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FOCUS ON POVERTY AND WELFARE IN BC

Public Transit and the Poor

Because transit is so important for those who have low incomes, fare increases take a substantial bite out of household income.

See page 4

A Better Way to Set Welfare Rates

A basket approach would bring a degree of rationality into the way welfare rates are set and would allow a public debate about the choices made by government.

See page 5

A Path Out of Poverty: Helping BC Income Assistance Recipients Upgrade Their Education

A case study of how investing in the education of individuals with lower educational levels makes good economic sense while reducing other social costs.

See page 6

Denied Assistance: Closing the Front Door on Welfare in BC

By Bruce Wallace, Seth Klein and Marge Reitsma-Street

Welfare policy in British Columbia was dramatically changed in 2002, with the goal of reducing the number of people receiving assistance. These reforms have been declared a success by the provincial government, which argues that the reduced caseload is a result of moving people from “dependency” on welfare to employment and self-sufficiency.

The truth of the matter is that the provincial government's claims of success are simply political rhetoric. It does not know how many people leave welfare for employment. It does not conduct studies that would factually allow it to make such bold claims. And with respect to the claim that caseload reductions are due to more people exiting welfare, the government's own data tell a different and more complex story.

Our research project set out to examine the impact of eligibility policies and practices on access to welfare, and to investigate the experiences of people being discouraged, delayed or denied in the process of seeking welfare benefits. Caseload information was accessed through Freedom of Information (FOI) requests, which reveal the role that welfare entry and exits played in overall caseload dynamics. This statistical evidence was supplemented with 42 in-depth interviews conducted in Vancouver and Victoria with individuals seeking welfare, community workers and advocates, as well as Ministry workers.

We find that the substantial caseload reduction in BC is primarily a “front-door” story. The process of seeking income assistance has become so restrictive,



and so complicated to navigate, that it is systematically excluding from assistance many of the very people most in need of help.

Caseload Reductions

New welfare legislation was made effective in BC in April 2002 – the *Employment and Assistance Act* and the *Employment and Assistance for Persons with Disabilities Act*. The policy changes introduced through this legislation and corresponding regulations and administrative practices were significant (and some without precedent in Canada).

There are now more than 100,000 fewer British Columbians receiving assistance, a drop of 42% since 2001. The drop was particularly steep during 2002 and 2003. When the reforms began, 6.0% of the population were receiving income assistance in BC. By the end of 2005, 3.5% of the population were receiving assistance.

While some of this decrease can be explained by an improved labour market, this alone does not explain the reduction in the caseload. The number of people receiving income assistance declined even

Continued on page 2

From the Editor

When Finance Minister Carole Taylor tabled the 2006 BC Budget, a lot of attention was paid to her shoes. By tradition, Finance Ministers purchase a new pair of shoes for budget day. In recent years of fiscal restraint at the federal and provincial levels, this exercise took on a symbolic tone – Ministers would buy some construction boots or get an older pair of shoes re-soled.

Not this year. The Finance Minister bought a pair of \$600 Gucci pumps from Holt Renfrew before delivering the budget. As for symbolism, consider that a single “employable” person on welfare receives \$510 a month, an amount that is supposed to cover rent, food and everything else.

Sadly, there was nothing in the budget for British Columbians struggling to make ends meet on welfare. Efforts were made to ensure owners of homes worth three-quarters of a million dollars (due to surging property values) did not feel the pinch of extra property taxes. But in spite of a surplus of over \$2 billion (carefully tucked away

in various parts of the budget) and good economic times, people on welfare, it seems, just do not count.

In this issue of *BC Commentary* we take a closer look at poverty and welfare in BC, and aim to give voice to the poorest in our province. An anti-poverty strategy has been at the heart of our annual *BC Solutions Budgets* for several years now. If you have not seen the 2006 version (copies available at www.policyalternatives.ca), we develop a *Budget for Women’s Equality* that incorporates a good deal of the policy work we have done over the past few years. Have a look.

As for my own budget shoes, a pair of Doc Martens worn during the crafting of this year’s *Solutions Budget*, they cost about \$100 when I bought them five years ago. They required surgery last year to keep the sole from splitting apart, but are still kicking.

As always, your comments are appreciated,

Marc Lee
Editor

The Ministry has introduced reforms and practices to ensure that the process of getting welfare is burdened with barriers, delays and discouragements.

Continued from page 1

when the unemployment rate was rising (such as in 2002). According to economic analysis conducted for this study, the improved labour market can explain about half of the caseload decline, but the other half is due to the government’s policy changes.

Welfare caseloads are constantly in flux. Every month there are significant numbers of people entering and exiting the welfare system. The Ministry’s stated goal of “diversion” is a process that seeks to prevent people who apply for welfare from actually entering the system and collecting financial assistance. With this goal in mind, the Ministry has introduced reforms and practices to ensure that the process of getting welfare is burdened with barriers, delays and discouragements.

