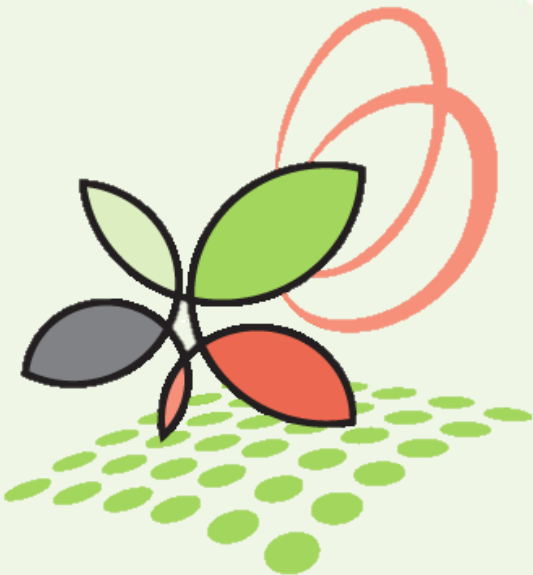


Community Data Program

Using data to understand poverty in your community

May 23, 2018



Agenda

| | |
|--|---|
| Icebreaker | 15 minutes |
| Key Concepts & Ideas | 1 hour Topics covered: <ul style="list-style-type: none">• Low income lines overview• Choosing a low income measure• Tables intended to measure aspects of poverty• Overview of Community Poverty Project (CPP) tables |
| Networking Break | 30 minutes Desired Outcomes: <ul style="list-style-type: none">• Get to know your CDP colleagues• Connect with others working on similar questions• Think about what break out group you want to join after the break |
| Brainstorming: What is Poverty? | 30 minutes Discussion about: <ul style="list-style-type: none">• Formal definitions of poverty used by Canadian organizations• Contextual considerations• Are there existing concepts and indicators that can inform our understanding of poverty? |
| Exercise: how do existing CPP tables align with our definitions of poverty? | 1 hour 15 minutes Exercise overview: <ul style="list-style-type: none">• Join a group on one of the following topics: families & children; employment & education; language & culture; income; housing• Explore data tables with a group of CDP colleagues• Report back |



Icebreaker

15 minutes



Key Concepts and Ideas

- *Low income lines overview*
- *Choosing a low income measure*
- *Tables intended to measure aspects of poverty*
- *Overview of Community Poverty Project (CPP) tables*

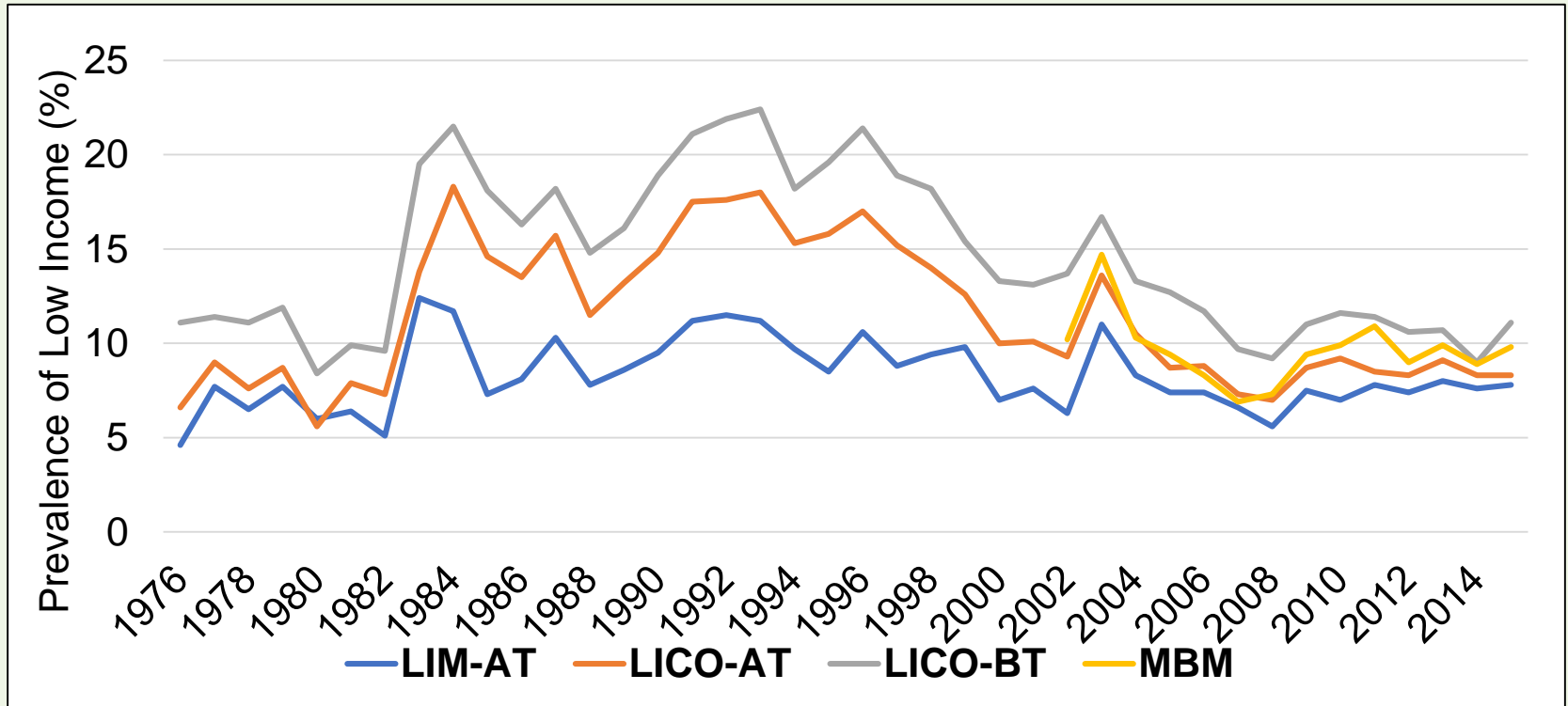


Key Concepts (see handout)

1. Low Income Measure
2. Low-Income Cut-off
3. Market Basket Measure
4. Core Housing Need
5. Housing affordability
6. Housing suitability
7. Housing adequacy
8. Working Poverty
9. Income Inequality
10. Consumer debt and credit (e.g., non-mortgage consumer debt)



Prevalence of Low Income in Calgary by LIL, 1976-2015



Source: Statistics Canada Canadian Income Survey [Table 206-0041](#)

The measures cumulatively provide a better understanding of low income as a whole. They provide similar trends, thereby bolstering each others reliability. –Briggs and Lee (2012) Poverty Costs, An Economic Case for a Preventative Poverty Reduction Strategy in Alberta.



Prevalence of Low Income, Calgary 2015

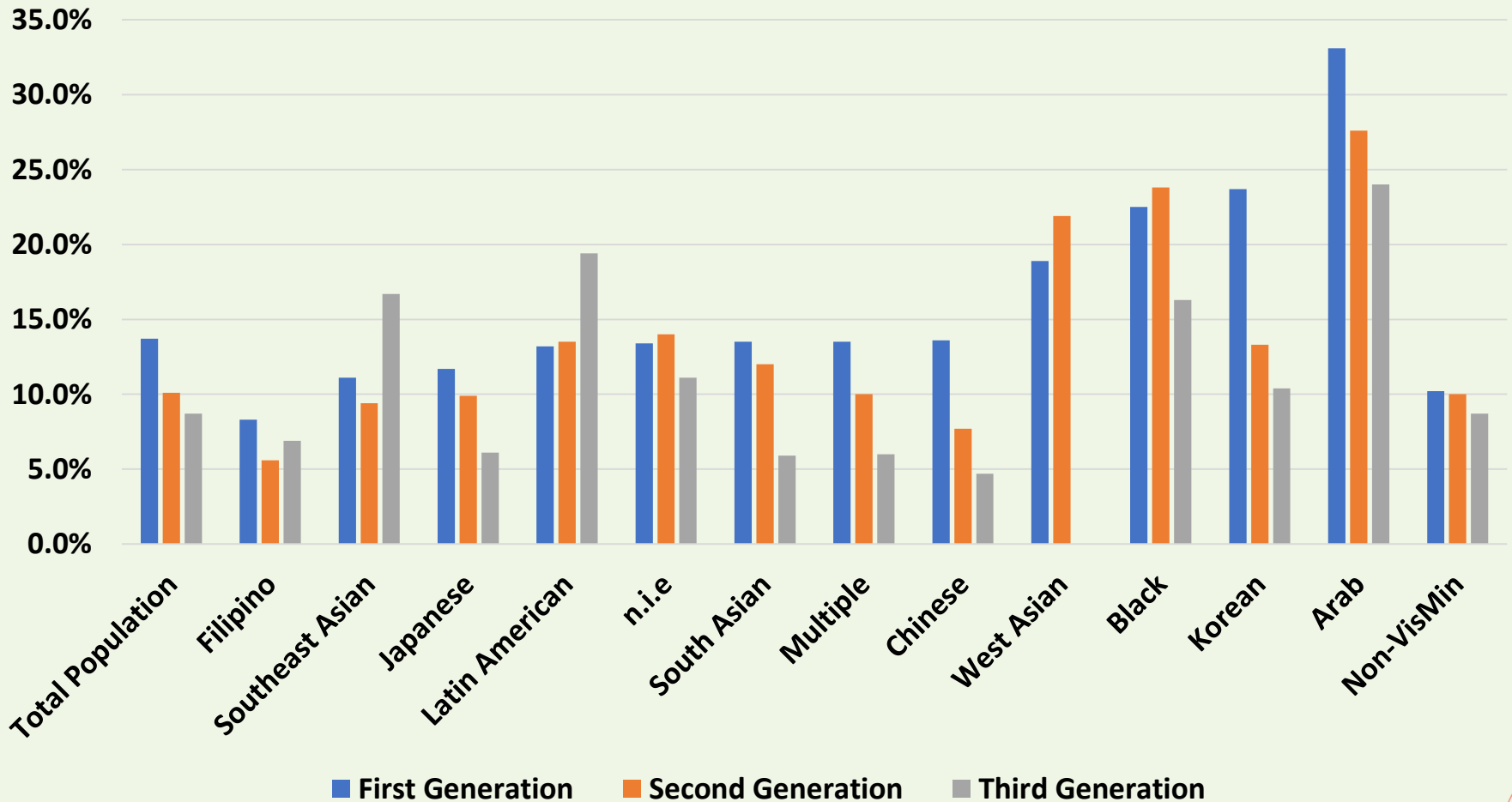
| | Low-income measure, after tax (LIM-AT) | Low-income measure, before tax (LIM-BT) | Low-income cut-offs, after tax (LICO-AT) | Low-income cut-offs, before tax (LICO-BT) | Market-Basket Measure (MBM)* |
|-------------------|--|---|--|---|------------------------------|
| Total - Age | 9.3% | 11.4% | 8.7% | 11.4% | 10.6% |
| 0 to 17 years | 12.9% | 15.2% | 10.6% | 13.7% | 13.5% |
| 0 to 5 years | 13.3% | 15.6% | 10.9% | 13.9% | 14.1% |
| 6 to 17 years | 12.7% | 15.0% | 10.5% | 13.6% | 13.1% |
| 18 to 24 years | 9.8% | 11.8% | 12.5% | 15.4% | 14.4% |
| 25 to 54 years | 7.9% | 9.3% | 8.1% | 10.1% | 9.7% |
| 55 to 64 years | 8.5% | 9.5% | 8.1% | 9.5% | 9.2% |
| 65 years and over | 8.4% | 14.9% | 5.0% | 11.4% | 6.9% |

