116,000 people are poor

Newly released Statistics Canada data show that 11.9% of Saskatchewan’s population fell below the low-income threshold in 2010.¹ This represents 116,000 people living in poverty. Of these, 30,000 are children under the age of 18. It is to be remembered that the data do not include the “near poor” — men, women and children — with incomes just above poverty levels.

Poverty in Saskatchewan has fluctuated considerably over the years but remained consistently above the Canadian average. Only recently has this trend reversed so that the provincial poverty rate now falls below the national rate of 13% (4,332,000 individuals) (Chart 1).

This reversal is not altogether surprising. Saskatchewan suffered less than other parts of the country that were thrown into deep recession with the financial sector’s massive failure in 2008. Global demands for Saskatchewan’s natural resources contributed to the province’s success in weathering the recession and strong economic expansion helped to push poverty down to an all-time low of 11.7% in 2009. Nonetheless, this recent improvement in the rate of poverty cannot be considered a huge achievement when compared to the tremendous upturn in the province’s fortunes beginning in the mid-2000s.

Despite population and employment gains, despite a buoyant real estate market and despite continued optimism in a vibrant resource-rich economy,² poverty persists in Saskatchewan.

One concrete sign of poverty’s persistence is food bank usage. In March 2012, Saskatchewan food banks...
assisted 24,621 people who did not have enough to eat. This is a 38.7% increase in food bank service since 2008 and a 48.5% increase since 2002. Children under the age of 18 comprised nearly half (47.5%) of those forced to turn to food banks for help at this time.3 Clearly, Saskatchewan’s economic growth has not automatically brought prosperity and security to all.

High poverty rates for Aboriginals, the unattached and lone parents

Poverty rates vary across and within regions, communities, neighbourhoods and demographic groups. Poverty is particularly severe among Saskatchewan’s Aboriginal population. Although Aboriginal peoples have made some gains in Saskatchewan, the 2006 Census data show that 37% are poor.4 Since the data do not include the Aboriginal population living on reserves, this figure could be even higher.

The Census data also show that of the 130,000 individuals living in poverty in Saskatchewan in 2005, more than one-third (46,000) lived as unattached individuals aged 15 or over. Over 80% (40,000) of these unattached were non-Aboriginal5.

The most recent low-income data show that while poverty for the unattached living outside a family unit6 has improved somewhat it continues to be much higher than for individuals living in family units, with or without children (Chart 2). Today, poverty strikes unattached adults at a rate of 24.8% (39,000) for Saskatchewan and 26.6% (1,320,000) for Canada.

Lone-parent families experience an even higher rate of poverty. In fact, they are the poorest of all family types. In Saskatchewan during much of the 1990s and into the early 2000s, poverty among these families remained above 50%. Today, 37.6% of Saskatchewan’s lone-parent families live in poverty,7 compared to 31.8% for Canada.

When compared to couples and two-parent families, Saskatchewan’s lone parents are more than four times as likely to be poor. Couples and two-parent families are more likely to have at least one person employed full time outside the home thereby reducing their risk of poverty. Lone-parent families, on the other hand, face numerous obstacles to advancing in the workplace and enjoying stable long-term market employment. The physical and psychological stress of juggling work, household and family care-giving demands as well as inflexible workplaces, no paid leave, transportation issues and unaffordable quality child care pose some of the obstacles to market employment for this group. Even when employed, this family type is vulnerable to poverty. This is because about nine of every ten lone parents are female and females generally face workplace disparity in the form of the gender wage gap.

As a nation, Canada ranks 21st of 135 countries on the gender gap index and 29th on the Wage Equality for Similar Work scale.8 Part-time and seasonal working women, women of Aboriginal identity and racialized women are the worst off, sometimes earning less than half of what males earn. First generation racialized female immigrants, for example, earn 48.7 cents for every dollar non-racialized male immigrants earn.9

Saskatchewan women saw some improvement in labour market employment over the past decade. Their average wage increased 4.6% each year, compared with a 2.3% inflation rate.10 Working women in senior, high-salaried positions narrowed the gender wage gap in 2009 and 2010. But salaries for the average working woman declined between 2010 and 2011, leaving a gender wage gap of 18.1%.11