In 2001/02, the proportion of the caseload that entered each month (5.3%) was roughly the same as the proportion of the caseload that exited (5.4%). But by 2004, the entry rate had dropped to 3.6% of the total caseload, while the exit rate (at 4.9%) had also declined, although much less sharply. Thus, the evidence is very strong that the overall caseload reduction is primarily due to lower entry rates.

Of those who apply for welfare, the acceptance rate has dropped dramatically. According to FOI data, in June 2001, 90% of people who began an

application for welfare were successful in gaining assistance. By September 2004, only 51% of those who sought welfare were granted assistance.

Diversion by Design

Our research finds evidence that discouragements have been intentionally created to systemically divert people from obtaining welfare, regardless of their need. At every stage of the application process, people experience the “3Ds” of discouragement, delay and denial. These barriers are encountered in complex and subtle ways. Those who face the most significant barriers to employment and who struggle with disabilities or immediate crises face the greatest challenges in accessing assistance.

The two-year independence test and three-week work search are two of the most significant reforms to eligibility. They have been instrumental in reducing the overall caseload, as they deny eligibility, delay receipt of assistance, and discourage individuals from accessing welfare. These eligibility and application policies take a “one size fits all” approach to applicants that fails to reflect the diversity within the population of people in need of assistance.

The two-year independence test represents a fundamental departure within Canadian social policy – the denial of support when in need as a

basic human right. Before a person can apply for welfare, they are required to prove to the Ministry that they have been financially independent for two consecutive years. The independence test requires providing sufficient documentation to demonstrate that you have worked for at least 840 hours or earned at least \$7,000 for two years in a row. This test ignores many people who have in fact been independent – people who have survived on the streets or in marginal housing situations, as sex trade workers, or other means of survival.

The Ministry's three-week "work search" requirement (that people search for work for three weeks after contacting the Ministry for support before they can actually formally apply for assistance) is contradictory to the Ministry's own definition of welfare as "the payer of last resort when all other sources of income are exhausted." The Ministry is telling people that they must have exhausted all sources of income and have virtually no available assets before seeking welfare. But, it is then requiring these individuals with virtually no resources or means of self-sufficiency to wait for a minimum of three weeks before an application can even begin.

The result of the three-week wait is often not employment. The delay of assistance when in crisis exacerbates an individual's crisis and deepens their poverty. The Ministry recognizes that people cannot meet their basic needs, but still makes them wait for help. Rather than providing income assistance through this period, the Ministry is referring individuals to community social services and charities, such as food banks.

In practice, the three-week wait can take much longer. The result is that people in temporary need are struggling to live on no income or assets for one or

two months. This delay in the delivery of assistance is resulting in loss of housing, increased debt and increased vulnerability as women and families are put into compromising positions to survive.

Apart from these policy changes, administrative and technological barriers are also an important part of the story. For those in need, the process begins with a 1-800 phone number, a new way to deliver Ministry services while cutting costs. If the individual suitably demonstrates eligibility they are provided a "pre-application" number. Individuals must then complete an on-line orientation session. At the end of the session they record their "confirmation number" as evidence that they have completed the on-line tasks. And only after can they schedule an intake interview.

Use of the 1-800 telephone system and the Web to deliver government services may make sense for many services, but it poses unique challenges and problems for the population seeking income assistance. In both Vancouver and Victoria we heard that the phone lines are "overworked and understaffed." Difficulties are experienced when applicants are unable to get through. Often they cannot leave a message because they don't have a phone to receive a message.

An alarming finding from the interviews were reports from individuals that they were denied welfare through their initial contact with the Ministry – most often through a 1-800 call. Several individuals told us how they believe they were deemed ineligible through the initial inquiry, well before an application had been submitted.

These administrative practices are creating undue hardship and are, in fact, unethical. Individuals

Continued on page 8

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Denial by the Numbers				
Fiscal year	Percentage of caseload starting and exiting welfare (monthly averages)		Percentage of "pre-applicants" that successfully obtain welfare	
	Starts	Exits	Average monthly applications	Percentage of applicants that start welfare
2001/02	5.3%	5.4%	9,848	85%
2002/03	3.8%	5.8%	7,626	65%
2003/04	4.1%	4.6%	7,498	64%
2004	3.6%	4.9%	6,735	58%

Note: Data for 2004 are for six months only.

Source: Based on Freedom of Information request to the Ministry of Human Resources filed May 27, 2004 and responded to January 20, 2005.

Public Transit and the Poor

By Stuart Murray

Although people from all socioeconomic backgrounds ride public transit, for those who cannot afford a car, transit use is more common. A recent survey by Statistics Canada found that for Vancouverites with a family income of less than \$20,000, ridership is 23% compared to 9% for those with a family income over \$80,000.



