

## INSIDE SPERO...

Poverty, Racism and Structural Violence:

Educational Savings – Forging a Path Out of Poverty

Assessing the Responsiveness of Calgary's Emergency Food Assistance System

Ride 4 Refuge



Newsletter of the  
Canadian Poverty Institute  
at Ambrose University  
Fall 2020 Vol. 5, No. 2

## Poverty and the Pandemic: Turning Our Hearts and Minds to Spring

The onset of Covid-19 has exposed many critical fault-lines in Canadian society. Issues of precarious work, social isolation, structural racism and a frayed social safety net that were simmering in the background suddenly exploded before our eyes.

Many of those most deeply affected by Covid-19 are those who were already on the margins socially and economically. Job losses hit women, youth and racialized workers the hardest. The livelihoods of informal workers, those engaged in binning, panhandling, day labour or sex work, were also severely disrupted. Meanwhile, those who were already isolated suffered even greater disconnection, and access to support services for issues such as mental health or addictions was made exponentially harder. A clear digital divide also emerged between those with good internet access that allowed them to work, study or access services from home and those that couldn't.

Poverty in all its dimensions — material, social and spiritual — emerged in plain view. Although some people have been more severely impacted than others, with those impacts falling along longstanding socio-economic divides, the truth is everyone has suffered some dimension of poverty over the past 8 months. This speaks to the fact that poverty is not an us / them issue where we can neatly divide the “poor” from the “non-poor”. Rather, poverty is something to which we are all vulnerable. Similarly, the impact of Covid-19 has also revealed our profound inter-dependence as we have come to be reminded of the fact that our resilience lies in our ability to work together. Today, as perhaps never before, we realize that *“my neighbour's strength is my strength.”*

Over the past eight months, the Canadian Poverty Institute has been closely following and documenting the impacts of Covid-19 on our most vulnerable community members.




This has resulted in a series of reports focused on the employment impacts on vulnerable and informal workers, the psycho-social impacts and the specific impacts of the pandemic on women. In the coming months we hope to

**Many of those most deeply affected by Covid-19 are those who were already on the margins socially and economically.**

engage the community in deeper conversations about how we can begin to heal the wounds and divisions that this pandemic has revealed.

As we move into the coming winter months still in the grip of the pandemic, it is important to find hope in our collective strength and know that this too will pass. Yet, while it is true that Covid will indeed pass, it will likely pass the way that all winters do. Winter doesn't end suddenly, but leaves us gradually, haltingly, fitfully. Eventually we begin to see amid the still recurring storms new life spring from the earth. Summer eventually comes but no summer is exactly like the one before. We will have noticed that some new things will have sprung up while others have died, and some things will need to be replanted.

The challenge before us is to think of what this new summer might look like. Sometimes resilience is not so much about “bouncing back” as it is rebuilding to a stronger place. Do we want to bounce back to what went before with all its hidden faultlines? Or do we want to take this opportunity to envision a new future with a different kind of community; one whose strength lies in our inter-dependence and willingness to work for the common good? Such is the challenge, hope and opportunity of the coming spring. 

# Poverty, Racism and Structural Violence: The Canadian Poverty Institute Responds

On July 7th, Calgary City Council convened a public hearing on systemic racism. Following is the text of the address that the CPI's senior researcher Dr. Rita Yembilah delivered to City Council.



“Thank you for the opportunity to participate in this public consultation. The vision of the Canadian Poverty Institute is *“a compassionate and just society where the material, social and spiritual gifts and needs of all people are realized.”* Racism in all its forms actively undermines this vision.

In 2016, the last year complete data is available, the prevalence of low-income among racialized populations was 13%, compared to 9% for the total population. Not only that, in Calgary, 20% of the Black population live with low-income, whilst 18% of the indigenous population do the same.

These numbers tell us clearly that in Calgary, living with low-income is a racialized phenomenon, even though on balance, racialized individuals and families have higher levels of education and qualification, compared to the general population.

Holding education and qualifications constant, factors such as Canadian work experience, professional networks, invitations to job interviews, affordable childcare, opportunities to grow resumés, and many more — in other words, the set-up of systems — significantly impact the disparities in economic wellbeing observed.

These knowledges lead to the crux of my submission on behalf of the Canadian Poverty Institute — that, there is a direct interplay between

living with low income and the risk of exposure to systemic racism. The other way around also holds true; and, it is a cycle.