Chart 2. Percentage of Persons in Poverty by Family Type, Saskatchewan and Canada 2010

![Chart 2](file)

Even with the recent gains made by female-headed lone-parent families, their incomes remain lower than those of male lone parents. Across Canada in 2010, female single parents earned $43,300 in average after-tax income. This is about 78% of the income of male single-parent families at $55,300.12

Although the unattached and lone parents do not fare nearly as well economically as two-parent families, the latter have not made much headway across Canada. Since 1990, two-parent family poverty has stalled at around 9%. In contrast, Saskatchewan’s poverty rate for two-parent families has vastly improved after nearly topping 18% in the early 1990s. Today, it falls slightly below the Canadian average. Of course, without a practical plan to safeguard families in the event of a turnabout in Saskatchewan’s economic fortunes, poverty levels for all family types could easily revert upward.

**Poverty more common for females than males, particular in senior years**

Female poverty is generally higher than male poverty, regardless of living situation (Chart 3). Some of the reasons for this difference are the gendered division of labour that leaves unrecognized and un-waged the contributions of women to family life, as well as women’s lower market earnings, smaller pensions and longer life expectancy.13

In Saskatchewan, male poverty occurs at a rate of 10.6%, compared to 13.2% for females. Male and female children under the age of 18 are about the same: 13.4% and 14.1%, respectively. Differences begin to emerge in the working years, aged 18 to 64, when male poverty at 9.6% is lower than female poverty at 11.6%.

Among women aged 65 and over, poverty is a serious problem, although it has declined since the mid-1970s when almost one-half lived in poverty. Today, 18.2% of senior women live in poverty compared to 11.2% for senior males. The situation is more extreme for unattached females aged 65 and over.14 Poverty hits this group at a rate of 34.5% (11,000) in Saskatchewan and 30.6% (272,000) in Canada. That is, about one in every three unattached senior women is poor.

During the 1990s, the rate of poverty for all seniors averaged about 5% in both Saskatchewan and Canada. The expansion of the Canada Pension Plan and Old Age Security, along with the growth of women’s employment and private pension plans, helped immensely in keeping elderly poverty in check.15 Since then, senior poverty has edged up to 15% for Saskatchewan and 12.3% for Canada.16 The global fiscal meltdown, higher living costs, chronically low interest rates, defined contribution pensions in place of defined benefit plans and now delayed access to Old Age Security have eroded the incomes of numerous elderly and those relying on savings for retirement. Today’s seniors are poorer and more than 17 times likely to become bankrupt or otherwise insolvent than they were in 1990.17

**30,000 children live in low-income households**

Despite Saskatchewan’s tremendous wealth, 13.7% of its children under the age of 18 fell below the poverty line in 2010. This represents 30,000 children who live in families with extremely limited access to economic resources. The national child poverty rate is 14.5%, or 979,000 children (Chart 4).
Saskatchewan’s child poverty rate was 23.6% in 1989 — the year the Canadian House of Commons unanimously resolved to end child poverty. The rate remained above the national average until dipping below in 2009. As with the decline in population poverty, this downward turn largely reflects positive market forces and economic expansion in the province. It is too soon to say if the reversal is temporary and it is difficult to generalize on the basis of two years’ figures. Certainly, the trend over time suggests that resolving the problem of child poverty through progressive planning practices has not been a priority.

In a society that does not disregard any of its young but defends the best interests of all children, the rate of child poverty will be lower than that of the general population. This is not so in Saskatchewan where the child poverty rate (13.7%) exceeds population poverty (11.9%) by nearly two percentage points. Similarly, the rate of child poverty across the nation (14.5%) exceeds the rate of overall poverty (13%). When compared to 35 industrialized nations, Canada falls midway, ranking 18th in the size of the gap between child and population poverty.

One in five very young is poor

Although poverty for Saskatchewan children under the age of 18 shows some decline, poverty for children under the age of six remains high. One in five, or 20.5% (15,300), lives in a poor family. When compared to the national rate of 15.7% (344,100), Saskatchewan’s early child poverty rate is the third highest in Canada, following Manitoba at 23.1% and Prince Edward Island at 24.6%.