*Calgary CMA

Sources: Statistics Canada Catalogue [No. 98-400-X2016127](#) and [No. 98-400-X2016147](#)



Prevalence of Low Income (LICO-BT) in the Calgary CMA by Visible Minority, 2015



Source: Statistics Canada Catalogue No. [98-400-X2016211](https://www150.statcan.gc.ca/n1/pub/98-400-x2016211)

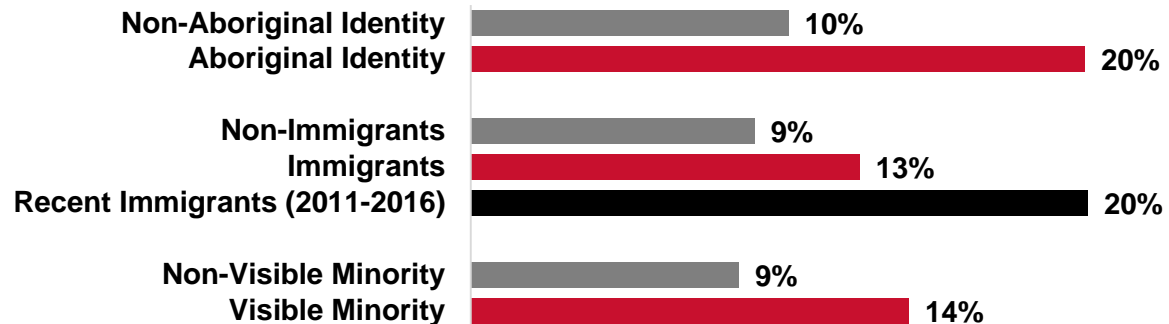


Individual Income and LICO-BT

Median Total Income, Calgary CMA, 2015



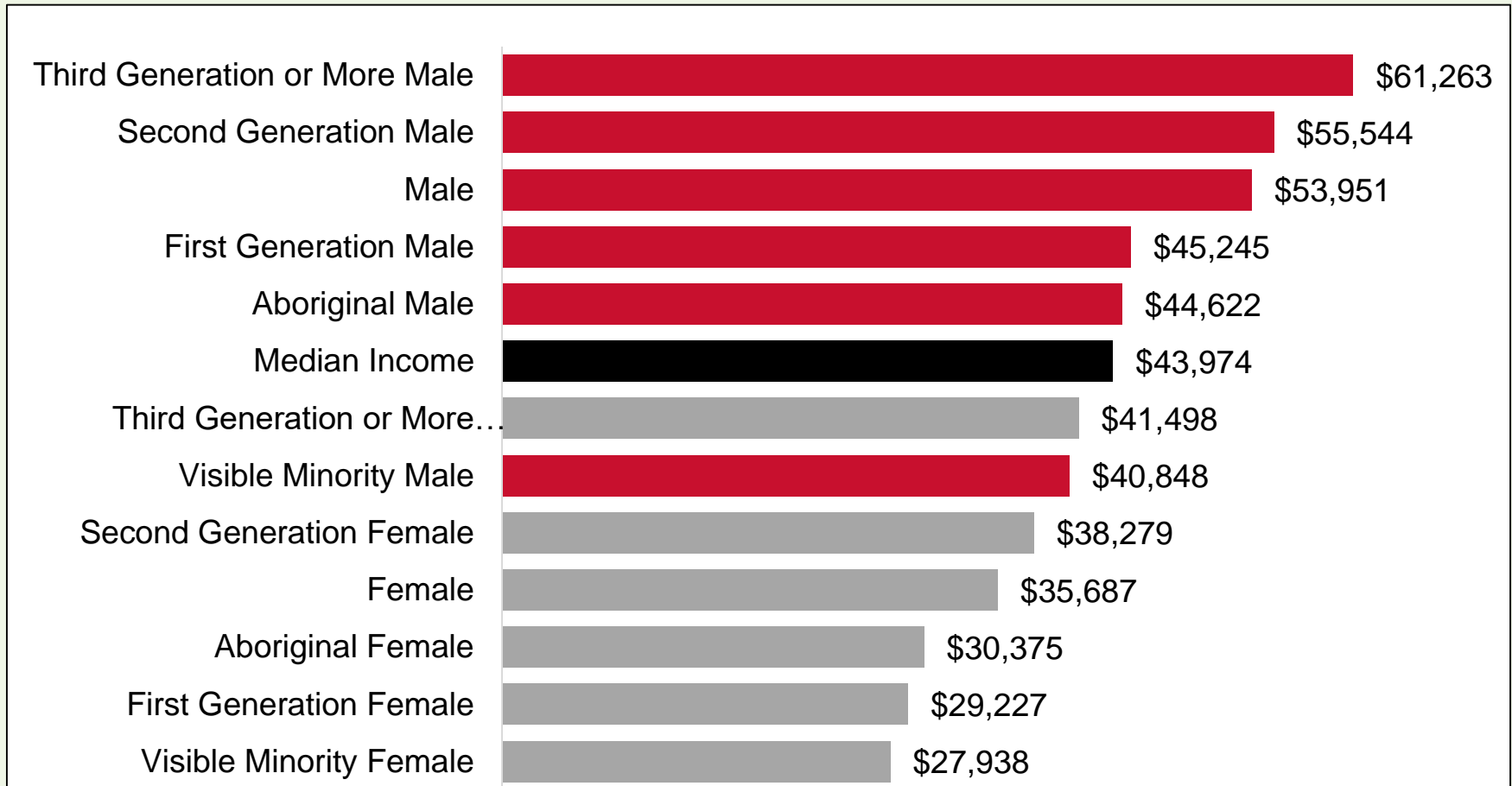
Prevalence of Low Income, Calgary CMA, 2015



Sources: Statistics Canada Catalogue Nos. [98-400-X2016103](#), [98-400-X2016205](#), [98-400-X2016210](#), [98-400-X2016173](#), [98-400-X2016206](#), [98-400-X2016211](#)



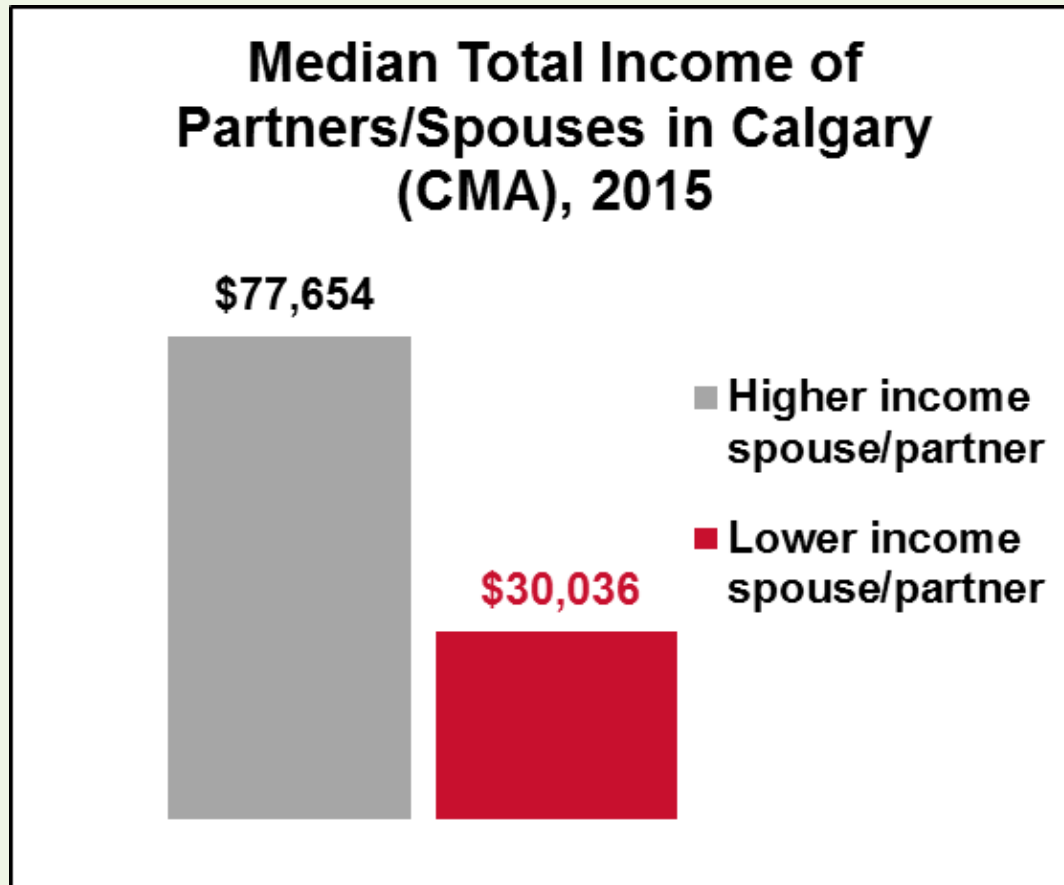
Median Total Incomes, Calgary CMA, 2015



Sources: Statistics Canada Catalogue nos. [98-400-X2016113](#), [98-400-X2016210](#), [98-400-X2016205](#)



