and mobilizing project sponsors to develop projects that responded to these local needs.⁷¹

The key features of the CEIP were as follows:⁷²

- Communities selected for the program set up volunteer boards to define their own needs and to identify the kinds of projects that could meet those needs.
- Any local organization could develop a proposal for a project to provide community employment opportunities. If the local community board approved the proposal, CEIP participants were sent to work on the project.
- These participants received a community wage, set at \$300 per week for up to three years, increasing with the minimum wage.
- Participants had to be available for 35 hours a week to take part in approved activities. While the principal activity was working on community-based projects, participants also spent time in other activities including initial employment assessment, basic job readiness training where needed, and skill-building courses.
- Participants could switch back and forth between *CEIP* projects and other activities, such as work in the private or public sector, at any time during their three-year eligibility.

Quasi-experimental evaluations of the *CEIP* by SRDC found mixed results:⁷³

- The *CEIP* model was successful in promoting local cohesion, encouraging the development of social capital and increasing socially inclusive activities in participating communities. Large positive community effects were achieved for community members served by the projects, in particular for youth, seniors and low-income families.
- Participants tended to engage more in formal volunteering both during and after the project ended. This was important for both individuals and communities, as it provided much-needed resources for local organizations and for the volunteers it served as another link to employment, and the community promoted greater levels of social inclusion.
- During the project, participants realized large improvements in their employment and earnings, increased their household income, reduced their level of poverty and improved their well-being. However, these effects were not sustained after the program ended.
- The experience that participants received through *CEIP* helped many move into better quality jobs after the program; even though their earning did not increase, they were more satisfied with the work. Many also maintained the improvements in their social networks as well as their transferable skills and attitudes toward work after leaving the project.
- Participants who were previously on welfare experienced sustained reductions in their receipt of income assistance long after the project was over.
- There were no sustained effects on health, education, or residential mobility/out-migration.

Financial literacy and asset building

Many low-income households have few significant assets, such as a home or savings for retirement, children's education, or even emergencies. It is widely agreed that, at the very minimum, households should have sufficient savings to get by for three months without other support if their incomes were to end.⁷⁴ Lack of assets translates into difficulty meeting basic needs, shortfalls that delay retirement, and vulnerability to predatory lenders. Conversely, "with an asset cushion, families can enter into a virtuous circle of asset accumulation — paying down debts, saving more, earning a credit rating, and, as but one example, afford a down payment on a home ... Homeownership and a good education can be springboards into the middle class and better child outcomes. As for shorter-term benefits, a home or retirement savings can provide families leverage to borrow during emergencies by tapping into home equity lines of credit or retirement funds. Asset-holding and the increased job stability that goes hand in hand with a better education can boost credit ratings, which in turn can open up additional options for borrowing in an emergency and at lower interest rates."⁷⁵

Program to watch: Financial Literacy Training

Building Native Communities: Financial Skills for Families

Created by the First Nations Development Institute and the Fannie Mae Foundation, this program offers a financial literacy curriculum developed specifically for Native American families. The curriculum is designed to help Native Americans build on their own knowledge and develop personal financial skills while embracing their peoples' traditions and values. It includes an instructor's manual and participant workbooks to provide 18 hours of training.

Description and materials available at www.firstnations.org

In Canada, asset building has traditionally been encouraged by the federal government through tax measures, such as registered retirement savings plans (RRSPs) and the new *Tax-Free Savings Account* (TFSA) to shelter some saved income, along with the *Registered Education Savings Plan* (RESP). However, such programs target people with disposable income, usually middle- and upper-income consumers, and have little appeal to low-income people.

Discussion of the many possible policy options to address some of these issues is beyond the scope of this discussion. From an immediate programming perspective, the following practices are showing promise in increasing the assets of low-income individuals and families:

Financial literacy training

Financial capability is a precondition for saving money and material assets, which allows for planning, saving, and investing for a better future. There is “widespread agreement among the research community that individuals with lower levels of financial literacy are at increased risk for behaviours that may lead to a personal financial crisis and for financial victimization by predatory lenders,” such as pay day loan services.⁷⁶ Low financial literacy is also linked with under-subscription to public programs and benefits, such as the *Guaranteed Income Supplement*, and with not having a bank account.