A high poverty level among the very young is due in part to the fact that the parents of young children are often young themselves and have less work experience, earn less and carry more debt than parents of older children. Poor schooling, poor employment prospects and the absence of mentorship and solid networks of care can push vulnerable families with young children into poverty.

The health and social consequences of being raised in poverty at an early stage of life often are long-lasting. The evidence from many countries shows that individuals who spend their young, formative years in poverty are more likely to be in poor health, to have learning and behavioural difficulties, to underachieve at school, to become pregnant at too early an age, to have lower skills and aspirations, to be low paid, unemployed, and welfare dependent. While many children of low-income families do not fall into any of these categories, the fact is on average children who grow up in poverty are likely to be at a decided and demonstrable disadvantage.

Not to be underestimated are the parallel costs to society when it fails to adequately support parents in caring for their young. These costs can include “lower returns on educational investments, reduced skills and productivity, an increased likelihood of unemployment and welfare dependence, higher costs of social protection and judicial systems, and the loss of social cohesion.”
44% of children in female-headed lone-parent families live in poverty

The gendered nature of unpaid work and employment shows up in the high rate of poverty among children of lone-parent mothers. Only in the last few years has the rate for these children in Saskatchewan decreased from a long-standing average well above 50% to the current level of 44%, or 13,000 children. Yet this rate still exceeds the national average of 37.9% (326,000 children) and remains far above that for children living in two-parent families: 8.7% for Saskatchewan and 10.6% for Canada.

Almost one-half of Aboriginal children are poor

A long legacy of abuse, denigration and exclusion also plays out in the poverty rates for Aboriginal children and their families.24 According to the 2006 Census data for Saskatchewan, 45% of all Aboriginal children under the age of 15 lived in low-income families, compared to 13% for non-Aboriginal children.25 Because the data do not account for poverty among Aboriginal families living on reserves, the rate given here offers only a partial picture.

Table 1 shows that within Saskatchewan’s three largest cities — Prince Albert, Regina and Saskatoon — Aboriginal children under the age of 15 are at a greater risk of poverty than non-Aboriginal children. The disparity is somewhat less in Prince Albert, but for all cities the poverty rate for Aboriginal children is more than three times that for non-Aboriginal children.

<table>
<thead>
<tr>
<th>Sask. City</th>
<th>Aboriginal All ages</th>
<th>Non-Aboriginal All ages</th>
<th>Aboriginal Children under 15</th>
<th>Non-Aboriginal Children under 15</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prince Albert</td>
<td>38</td>
<td>12</td>
<td>47</td>
<td>15</td>
</tr>
<tr>
<td>Regina</td>
<td>43</td>
<td>11</td>
<td>52</td>
<td>13</td>
</tr>
<tr>
<td>Saskatoon</td>
<td>45</td>
<td>13</td>
<td>56</td>
<td>14</td>
</tr>
</tbody>
</table>


One-half of poor children live in a family with full time work

It is commonly assumed that labour force attachment is the way out of poverty. While full-time steady earnings and the expansion of jobs are vitally important poverty reduction strategies, they do not guarantee freedom from poverty or necessarily lead to self sufficiency.

Almost nine out of ten (85.8%) children in Saskatchewan live in families where at least one person has a full-time, full-year job.26 This is the highest proportion of all the provinces and a positive indicator of Saskatchewan’s relatively low unemployment.

Unfortunately, a market economy has neither stopped poverty nor deepened understanding of the poor and their conditions. Numerous children continue to live in low-income families where at least one adult is fully employed, sometimes with other family members working part time. Indeed, one-half (50.6%) of all poor children in Saskatchewan lived in such families in 2010. This is well above average for Canada where 36% of poor children live in families with at least one member employed full time (Chart 5).

Low pay, easy credit and rising prices contribute to the growing ranks of working poor families. Housing costs in particular are a serious financial burden.