***Very importantly, we know that being racialized or indigenous, and living with low-income reduces the amount of leeway or cultural capital a person has to confront the systems that make life hard, and makes getting ahead harder still.***

In fact, a failure to address systemic racism amounts to a failure to address the root causes of economic poverty. To simplify Paul Farmer, when there are economic, social or political systems that harm people or puts people in harm's way — even unintentionally — that is structural violence. In this city, there are rules, policies and established ways of doing things that appear egalitarian but which are structurally violent.

These “fair” systems are present, for instance, in City hiring and promotion to leadership positions; participation in decision-making processes; access to programs and services; and application of bylaws and regulations.

We also see these “fair” systems in policing, access to housing and even in responses to complaints when issues of racism are brought to the fore. We see it in the lack



Dr. Rita Yembilah

of explicit focus on the impact of city decisions on racialized and indigenous communities.

Following the logic of structural violence, in order for our city to be a safe place where everyone thrives, we must examine our policies and regulations (that is, our systems and structures) to eliminate aspects that mutually reinforce systemic racism and living with low-income. It is a cycle.

We at the Canadian Poverty Institute fully commend the city of Calgary for constituting this task force to examine systemic racism.

We would just like to add two important requests in concluding our submission. That:

- i. The City of Calgary devote resources to the development and implementation of a robust anti-racism policy.
- ii. As part of the anti-racism policy, that the City examine or re-examine all extant policies, rules and regulations in order to eliminate the “violence” therein so that all Calgarians can thrive in our beautiful city.

Thank you, once again, for this consultative process and for my opportunity to contribute. 🐦

# Educational Savings – Forging a Path Out of Poverty

*Joni Avram*

The gap between rich and poor — and what to do about it — is a big issue in the minds of the public. But who plays a role in reducing the gap? We know that high debt loads and limited savings are one of the biggest reasons for generational poverty. However, income alone is not enough to substantially change economic wellbeing. Rather, a range of opportunities and supports are needed to help households increase income and build a cushion of savings. Likewise, we know that advanced education is one path out of education, but the costs and lack of saving can be barriers to post-secondary education.

A new CPI research report identifies the barriers for low-income families in setting up and contributing to Registered Education Savings Plans. It investigates opportunities to get families to participate in education savings, and the question of whether members of the public would participate in creating assets for low-income families through a fund that would both provide matching dollars to saving families, and a small return to potential social impact investors. This report highlights findings around financial models targeting impact investors and venture philanthropists who might participate in such a program.

Through this vehicle, a family could amplify their modest savings with the support of socially motivated investors,



**A new CPI report highlights findings around financial models targeting impact investors and venture philanthropists who might participate in such a program.**

donors, and fund managers, and grow them at a higher rate. This process would enhance personal agency, reduce dependency on social programs, and help stop the cycle of poverty.” The public would become partners in the process, voluntarily distributing their wealth through this social impact fund.

While two-thirds of the families we interviewed are saving for education, the large majority felt their efforts would not be enough relative to the growing cost of education. When presented with the RESP matching concept, two-thirds of target families said they would likely participate, but would want more information about how it worked. High-touch support would be a condition of participation.

Among the general population, there was some appeal for a program that helped children from low income families attend a postsecondary institution. Just under half (45%) of respondents said they would be very or somewhat likely to engage in

charitable giving that would help low income families save for post-secondary education. Charitable giving involving tax receipts were more appealing (67% interested) than social impact investing (57% interested), but there was potential for both scenarios. Charitable giving that includes tax receipts had more appeal among more affluent Albertans.

Respondents with children, and respondents who did not finish high school were more likely to be interested in supporting the program 🐦





# Assessing the Responsiveness of Calgary's Emergency Food Assistance System

**Katherine Bell**

Article 25 of the United Nations Universal Declaration of Human Rights states that *“Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food.”* This article presents the intent of protecting the right of people to feed themselves in dignity, implying that food should be made accessible to all without barrier. Since 1966, governments have committed themselves to cut down the number of individuals experiencing hunger and malnourishment in half by 2015, however instead, the global number rose to an all time high in 2009.

Food security remains a pressing need in Calgary. In 2012, 88,000 people in the Calgary Health Zone were reported to be experiencing moderate to severe food insecurity, 7.5% of the population. This corresponds to the 2009 Signposts survey which reported that one in five households in Calgary were concerned about not having enough money for food. In 2017-18, between 75 – 80% of Calgarians believed food security to be an issue in the city. For those requiring emergency food assistance, the primary provider is the Calgary Inter-faith Food Bank. In 2018, 65,605 individuals accessed emergency food assistance from the Food Bank at least once during the year. Of those, over one-third were children under the age of 18. Social Assistance Recipients and the working poor were the most frequent users of the food bank. Despite the many organizations and



initiatives seeking to provide accessible and affordable food to Calgarians, many households are facing significant barriers to cashing-in on this “right”, with many households unable to afford and access the food available to them due to barriers including but not limited to transportation, unemployment, disabilities, and dietary restrictions.