The dearth of experimental evaluations of financial literacy programs has been noted by many.⁷⁷ However, some pre-post evaluations have shown positive results with youth (clearly the most effective approach from a prevention standpoint) and with adults in both the community and the workplace,⁷⁸ and many other “soft,” feedback-based evaluations have found increases in motivation to save among program participants.⁷⁹ Although there appear to be no evidence-based evaluations on the impact of financial literacy training for low-income youth, adults, or families, one large and “somewhat soft” evaluation found that at least three-quarters of participants in some programs improved tracking of household expenses, along with improved budgeting, management of credit card debt, and savings.⁸⁰

The effectiveness of training programs, which generally cover topics such as setting financial goals, budgeting, saving and investing, managing debt, and improving poor credit ratings, may be increased when they are used in combination with other strategies, such as individual development accounts.⁸¹

Some of the lessons learned through evaluation of the *Financial Links for Low-Income People (FLLIP)* programs in the U.S. include:

- Use of incentives, such as childcare and transportation, subsidies, and matching funds, improve recruitment and retention in financial education and asset-building programs.
- The target audience of low-income working adults and welfare recipients responds favorably to classes using hands-on, interactive teaching methods in a community setting.
- Use of direct deposit or automated savings and links to free tax preparation services improve savings and asset outcomes.
- Low-income people have significant difficulty understanding complex resource-counting rules and accessing public benefit programs for which they are eligible.
- Non-native English speakers experience significant difficulties even with a financial education curriculum written at a fifth grade literacy level.⁸²

Suggested practices for financial literacy programs

The U.S. Treasury Department's Office of Financial Education has identified the following components and practices of effective financial education programs:⁸³

- Focus on basic tenets – Focus on one or more of four building blocks to achieving financial security: basic savings, credit management, home ownership, and retirement planning.
- Tailor the program to the target audience – Take account of language, culture, age, and experience to tailor the program to its target audience.
- Offer the program locally – For greatest impact, deliver the program through a local distribution channel that makes effective use of community resources and contacts.
- Include participant follow up – Follow up with participants to reinforce the message and ensure that participants are able to apply the skills taught.
- Specify program goals – Establish specific goals and use performance measures to track progress toward meeting those goals.
- Evaluate – Use testing, surveying, and other objective evaluation to demonstrate a positive impact on participants' attitudes, knowledge, or behaviour so as to prove a program's worth. Measures of success would be whether participants increased savings, opened bank accounts, saved for a home, or qualified for a mortgage at higher rates than nonparticipants.
- Ensure replicability – It should be easy to replicate programs on a local, regional, or national basis.
- Build the program to last – Programs should have continuing financial support, legislative backing, or integration into an established course of instruction.

Individual development accounts

Individual development accounts (IDAs) are a key asset-building strategy that allows individuals living in poverty to gain greater financial independence. As described by Social and Economic Development Innovations (SEDI), IDAs are “savings accounts to help low-income persons build assets by matching each dollar they save with a savings credit at a set ratio and for a set period of time. For example, if an account holder saves \$1 and is matched at 3:1, that \$1 becomes \$4. By matching each dollar saved, IDAs provide low-income families and individuals with an opportunity and an incentive to acquire savings that they may otherwise be unable to accumulate.”⁸⁴

Matched savings in an IDA program are targeted for specific uses, such as continuing education, employment training, tools for work, small business creation or home ownership, which enhance a participant's personal assets. In many IDA programs targeting youth, the matched savings are used for post-secondary education or training. Another important IDA program component is that matched savings are never provided directly to the participant, but are paid to a third-party vendor. For example, if a participant elects to use his savings for education, the matched contribution is paid directly to the educational institution. Most IDA programs include training in financial “capability” or “literacy” for participants. IDAs also provide an alternative to traditional incentives to save and invest for the future.

Program to watch: Micro-loans

The Women's Initiative for Self Employment (WISE)

WISE provides loans to low-income women through three different types of loan programs. Clients must first complete a “Simple Steps” business management course and a business plan. After the course, graduates can apply for a seed, startup, or operating capital loan from \$500 to \$10,000. After that loan has been repaid, clients can use other resources such as one-on-one consultations, networking events, and business success seminars. Also offered are ongoing training through WISE's *SuccessLink* program and subsequently a second capital loan from \$2,000 to \$25,000, as well as Individual Development Accounts. Since applicants have been in the classes, staff are able to consider their personal knowledge and judgment about the client in addition to their credit history. WISE has been a leader in developing program metrics and tracking clients. The *Initiative* operates in the San Francisco Bay Area.

As described in Salzman, H.; McKernan, S-M.; Pindus, M; Castaneda, R.M. 2006. *Capital Access for Women: Profile and Analysis of U.S. Best Practice Programs*. (Washington, DC: Urban Institute).