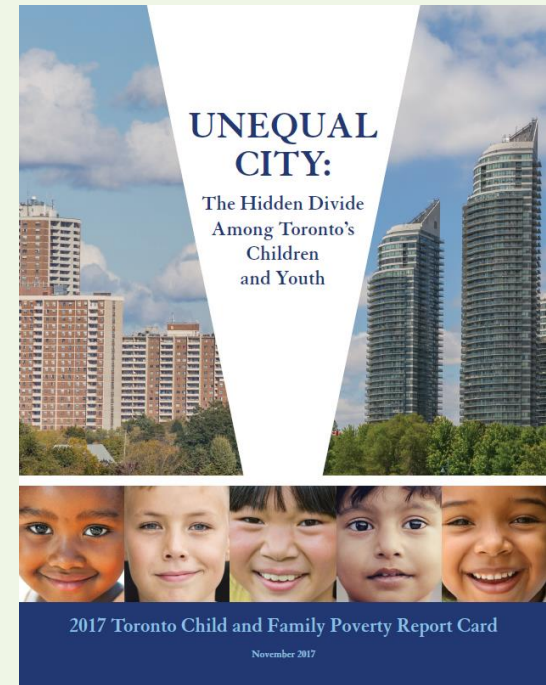
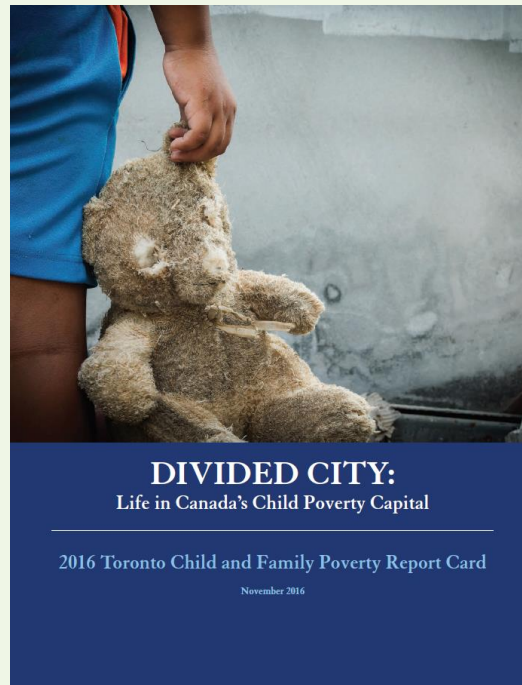
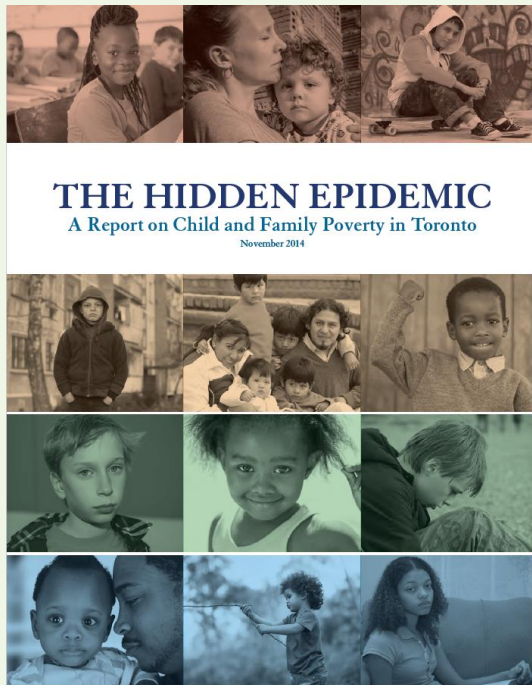
Vulnerability of Lower Income Spouse /Partner



Source: Statistics Canada Catalogue No. [98-400-X2016106](#)



Toronto Child and Family Report Card series



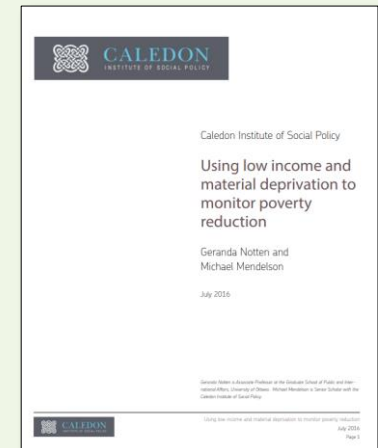
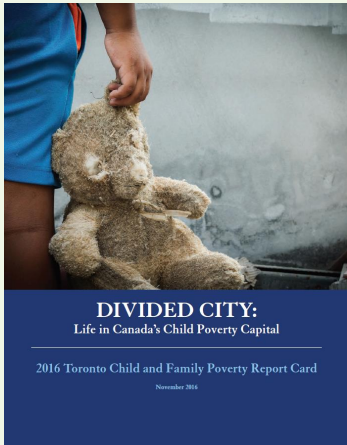
The measure you choose matters

Data Note: Statistics Canada has no official, government-mandated poverty line. The Low-Income Measure After Tax (LIM-AT) employed in this report was chosen as it is considered the best available statistic, collected annually at the local level from tax filer data. Tax filer data operates on the concept of the census family rather than a household. LIM-AT is calculated as 50% of median after-tax income of family or household incomes, allowing for size of the family unit. In 2014, the LIM-AT threshold for a family with two adults and two children under age 16 was \$35,648. According to Statistics Canada, tax filer data provide a useful way of looking at trends over time and comparing and contrasting low-income rates of different geographies. For further notes and limitations on use of tax filer data, see *The Hidden Epidemic*¹⁵, or Statistics Canada's webpage on the T1 Family File¹⁶.

LIM-AT is one way of understanding the extent of poverty experienced in a community. Other ways of measuring low income can produce different perspectives.

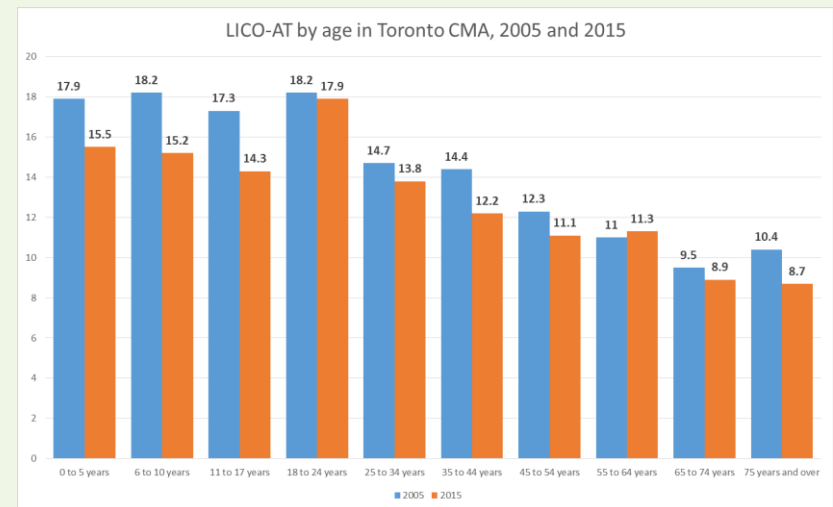
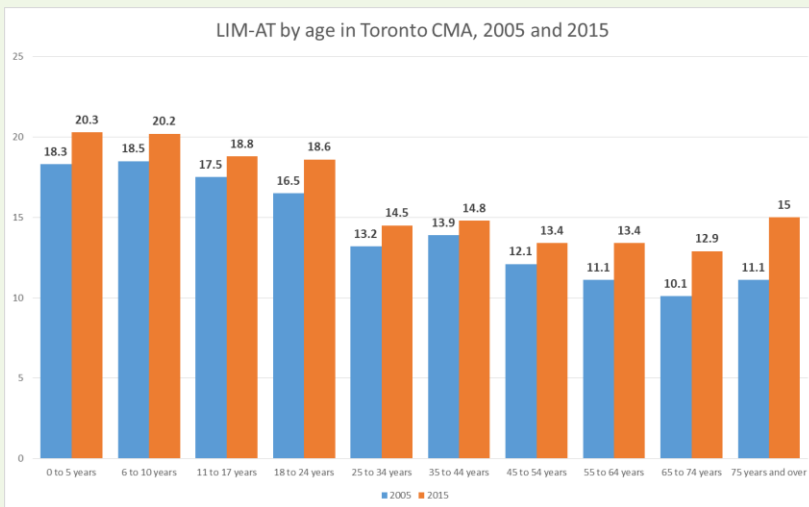
A recent report from the Caledon Institute¹⁷ compared an income-based approach to defining a poverty line with a material deprivation approach to poverty used in Europe. The material deprivation approach instead surveys households to ask whether there are any basic goods or services that they want but cannot afford. The Caledon study found that when these two approaches were applied to Ontario children, the measures identified very different groups in poverty, with not a lot of overlap.

Ultimately, neither low-income lines nor material deprivation approaches can provide the whole picture on their own, and it remains important to consider a broader range of issues, such as equitable access to health care, education, child care, and early childhood education when considering the level of poverty in a community.