Chart 5. Percentage of Poor Children in Families with at Least One Member Employed Full Time, Full Year, Canada and Provinces 2010

In Saskatchewan, the loss of rent controls and the accelerated expansion of condo-conversions and private for-profit investment in urban property\(^2\) have severely tightened the low-income rental market and boosted accommodation costs to levels beyond affordability for numerous families.\(^2\)

The situation is especially dire for families in jobs that pay a minimum wage. In 2010, a Saskatchewan family working 52 weeks at 40 hours a week at minimum wage would have earned $19,240.\(^2\) This amounts to $13,948 below the poverty threshold for a family of three persons and $19,082 below for a family of four.\(^3\)

For a single parent with one child in Saskatchewan, the wage is only 71\% of the income required to climb above the poverty threshold of $27,098. To even reach that threshold, that family would have to earn $13.03 per hour. Moreover, a Regina family earning a minimum wage would spend at least one-half on basic accommodation,\(^3\) with the provincial rental housing supplement providing some relief.

A few employers fully recognize that a minimum wage cannot provide a decent livelihood. They also recognize that workers and the state should not alone bear the costs of low wages. These employers opt to pay a living wage, calculated to account for the cost of living in the community. Living wages acknowledge the workers’ productive contribution to the local economy and, at the same time, offer the workers and their families greater opportunity to benefit from that economy.\(^3\)

The introduction of a living wage is one example of how economic activity can be mediated in a socially responsive way.

**Government transfers reduce the number of poor children**

Many families with children are able to avoid poverty because of federal and provincial government transfer payments. Federal transfers include Employment Insurance, the Canada Child Tax Benefit (CCTB), the Universal Child Care Benefit and the GST/HST Credit. Provincial government transfers include the Saskatchewan Assistance Program, the Transitional Employment Allowance, the Saskatchewan Rental Housing Supplement, the Saskatchewan Child Care Subsidy and other income supports.

In 2010, almost 20 million Canadians aged 16 and over received some form of government transfer, an 11.7\% increase from 2009.\(^3\)

Government transfers were a particularly effective tool in lifting 915,700 (46.8\%) children in working families across Canada from poverty. In Saskatchewan, transfer payments to these families lifted 23,400 (49.9\%) children from poverty (Chart 6).\(^4\) The fact that more than 20,000 children would have fallen into poverty had their families relied solely on employment income is testimony to how essential government transfers are.

Nonetheless, in the movement away from universality and welfare rights towards labour force attachment, and to further distinguish the “deserving” from the “undeserving” poor, it is important to remember that transfer payments, like the CCTB, tend increasingly to target children in working families over children in jobless households.\(^3\)

The state’s duty to assist all citizens equally with their basic needs continues through economic lows and highs. Unfortunately, in response to the economic recession, a number of governments have instituted austerity measures and slashed public spending, including child benefits. Although Canada continues to invest in child benefits during this period, its policies suggest that children in poor families are not a priority and that programs of support cannot be guaranteed.\(^3\)

On the other hand, the Saskatchewan government, representing a “have” province focused on a rich future, is in an excellent economic position to engage Aboriginal and municipal governments,
civil sector organizations and the families most affected in the search for viable solutions to the social problem of poverty.

Child poverty in the bottom third across nations

A UNICEF ranking of child poverty among 20 economically advanced countries having per capita incomes of at least $31,000 places Canada fifth from the bottom — above Japan, Italy, Spain and the USA.37 (Saskatchewan with a slightly lower child poverty rate would rank in the bottom half.) The USA — ranked at the very bottom with child poverty at 23.1% — is dealing with a flood of low paying jobs and the withdrawal of social security/cash assistance. Unemployment benefits and food stamps are among the few entitlements remaining for many of this country’s socially and economically disadvantaged.38

Canada is estimated to spend about 1.25% of GDP on family benefits and tax policies. This is about one-half the amount spent by Iceland, Finland, Netherlands, Norway, Denmark and Sweden, all having lower child poverty rates.39 These Northern European countries manage market capitalism and its inherent inequalities better than most other countries with similar economies of scale, including Canada. With relative poverty levels hovering between 6% and 7%, these countries show that it is possible to reduce child poverty.