While article 25 does not require governments to provide free food (rather that households should be provided with access to purchase and/or produce their own food), in the event of an emergency ,where individuals are “deprived of access to food due to reasons beyond their control”, the government must intervene (Source). The onset of the COVID-19 pandemic in March 2020 resulted in heightened demand for emergency food assistance and additional barriers to accessing food. This emergency halted service delivery, requiring many food assistance providers including the Calgary Inter-Faith Food Bank to shut down temporarily and reassess their ability to provide services while also adhering to COVID-19 health regulations. Due to increasing food assistance needs, several grass-roots community initiatives emerged to fill

needed gaps and provide food related supports to Calgarians. This change in service delivery during the COVID-19 emergency highlighted the need to evaluate the effectiveness of the emergency food assistance system to meet the previously existing and newly introduced needs of Calgarians.

In order to explore the strengths, weaknesses, and opportunities of the combined efforts of service providers and initiatives, forming the “food assistance system”, the Canadian Poverty Institute is partnering with Vibrant Communities Calgary to develop recommendations that will improve the capacity of Calgary’s emergency food assistance system to effectively deliver food assistance in an emergency, especially during COVID-19. The project will seek to connect with four different stakeholders: formal organizations and food assistance providers; informal food assistance providers that have emerged to fill a service gap; food assistance users with experience navigating the food assistance system; and food security system experts and advocates. 🐦

*For more details on this project or to participate in a survey or interview, please email [Katherine.Leonard@ambrose.edu](mailto:Katherine.Leonard@ambrose.edu).*



On October 3rd, supporters of the Canadian Poverty Institute joined the national Ride for Refuge, raising over \$2,500 for the ongoing work of the Institute.

*Pictured:* Ambrose Faculty of Education team members (L-R) Brian Boese, Sherry Martens and Nadia Verna on a 5km walk in Confederation Park.



## New Reports Published by The Canadian Poverty Institute

- Education Savings and Low-income Families: New Approaches to Increasing Engagement. *Author: Joni Avram.*
- The Psycho-Social Impacts of Covid-19: A Review of the Literature. *Author: Katherine Bell*
- Covid-19: A Tipping Point for Gender Equality. Analysis of the gender impact of the pandemic and recommendations for recovery. *Author: Charla Vall.*
- Exacerbating Canadians' Financial Stress: How Covid-19 Has Affected Inflation Measurement. *Author: Arthur Berger.*
- An Assessment of the Employment Impact of Covid-19 on Canada's Equity Seeking Workforce. A national and provincial overview.
- The Employment Impact of Covid-19 on Calgary Neighbourhoods: A Preliminary Assessment.
- An Assessment of the Employment Impact of Covid-19 on Calgary's Vulnerable Workforce
- The Impact of Covid-19 on Informal Workers in Calgary.

## Support the CPI

- The Canadian Poverty Institute welcomes individuals and organizations who wish to support the Canadian Poverty Institute financially. If you wish to become a supporter, please visit <https://ambrose.edu/donate> and indicate you wish to designate your gift to the Canadian Poverty Institute.
- The Canadian Poverty Institute is a community partner of Sponsor Energy. Customers of Sponsor Energy can direct a portion of all profits from their utility bill to the Canadian Poverty Institute. For more information, please visit: <http://www.sponsorenergy.com/community-partners/>



## About the CPI

The Canadian Poverty Institute is an inter-disciplinary research and teaching institute housed within Ambrose University in Calgary. Our mission is to contribute to the healing of poverty in Canada through teaching, research and public education.

We are grounded in the Christian tradition of extending compassion while seeking justice and reconciliation for the marginalized and oppressed.

The Canadian Poverty Institute is a member of:

- Vibrant Communities
- Canadian Council of Churches, Commission on Justice and Peace
- The Calgary Alliance for the Common Good



AMBROSE  
UNIVERSITY

Canadian Poverty Institute  
150 Ambrose Circle SW  
Calgary, Alberta, Canada T3H 0L5  
403-410-2000 • 1-800-461-1222  
[Povertyinstitute@ambrose.edu](mailto:Povertyinstitute@ambrose.edu)  
[www.povertyinstitute.ca](http://www.povertyinstitute.ca)  
[@CndPovertyInst](https://twitter.com/CndPovertyInst)