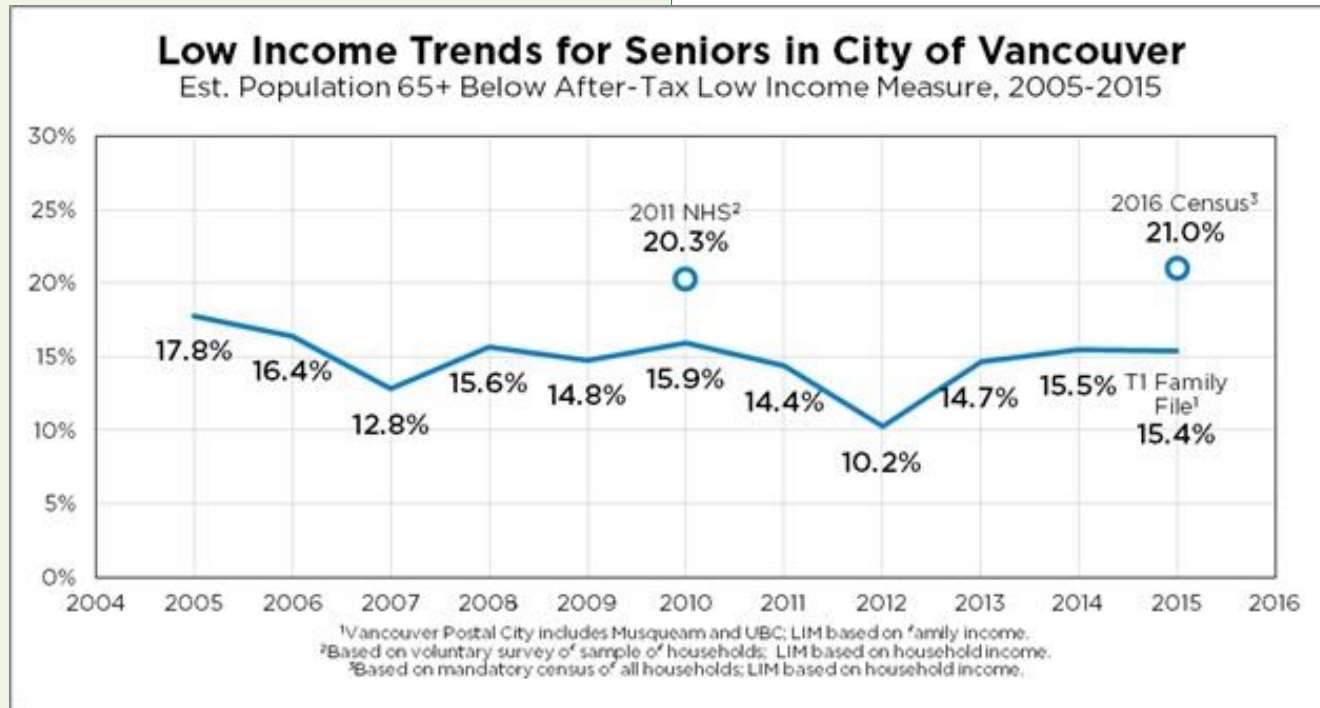
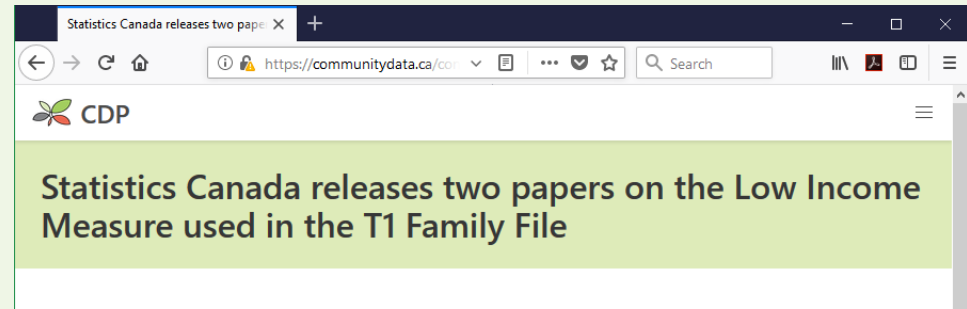


The Low Income Line (LIL) you choose matters

- **LIM-AT** rates increase for all age groups of residents in Toronto CMA from 2005 to 2015, especially seniors
- **LICO-AT** rates decrease for most age groups of residents in Toronto CMA from 2005 to 2015, especially children



The data source you choose matters



used in the...

calculated. Two new papers

in the T1 Family File¹ summarizes this year. From this page, you can learn more about how these changes

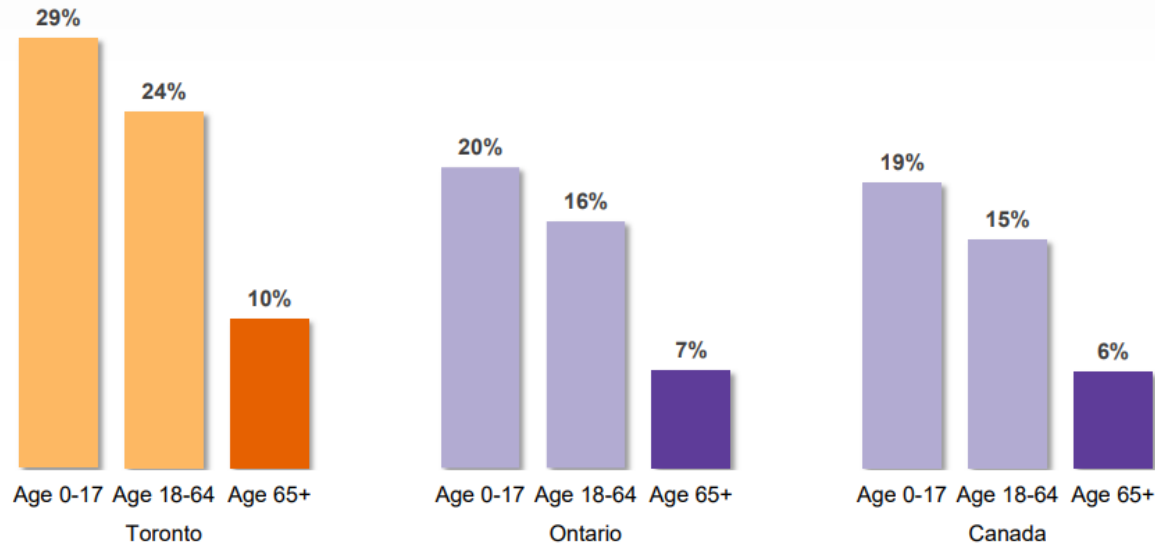
by File and 2016 Census of Canada (due to methodology changes) and compares results from two data sources which use different definitions of low income and the T1 Family file (T1FF). This report focuses on unit of analysis, and discusses what factors users may want



Low income lines are just lines

Low income by age in Canada

In Toronto, a higher proportion of the population experiences low income than for the province or the country. This is the case across age groups, and people age 65+ experience consistently lower rates of low income than the rest of the population.

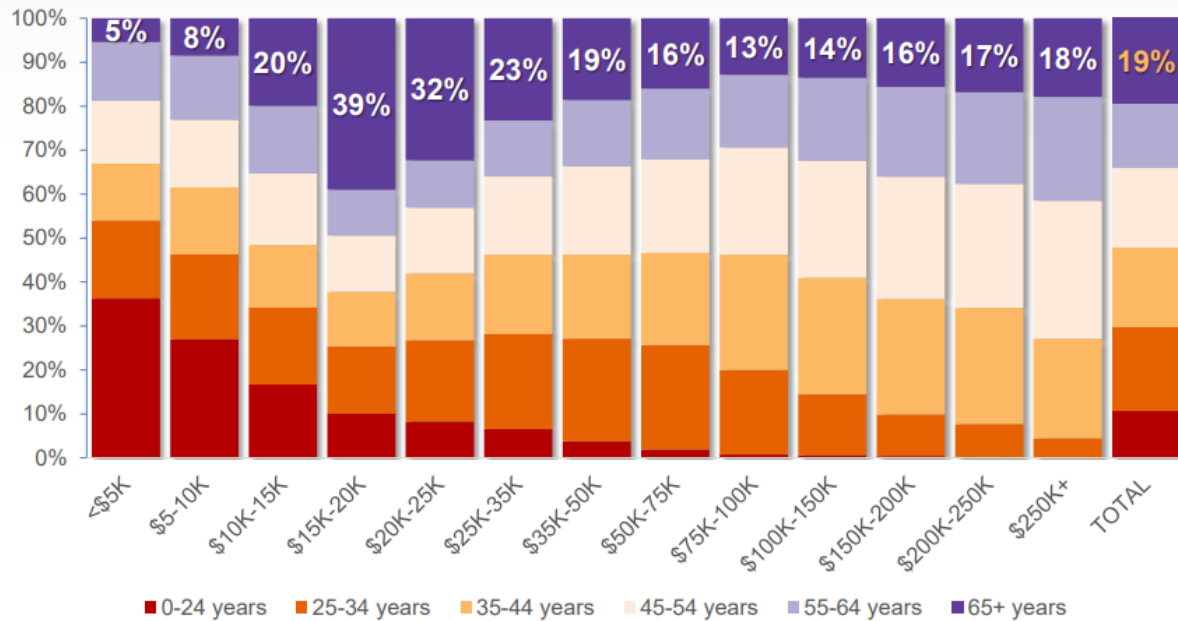


Low income lines are just lines

Income by age group



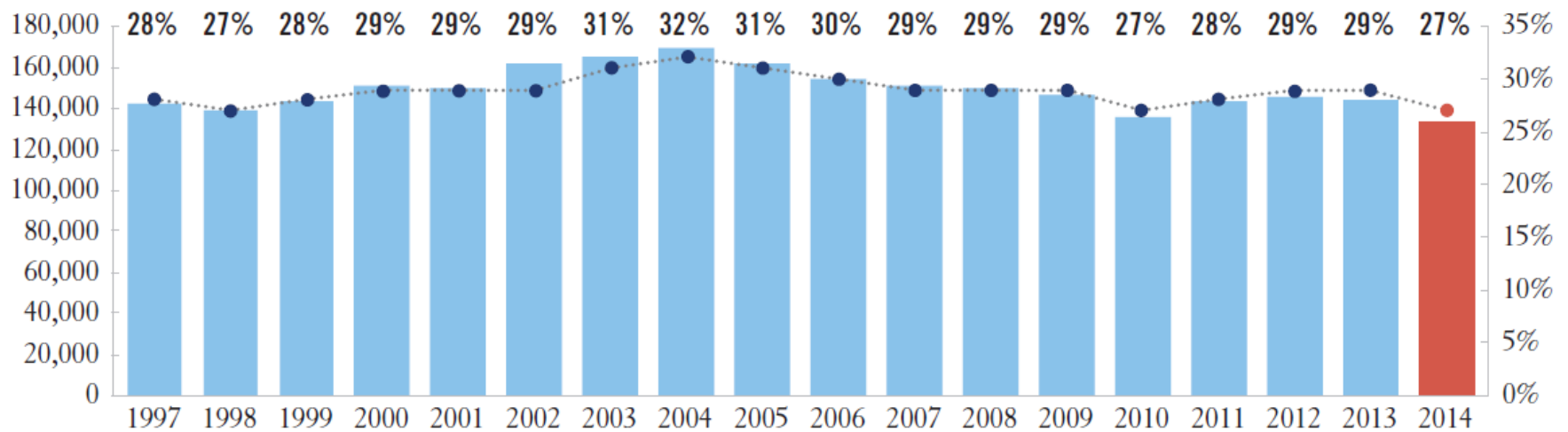
Seniors are overrepresented in the \$15K to \$25K income brackets, and underrepresented in the <10K bracket.