According to the Conference Board of Canada, the success of the Nordic countries in maintaining low rates of poverty “lies in universal welfare policy that has been effectively combined with job creation strategies that support gender equality and accessibility.”40 UNICEF Canada also emphasizes the impact of government policy and commitment on poverty levels, stating: “In countries that accept higher levels of child poverty, then, this is not entirely a function of chance or economic necessity, but of policy and priority.”41 Of course, the civil sector, loaded with social capital and grassroot insight, has a large role in pushing governments to move towards ending poverty.42

Growing income inequality

Income inequality is linked to social inequality and social inequality undermines human bonds, breeding unrest, polarization and dysfunction. Research on modern capitalist societies shows that social and health pathologies prevail when a small group of people holds a disproportionate share of total income. Conversely, societies do better when economic activity is centred on the common good and income is more evenly distributed.43

Unfortunately, income inequality grows in both Canada and Saskatchewan. Of all families with children under the age of 18, the richest are gaining the most while poor and mid-income families are not faring as well.

Chart 7 depicts this growth disparity in Saskatchewan by comparing five family median income deciles: the two richest, the two poorest and families with incomes in the middle. Between 1989 and 2010, the top decile gained about $72,000 in median pre-tax income.44 This is more than eight times the gains of the poorest decile and nearly three times the gain of mid-income families.

Between 2005 and 2010, the median income of the top 10% of Saskatchewan families with children surged dramatically upward, even despite the global market collapse in 2008. In these last six years alone,
this decile gained $36,000 — nearly seven times the income gain of the poorest 10% and nearly twice that realized by mid-income families.

As well, the top 10% of families with children have continued to increase their share of total income. All other deciles have seen their shares shrink. In 2010, Saskatchewan’s richest 10% held more than one-quarter of the province’s total pretax income; mid-income families, less than 10%; and the poorest, about 2% (Chart 8).

Certainly, all Saskatchewan families with children have experienced income growth with improved economic conditions. But the richest have profited the most, often at the expense of others. Some families are worse off now as living costs stretch beyond their means. The most vulnerable bear the brunt of commodity increases, real estate speculation and the overindulgent drive for profit and shareholder wealth.

As the top 10% do better than ever, the poorest 20% continue to live on incomes below the poverty line. Government transfers are essential for supplementing the income of these families but are often insufficient to raise many from poverty.

The OECD recommends well-designed reforms to tax and benefit policies as the most direct and powerful approach to a fairer distribution of income and life chances. Other recommendations for change include the expansion of good jobs with benefits (e.g., dental, medical, paid leave), greater employer investments in employment training and greater access to formal education throughout working life.

A society must also be mindful of how people treat each other and continuously assess abuses of power and experiences of injustice. Such ongoing public deliberations would be aimed at rebalancing economic life and creating a mutually respectful society in which all people have enough to live without harm and all have the chance to develop their gifts, contribute to socially meaningful work and feel valued.

**POVERTY INDICATORS**

Canada does not have an official income poverty line. Instead, Statistics Canada produces three different indicators of low income annually. Researchers use one or more of these indicators to show poverty levels. The indicators are the Low Income Cut-Off (LICO) measure, the Market Basket Measure (MBM) and the Low Income Measure (LIM). According to Statistics Canada, when used together, these three measures offer a more complete view of low income:

Though these measures differ from one another, they give a generally consistent picture of low income status over time. None of these measures is the best. Each contributes its own perspective and its own strengths to the study of low income, so that cumulatively, the three provide a better understanding of the phenomenon of low income as a whole.

This report relies primarily on the LIM (after tax), a relative measure of low income. The LIM is
calculated according to a country’s median income and is intended as a reference for international comparisons. Using the LIM as a poverty measure supports ongoing recommendations for Canada to adopt a poverty line based on median income.\textsuperscript{48}

Description of Poverty Measures

**LICO.** The Low Income Cut-Off measure is unique to Canada. It considers people to be in low-income if their household spends more than 20\% of the average on food, clothing and shelter, adjusted for household size and population area. Statistics Canada produces two sets of LICOs and their corresponding rates: the before-tax LICO and the after-tax LICO. The before-tax LICO is based on total income from market sources and government transfers, before the deduction of income tax. Using this measure for 2010, a Regina family of four is poor with an income below $36,226.\textsuperscript{49} The after-tax LICO indicator is based on after-tax or disposable income and generally provides the lowest rates of all poverty indicators.