IDAs are only beginning to emerge in Canada, but they are becoming increasingly common in the U.K. and the U.S. as the social and economic effects of asset accumulation become increasingly clear. A recent, experimentally-designed interim evaluation of *Learn\$ave*,⁸⁵ an IDA research and demonstration project sponsored by Human Resources and Skills Development Canada, reveals some very positive outcomes and key learnings:

- About half the participants saved up to the maximum qualifying for matched credits during the 36-month period of eligibility. Those who did not tended to be lower-educated and older participants. New immigrants, participants with more education, and younger participants were more likely to make full use of the *Learn\$ave* matched credits and to make early withdrawals.
- *Learn\$ave* increased the “habit” of saving but did not increase total assets or net worth.
- Financial management training and case management did not greatly affect outcomes, with the exception of attitudes toward education, which improve.
- Although the full impact can't be assessed until the project and its evaluation have been completed, participation led to increased enrolment in educational programs, mostly at the university and college level. This was true across demographic groups but the effects were strongest among those who were employed at the start of the program, those who were born in Canada, and those with no post-secondary certification. It is too early to know whether these educational gains will have impacts on employment.
- Participants in the micro-enterprise stream were more likely to self-employed than the control group.

Improved access to mainstream financial services and micro-loans

It is estimated that as many as 15% of low-income individuals do not have an account with a bank or credit union, relying instead on cheque cashing stores, payday lenders, and rent-to-own stores,⁸⁶ which typically charge exorbitant fees and interest rates. According to Statistics Canada, “when annualized, interest rates and other fees charged for borrowing \$100 for 14 days can range from 335% to 650%—rates that exceed the criminal interest provisions of the Criminal Code.”⁸⁷ Analysis of data from the 2005 Survey of Financial Security revealed that almost half of families who used payday loans reported that they had no one to turn to for financial assistance in the face of financial difficulty. The data also showed that borrowing from payday loan companies can trigger a spiral of debt and poor financial decision-making.⁸⁸

Barriers to using mainstream financial institutions include identification requirements, cheque hold policies, garnishment and set-off, location, and hours of operation. Many of these barriers require policy solutions, but community-based programming and community development initiatives can make an immediate difference by assisting people to obtain identification, assisting with debt repayment programs, assisting people to access the government benefit programs to which they are entitled, providing financial literacy training, and establishing community loan funds and other micro-loan programs.

Program to watch: Alternative to payday loan operations

Community Financial Services Centre (CFSC)

The Winnipeg CFSC was launched as a pilot project in 2006 by the Winnipeg North End Renewal Corporation and the Assiniboine Credit Union with funding from the Winnipeg Partnership Agreement. The CFSC offers an alternative to payday loan operations by creating identification for new clients, opening accounts, cashing cheques with no holding period, and providing loans as low as \$20. These services are intended to help clients to build a credit history, thereby reducing the access gap to regular financial service providers

Government of Manitoba, News Release, November 16, 2006, “Removing barriers: Winnipeg Partnership Agreement invests in Community Financial Service Centre Project.”

In Canada, micro-finance programs generally offer small loans, loan guarantees, or equity investments to people with no collateral and, often, a spotty credit history, usually for the purpose of starting a business. Programs are sometimes provided by financial institutions, although many not-for-profit organizations offer their own low-interest or no-interest micro-loan initiatives.⁸⁹ The greatest challenge for community-based micro-loan programs is that, primarily because of their interest rate practices, they don't generally return a profit and rely instead on private donations and/or government grants to stay in business.⁹⁰

Although there appear to be no evidence-based evaluations of micro-finance or micro-lending programs in terms of their effectiveness in helping low-income people attain self-sufficiency, some American "soft" evaluations have been very positive. For example, a 2008 survey of 878 microenterprise program clients revealed that almost 60% of the 18% of clients who were living in poverty when they started the program had moved out of poverty one year later.⁹¹ Evaluation of the U.S. Microenterprise Welfare to Work Demonstration found that two years after intake, 25% of participants who completed a survey were self-employed, 31% were employed by others, and 12% were both working and operating a business, and the percent of respondents who were receiving welfare benefits declined from 94% to 25%.⁹²

Reducing expenses

Either in conjunction with or as an alternative to strategies to increase income, initiatives to reduce household expenses can improve individuals' and families' economic self-sufficiency. Evidence-based research on such initiatives is lacking; the following section describes some of the initiatives that offer promise in increasing self-sufficiency.