T1FF: Low-income measure

Change over time

Figure 2: Number and Percentage of Children in Toronto Living Below the Low-Income Measure After Tax (LIM-AT), 1997-2014



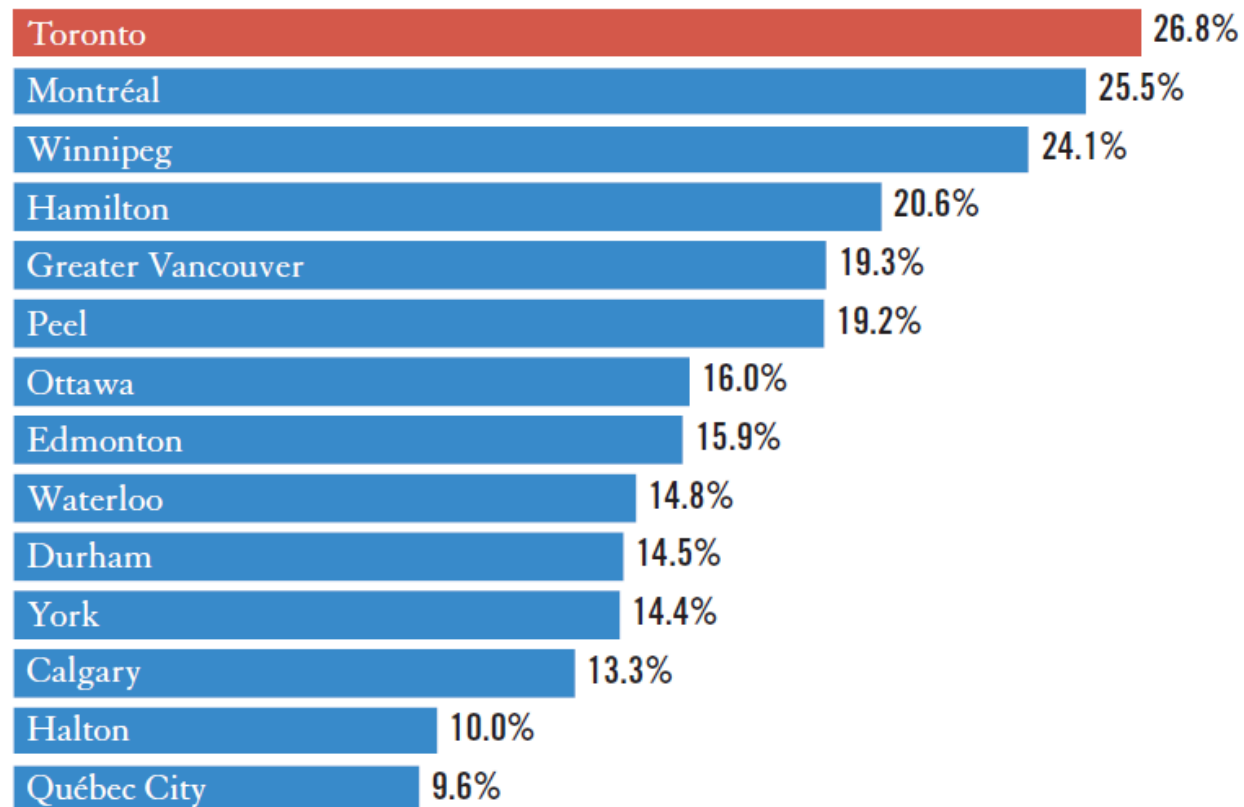
Source: City of Toronto, Statistics Canada, T1 Family File (T1FF), 1997-2014.



T1FF: Low-income measure

Comparison of Census Divisions

Figure 1: Percentage of Children Age 0-17 Living Below the Low-Income Measure After Tax (LIM-AT) in Large Canadian Urban Areas (>500,000 residents), 2014

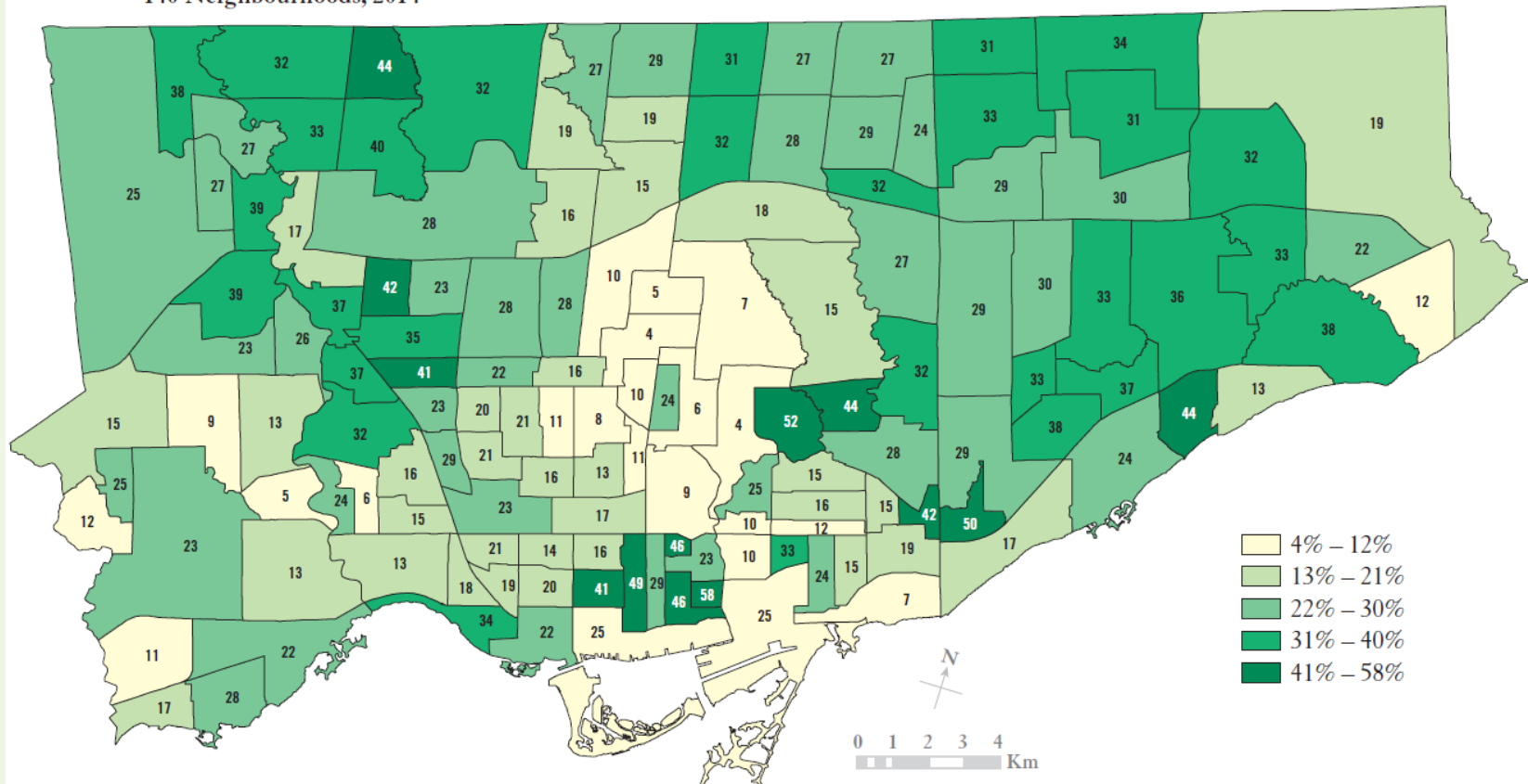


Source: City of Toronto, Statistics Canada, T1 Family File (T1FF), 2014.



T1FF: Low-income measure Comparison of neighbourhoods

Figure 4: Percentage of Children Age 0-17 Under Low-Income Measure After Tax Living in each of Toronto's 140 Neighbourhoods, 2014



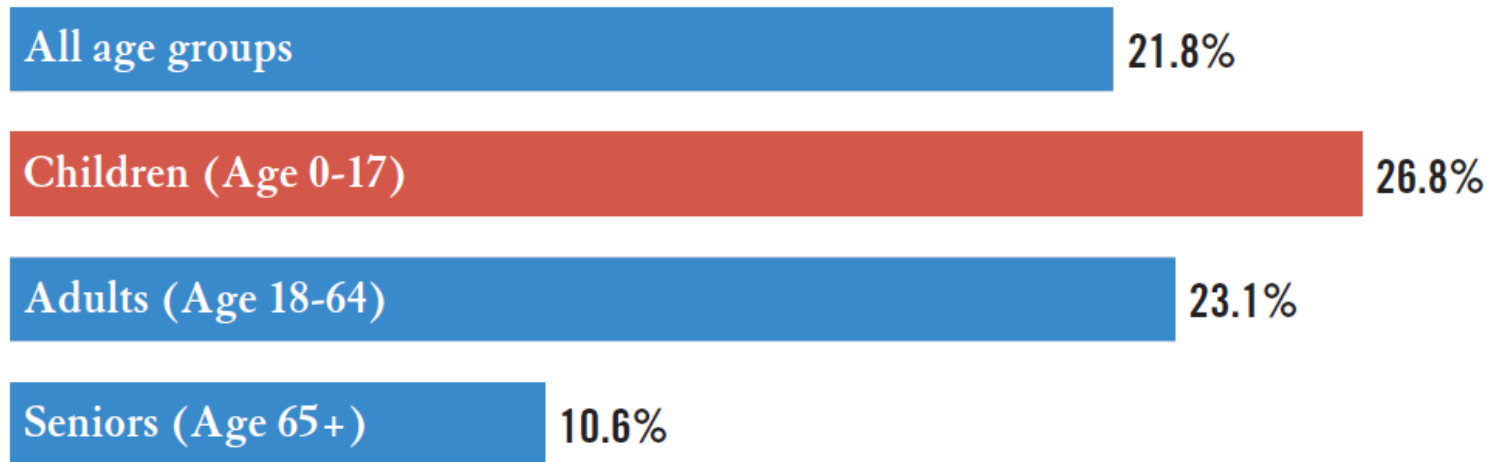
Source: Statistics Canada, 2014 T1FF Family File Table 18, Community Data Program; City of Toronto, Social Policy Analysis & Research.



T1FF: Low-income measure

Comparison of age groups

Figure 3: Percentage of Toronto residents living below Low-Income Measure After Tax (LIM-AT), by Age, 2014



Source: City of Toronto, Statistics Canada, T1 Family File (T1FF), 2014.