**MBM.** Statistics Canada has produced the Market Basket Measure low-income scale since 2000. The MBM defines low income in relation to the cost of a predefined “basket” of essential goods and services, including food, shelter, clothing and transportation. The price of this basket is updated annually, taking account of regional differences in the cost of living and household size. The MBM has generated some criticism such as its unrealistically low shelter costs.\textsuperscript{50}

**LIM.** The Low Income Measure is based on the distribution of household income across a population. It measures how the poorest are faring in relation to the middle. With the LIM, an individual is poor with a household income that is less than 50\% of the country’s median income, adjusted for the number of persons living in the household. Table 2 lists the LIM after-tax thresholds by household size for 2010. Using the LIM, a Canadian household of four is poor when its after-tax income falls below $38,322.

<table>
<thead>
<tr>
<th>Household Size</th>
<th>Threshold</th>
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<tbody>
<tr>
<td>1</td>
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</tr>
<tr>
<td>2</td>
<td>$27,098</td>
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<td>9</td>
<td>$57,483</td>
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<tr>
<td>10</td>
<td>$60,592</td>
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</table>

Source: Statistics Canada (2012). Table 202-0808. Low income measure (after tax), persons in low income for 2010, by household size, Canada.

**Comparisons.** A comparison of Saskatchewan’s child poverty rate over the last decade using each low-income indicator shows similar trends: the after-tax LICO is always lower and the LIM is typically higher than the other two measures (Chart 9). All indicators show a small increase in child poverty early in the decade followed by a general decline after 2006.
Statistics Canada (2012). CANSIM Table 202-0802, Persons in Low-Income Families – 2010, based on the Low Income After-Tax Measure (LIM-AT). Data exclude the homeless and individuals living on reserves or in institutions or temporary shelters.

The Conference Board of Canada expects Saskatchewan to lead all provinces with a 3.4% increase in GDP in 2013 and a 3.5% increase in 2014. Provincial Outlook Summer 2012: Economic Forecast Saskatchewan, 33. Accessed through www.e-library.ca Unless noted, all Web references cited in this report were accessed November 2012.


Statistics Canada, 2006 Census of Population, Catalogue no. 97-564-XCB2006002 — persons not in economic families before low-income cutoff. New Census data will be released in 2013. Unfortunately, the federal government’s abolition of the long-form Census will limit the data available for research. See <http://datalibre.ca/census-watch/>

Statistics Canada (2012), Persons in Low Income, by Economic Family Type, Cansim Table 202-0804. A family unit, or economic family, is a group of two or more people who live in the same dwelling and are related by blood, marriage, common law or adoption. An unattached individual is a person aged 18 and over living either alone or with unrelated others, such as roommates or lodgers. The unattached may be students living away from home, young working adults on their own, non-custodial parents on their own following a divorce or separation, or elderly widows and widowers.

Statistics Canada (Table 202-0804) quality indicators advise the use of this figure “with caution”.


Together against Poverty Society (TAPS) (2012); http://www.tapsbc.ca/research-links/feminization-of-poverty/


Ibid.


28 Regina’s average rent jumped 43% between 2006 and 2010. Rent on a one-bedroom apartment increased 6.5% monthly between 2010 and 2011 while the number of rental apartments fell by 260, pushing the city’s rental vacancy rate to the lowest in Canada. Correspondingly, the homeless rate soared. Aside from the hidden homeless, 3,400 people registered for one or more of Regina’s homeless shelter services in 2010, a 44.5% increase since 2006. (F. Stratton, March 2012. Making Peace Vigil: Standing up for peace).


30 For 2010 Low Income Measures (LIMS) by household size, see page 9 of this report.


34 2010 Low Income Cut-off Before Tax (LICO-BT) indicator.

35 As per conversation with G. Hunter, professor of social work, University of Regina, November 2012.


44 The sum of market income (wages and salaries) and government transfers, before federal and provincial income taxes and excluding investments and assets.


Acknowledgements

This year’s summary of Saskatchewan poverty includes some reviews from the previous report, *Child and Family Poverty in Saskatchewan: November 2010*, coauthored with Paul Gingrich. For national and provincial child and family poverty reports visit Campaign 2000 at <www.campaign2000.ca> Thanks to Campaign 2000, the Edmonton Social Planning Council, the Canadian Centre of Policy Alternatives (CCPA), First Call: BC Child and Youth Advocacy Coalition, and the Social Planning and Research Council of BC (SPARC) for data support. Thanks also to Garson Hunter for comments.

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