- **Housing**

The social and health consequences of affordable housing shortages can be broad and destructive for individuals and families. Low-income families are forced to allocate money that would otherwise be spent on food, clothing, recreation, and other essentials toward rent payments that exceed their means. Their housing situations are often unstable, requiring them to make frequent residential moves which can uproot children from their schools and communities and compound other family stressors. Moreover, low-cost housing is often of poor quality and can expose children to a number of health risks.⁹³

A number of studies have explored whether housing subsidies have an effect on the economic self-sufficiency of a household, with mixed findings. A recent review of the research summarizes the evidence as follows: "Some studies report positive and statistically significant effects on improving self-sufficiency; others reporting insignificant or neutral effects. However, only a handful of these studies use valid measures of housing assistance and results from these studies are generally similar: receipt of housing assistance is associated with a short-term decline in earnings and work, but this decline becomes insignificant after about two years. Receipt of housing assistance is also associated with higher welfare receipt compared with non-recipients that persists over time. Other studies suggest that public housing combined with services has positive effects, and two studies find that public housing may lead to beneficial educational outcomes for children."⁹⁴



Unfortunately, research shows that food insecurity is quite widespread among low-income people in Canada.

- **Transportation**

Many low-income individuals and families face transportation challenges. These people, many of whom do not own cars, often cannot find suitable transportation to and from home, work, child care, and other destinations. Subsidized transit passes can help to address the cost of public transit, which taxes the budgets of many individuals and families. However, public transportation may not be adequate in some communities. Similarly, the hours of transit operation in a city like Calgary may be insufficient for people working in low-skill jobs, many of which are located in industrial areas far from lower-income urban neighbourhoods. This spatial mismatch means that it can be impossible for workers using public transit to get to work on time, or to get home safely at the end of a work day. Recent American research, focusing on cities featuring urban sprawl, has documented the relationship between employment and reliable transportation. Respondents without access to a reliable vehicle are less likely to be employed; those employed are more likely to have access to a reliable vehicle.⁹⁵

- **Local currency**

Local currencies are seen a way to incorporate unemployed or marginal community members into the economy and strengthen local social ties. Worldwide, a variety of local currency programs have met with a good deal of success, but they are not as common in Canada. Essentially, "these currencies are printed money issued by a local organization and redeemed for partial or full payment to supporting merchants or other participants outside the retail sector. By circulating money that can only be spent locally, users of these alternative currencies express support for community-based employment and higher wages."⁹⁶ A great deal has been written about the merits of local currencies,⁹⁷ but it does not appear that any initiatives have been formally evaluated in terms of their specific social or economic impacts. While there is some indication that some programs strengthen social cohesion in communities, some researchers are skeptical about their practical economic merits.⁹⁸

- **Food security initiatives**

The World Food Summit of 1996 defined food security as existing "when all people at all times have access to sufficient, safe, nutritious food to maintain a healthy and active life."⁹⁹ Unfortunately, research shows that food insecurity is quite widespread among low-income people in Canada. The available evidence suggests "that income affects food intake both directly and indirectly through the dispositions associated with particular social class locations."¹⁰⁰ Food insecurity has been associated with obesity, behaviour problems, learning difficulties, stunted growth, and other developmental problems among children and youth,¹⁰¹ and depression and anxiety among low-income mothers.¹⁰² In general, food programs, such as food banks, school breakfast and lunch programs for children, and community feeding programs for adults and families are seen as a necessary evil: People must be fed, but some researchers worry that such programs might perpetuate inequities, stigmatize participants, disempower and exclude families, and create dependent clients.¹⁰³



The hours of transit operation in a city like Calgary may be insufficient for people working in low-skill jobs, many of which are located in industrial areas far from lower-income urban neighbourhoods.



In this document:

- “Evidence-based” means that a program or practice has been tested in a well-designed and methodologically sound (ideally but not necessarily, experimental (RCT) or quasi-experimental) study (ideally, but not necessarily, more than one study and replicated in more than one site), and has been shown to produce significant reductions in poor outcomes or associated risk factors or significant increases in positive outcomes or associated protective factors.
- “Best practices” refer to programs or components of programs or delivery methods that have been identified as effective (i.e., produce significant reductions in poor outcomes or associated risk factors or significant increases in positive outcomes or associated protective factors) by repeated methodologically sound studies using an experimental (RCT) or quasi-experimental design.
- “Promising practices” refer to programs or components of programs or delivery methods that have been identified as effective (“effective” as defined above) in at least one well-designed and methodologically sound study using at least a pre-post design with a large sample of participants that has been subject to peer review.

“Prevention” means creating conditions or personal attributes that strengthen the healthy development, well-being, and safety of individuals across the lifespan and/or communities, and prevent the onset or further development of problems in each of these domains. In the research-based risk and protection prevention paradigm, prevention occurs by reducing risk factors and increasing protective factors.

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