Changes to LIM-AT in T1FF tables: 3 new tables

| Table I-13 After-tax low income status of tax filers and dependents | Table F-19 Census families by family type and family composition | Table F-20 After-tax low income status of census families |
|--|--|---|
| Individuals in Couple families, Lone parent families, All Census families, Non-family persons, All family units | All Census families, Couple families, Lone parent families, Non-family persons, All family units | Low income: All Census families, Couple families, Lone parent families, Non-family persons, All family units |
| Total population Age 0-17 Age 18-64 Age 65+ | # of families # of persons # of persons 0-17, 18-64, & 65+ | # of families in low income Median after-tax family income |
| # in low income % in low income Average low income gap ratio | | |

Each table contains breakdowns by # of children: 0, 1, 2, 3+, all



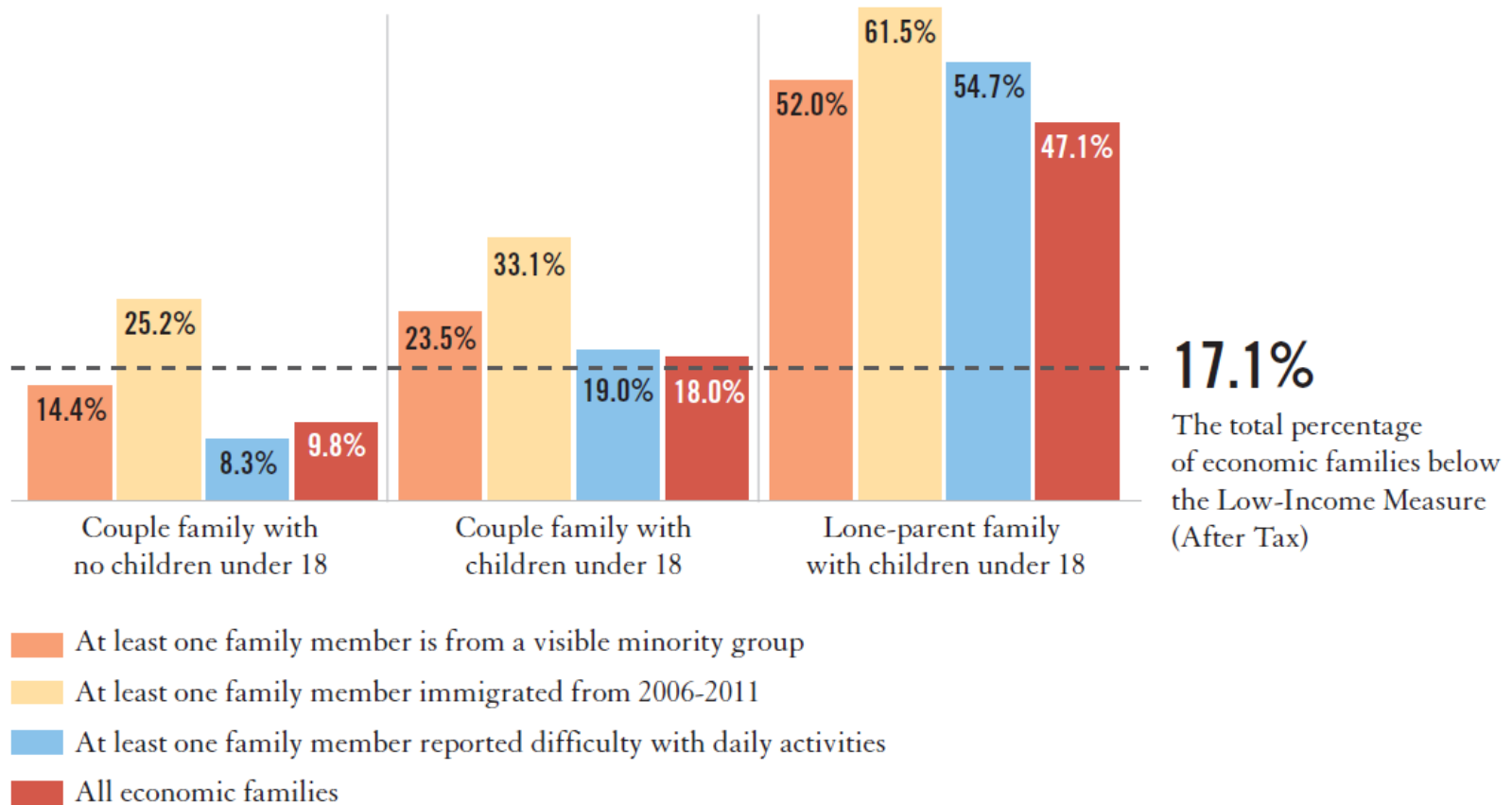
Connecting low income data to other data sources

| 2014 Report | 2016 Report | 2017 Report |
|--|--|--|
| Geography, Ethno-racial background, Indigenous communities, Immigration/citizenship status, Disability, Family structure | Education & Recreation (Toronto District School Board student survey; Early Development Instrument; Education Quality and Accountability Office standardized test results) | Low income across specific population groups |
| | Housing (NHS, Custom data purchases, income to average rent comparison) | Visible minority population, Generation status, Immigration status |
| Access to: Nutrition; Housing; Education; Recreation | Food & Nutrition (Daily Bread Food Bank client visits, client survey) | Indigenous families (Our Health Counts Toronto) |
| Employment income; Income supports & community services, Affordable public services | Transit (Cash fare, government subsidy per ride, frequency of transit trips, # jobs within one hour transit ride) | Family structure / Lone parent families |



Census (NHS) data

Figure 6: Family Low-Income Rates (LIM-AT) by Sub-Category, 2010

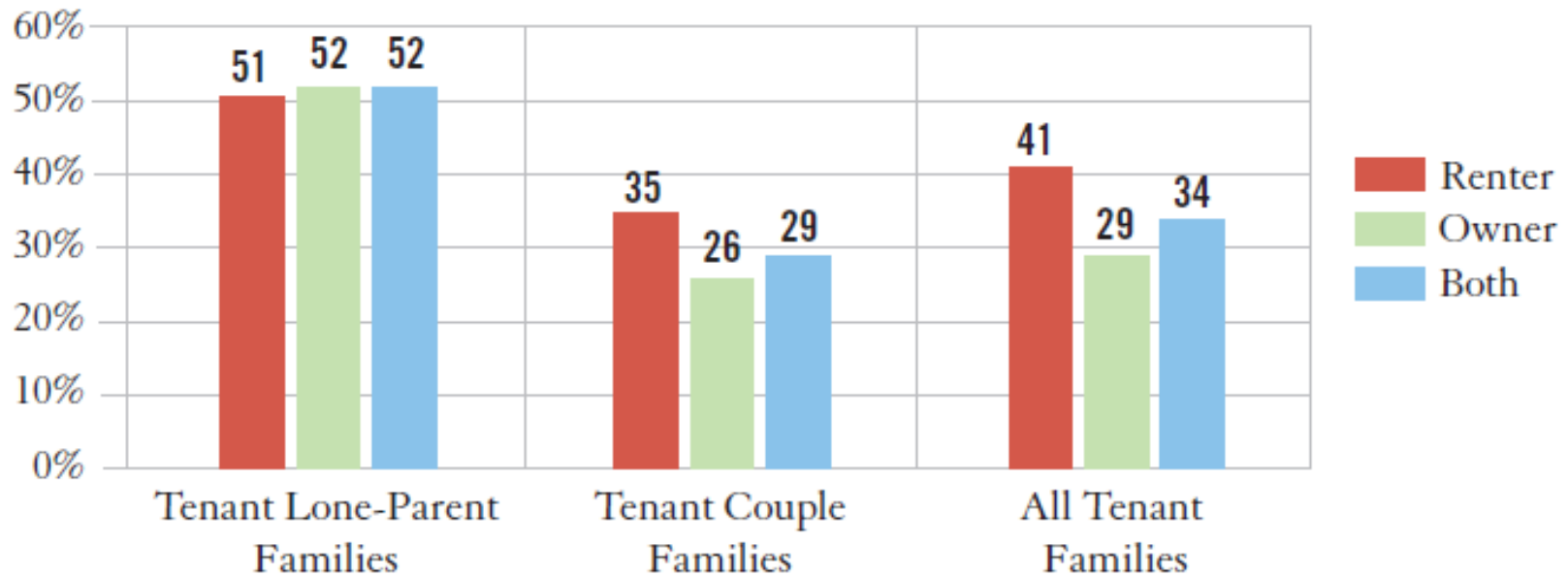


Source: National Household Survey - Statistics Canada, 2011, Custom Tabulation access through the Community Data Program.



Housing unaffordability

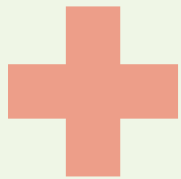
Figure 13: Percentage of Tenant Economic Families with Children Under Age 18 Spending More Than 30% of Household Income on Shelter, 2011



Source: National Household Survey - Statistics Canada, 2011,
Custom Tabulation access through the Community Data Program.



Inadequate,
Unsuitable Or
Unaffordable
Housing



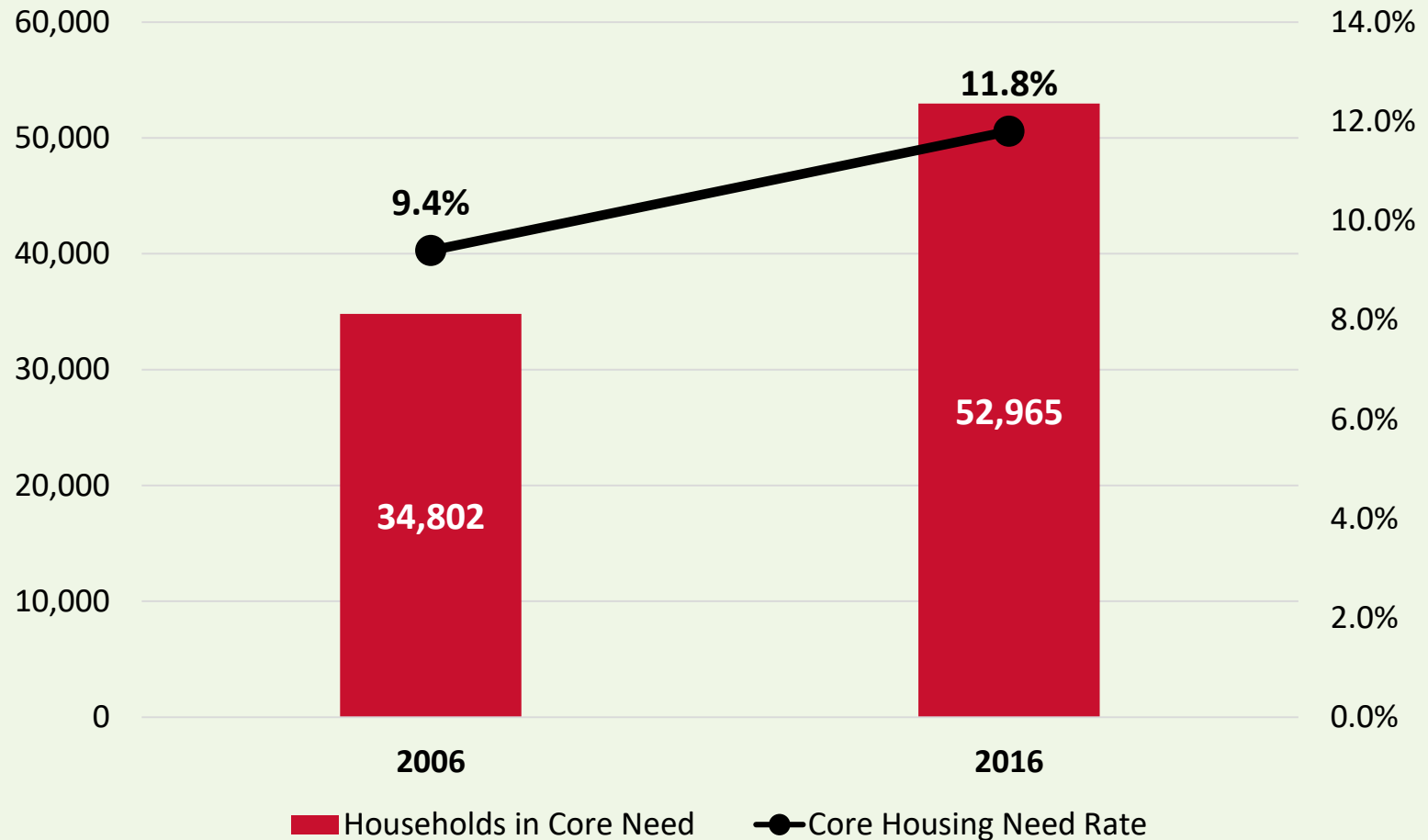
Household* would
have to spend
>30% of income to
pay median rent of
local acceptable
housing.

Core
Housing
Need

*Does not include non-family households with a least one maintainer age 15 to 29 attending school.



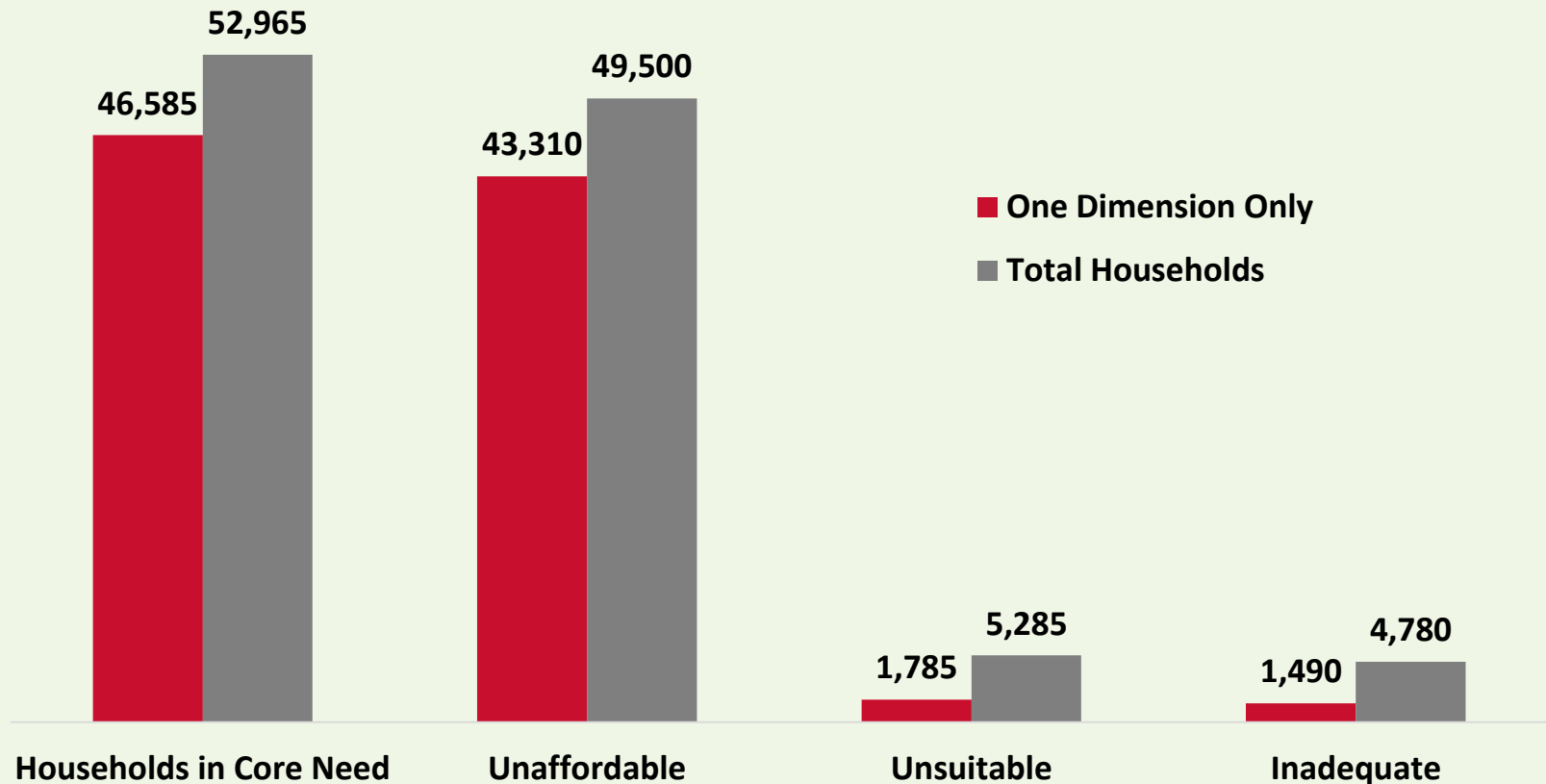
Core Housing Need in Calgary, 2006-2016



Source: <http://www12.statcan.gc.ca/census-recensement/2016/dp-pd/chn-biml/index-eng.cfm>



Dimensions of Core Housing Need Calgary, 2016

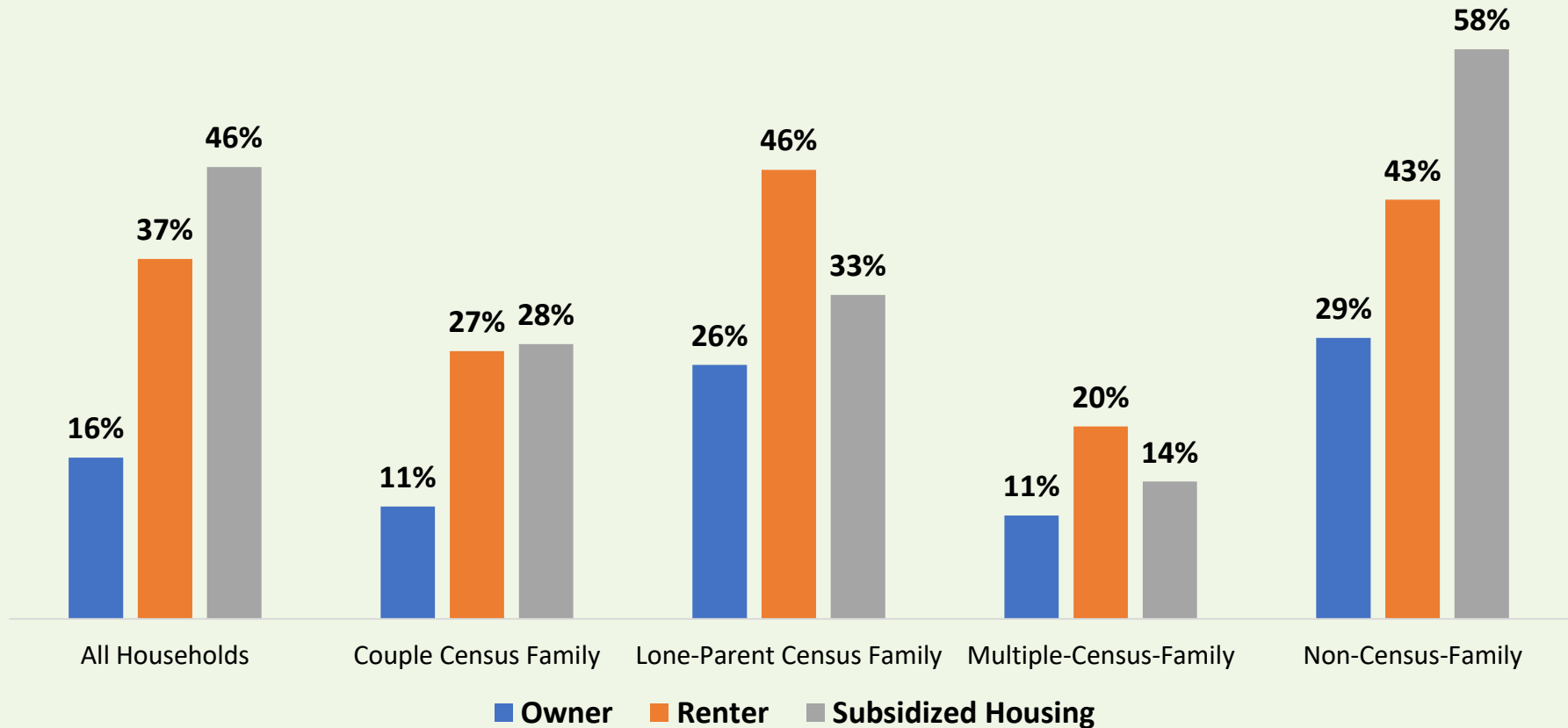


Source: <http://www12.statcan.gc.ca/census-recensement/2016/dp-pd/chn-biml/index-eng.cfm>



Percentage of Households Spending 30% or More on Shelter Costs (Housing Affordability), Calgary CMA, 2016

J



Source: Statistics Canada Catalogue No. [98-400-X2016230](#)



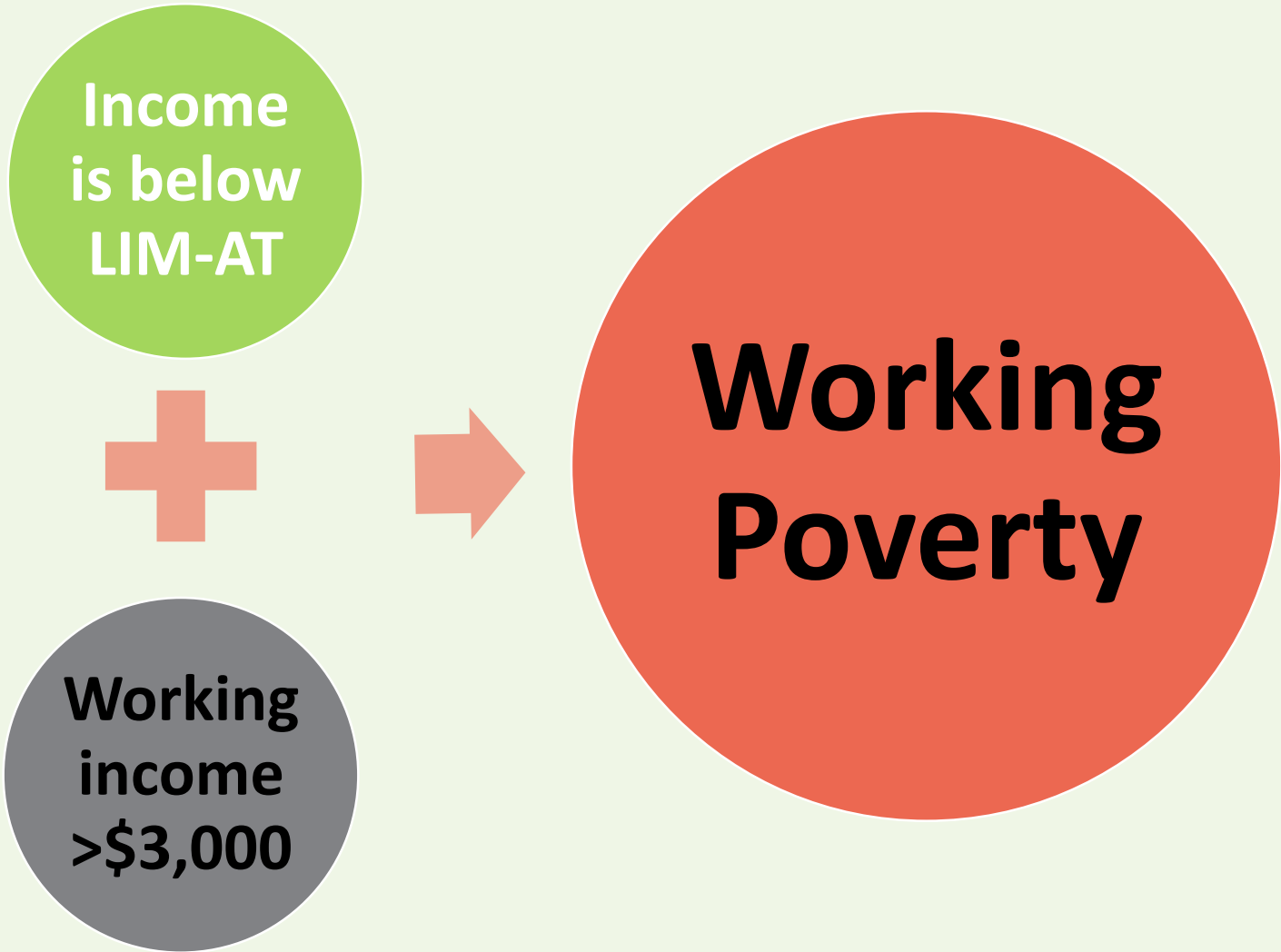
Source: Taxfiler

Relevant Data Groups available from the [CDP](#):

1. Income of Families
2. Income of Individuals
3. Income of Seniors
4. Financial Data and Charitable Donations
5. Working Poor and Income Inequality*

*focus of next couple of slides





Working Poor – Who is excluded?

- I. Post-secondary students who claim tuition fees and are not in a census family.
- II. Children, regardless of age, living with their parents
- III. Parents who are less than 18 years of age.

For example,

- I. an adult with a part-time job who took one college course on-line and claimed the part-time tuition credit on his T1 tax form would be excluded from being potentially identified as “working poor”;
- II. a lone parent who is 17, not in school and has a part-time job would be excluded from being potentially identified as “working poor”.



Working Poverty Individuals in Calgary, 2015

- I. There were **41,430** working poor individuals living in Calgary in 2015.
- II. This represents **5%** of the population included in the assessment of working poor individuals in Calgary.



Income Inequality

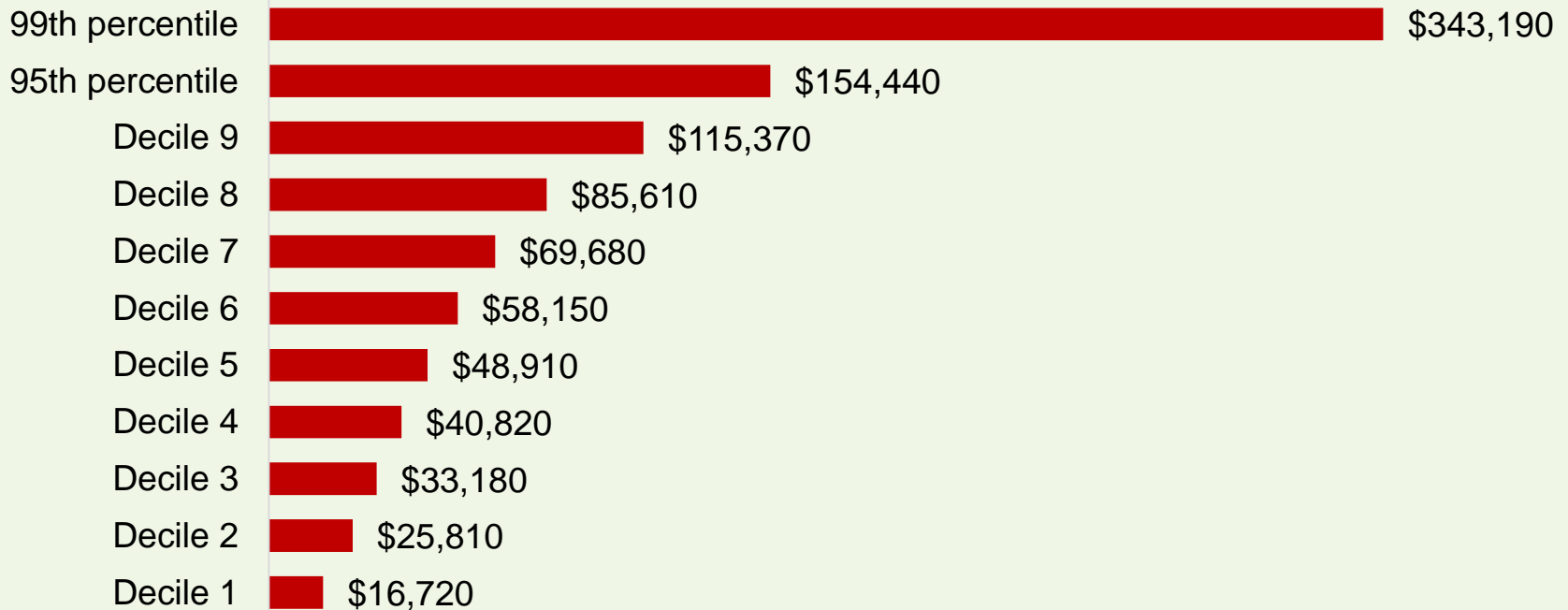
- I. The table is intended to allow the following analysis:
 - I. A ratio of incomes at different percentile and decile thresholds (Deciles 1 through 10, 99th percentile top 1% e.g., top 10% to bottom 10%, etc.)
 - II. A comparison of the value of the share of total after tax income received by the population above or below any given decile or percentile threshold (e.g., the top 1 percentile earned x% of all income, while the bottom 4 deciles earned y%).



Income Inequality, Calgary, 2015

- I. The Bottom 10% earned 6% of the income earned by the Top 10%.
- II. The Top 50% earned 74% of all income earned in Calgary.
- III. The Top 5% earned 23% of all income earned in Calgary.

After-Tax Income Threshold Upper Limits



Community poverty project tables, 2011

| Table | Theme |
|--------------|--|
| 1 | Age groups, cultural groups & activity limitations |
| 2 (series) | Language & ethnicity |
| 3 | Education & labour force |
| 4 | Labour force & cultural/activity groups |
| 5 (series) | Income sources (high level) |
| 6 (series) | Income sources (more specific) |
| 9a (series) | Housing cost and condition |
| 10 (series) | Income across family structure |
| 11 | School attendance |
| 12 | Families and children |



Networking Break

- *Get to know your CDP colleagues*
- *Connect with others working on similar questions*
- *Think about what break out group you want to join after the break*



Networking Break

- Discuss these questions:
 - What do I want to know about measuring poverty?
 - What do I want to know about people living in poverty?
- Desired Outcomes:
 - Get to know your CDP colleagues
 - Connect with others working on similar questions
 - Think about what break out group you want to join after the break



Break out group topics

- **Families & Children**
- **Employment & Education**
- **Language & Culture**
- **Income**
- **Housing**



Brainstorming

- *Formal definitions of poverty used by Canadian organizations*
- *Contextual considerations*
- *Are there existing concepts and indicators that can inform our understanding of poverty?*



Canadian Poverty Institute

- *Canadian Poverty Institute understands poverty holistically including material, social and spiritual dimensions. **Economic poverty** exists where people lack access to sufficient material and financial resources to thrive. **Social poverty** exists where people are isolated and lack the formal and informal supports necessary to be resilient in times of crisis and change. **Spiritual poverty** exists where people lack meaning in their lives or connection to a spiritual tradition that sustains them. We understand these three dimensions to be inter-related and must be considered together in any discussion of poverty.*



What is Poverty?

Vibrant Communities Calgary: Definition of Poverty

- According to the Enough for All strategy poverty is defined as: “The condition of a human being who is deprived of the resources, means, choices and power to acquire and maintain self sufficiency while being able to be an active participant in society.”
- (<http://enoughforall.ca/wp-content/uploads/2016/03/Enough-for-All-Strategy.pdf>)



What is Poverty?

End Poverty Edmonton:

Edmontonians experience poverty when they lack or are denied economic, social and cultural resources to have a quality of life that sustains and facilitates full and meaningful participation in the community.



Our Challenge

- I. Challenge: No single indicator fully represents what it means to live in poverty – **BUT** indicators are still necessary.
- II. Question: What indicators are we using to inform our understanding of poverty?



Exercise

How do existing CPP tables align with our definitions of poverty?



Break out group topics

- **Families & Children**
- **Employment & Education**
- **Language & Culture**
- **Income**
- **Housing**



Questions to ask

- What do I want to know about measuring poverty?

- What do I want to know about people living in poverty?

- What are the indicators that would help you answer your questions?

- Is there data available?
- Yes – where?
- No – custom table request?



Report back