A fare reduction would make transit more accessible to vulnerable groups who are most dependent on it.

The survey also found that in Vancouver, transit use was far more common among groups that are likely to have lower incomes, such as women, youth, and recent immigrants. While 10% of men commute to work by transit, 16% of women take transit. Among those aged 15-29 years of age, ridership is 17% compared to about 10-13% for those between the ages of 30 and 60. While 11% of the Canadian-born population uses transit to commute, ridership is higher for immigrants, particularly if they arrived in Canada more recently.

This raises a big issue when we make decisions about transit fares. For those with lower incomes, transit fares are a larger percentage of their cost of living. Depending on how many zones someone travels, the annual cost of fare passes in Vancouver can range from \$828 to \$1,560 per year per individual. For households with more than one transit user, the total costs can be substantially higher.

Transit costs can range between 5% and 15% of Statistics Canada's Low Income Cut-Off (LICO). For multi-resident households with incomes at this "unofficial poverty line," transit fares consume over 8% of income for one-zone travel, rising to

over 10% for two-zone travel and 13% or more for three-zone travel. Of course, for those households with incomes well below the LICO (such as anyone receiving social assistance), transit costs represent a much higher share of total income.

Because transit is so important for those who have low incomes, fare increases take a substantial bite out of household income. For example, for those who have no choice and must take transit, if the household is spending more than 10% of their income on transit, a 10% increase in transit fares will consume over 1% of their income. For those who are getting by with very little, these small amounts of money will be sorely missed, and in some cases they would have to go without transit.

We need to reduce transit fares because it is the right thing to do. We know that a fare reduction would make transit more accessible to vulnerable groups who are most dependent on it, and also lessen the financial burden of transit on their personal budgets.

Stuart Murray is the CCPA-BC's Public Interest Researcher.

Comparison of Vancouver Transit Fares to the Low-Income Cut-Off (LICO)							
Family size	Low-income cut-off	Annual cost of fare passes			Fares as per cent of LICO		
		1-Zone	2-Zone	3-Zone	1-Zone	2-Zone	3-Zone
1 person	\$16,853	\$828	\$1,140	\$1,560	4.9%	6.8%	9.3%
2 persons	\$20,512	\$1,656	\$2,280	\$3,120	8.1%	11.1%	15.2%
3 persons	\$25,542	\$2,136	\$2,760	\$3,600	8.4%	10.8%	14.1%
4 persons	\$31,865	\$2,616	\$3,240	\$4,080	8.2%	10.2%	12.8%

Note: For a two-person household we assume both residents are working adults, and for 3- and 4-person families we assume the remaining household members are school-aged children eligible for a concession fare.
Source: Low-Income Cut-Off data from Statistics Canada; transit fares from Translink.

A Better Way to Set Welfare Rates

By Steve Kerstetter

There are many shortcomings in BC's welfare system, but none is as fundamental or as appalling as the meagre amount of financial support it provides to people in need. In theory, welfare incomes are supposed to cover the cost of the necessities of life. In practice, welfare rates are set arbitrarily by the provincial cabinet with little thought to the actual cost of living.



The gross inadequacy of welfare incomes was highlighted once again in *Left Behind*, the latest review of BC Employment and Assistance rates by the Social Planning and Research Council of BC (SPARC BC). The report found that welfare incomes are far too low for people to afford the goods and services they need for daily living and to be able to participate in a meaningful way as members of their communities. A single adult on welfare receives only 41% of SPARC BC's estimated minimum living costs, a couple without children receives 45%, a single parent receives 57%, and a couple with two children receives 58%.

Welfare is the social safety net of last resort, the program that provides income to people who have exhausted other sources of income. Knowing that, governments have two basic choices. They can choose to inflict pain and suffering on welfare recipients by setting welfare rates at unrealistically low levels. Or they can choose to provide incomes that are adequate.

Welfare recipients have fared poorly under both the BC Liberal government and the former NDP government. The purchasing power of welfare incomes in BC peaked way back in 1994 and has

Continued on page 7

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Estimated Minimum Cost of Living (per month) vs. BC Income Assistance

	Single adult	Single parent, child 3	Couple, no children	Single parent, child 15	Couple, children 4 and 1
Support					
Food	\$197.79	\$277.66	\$378.38	\$377.74	\$526.46
Household supplies	\$15.00	\$27.04	\$27.04	\$27.04	\$51.12
Clothing	\$71.94	\$94.35	\$143.88	\$134.05	\$192.50
Personal care	\$23.04	\$29.97	\$46.08	\$44.59	\$56.49
Transit	\$95.00	\$95.00	\$190.00	\$125.00	\$164.00
Child care		\$195.00			
Other costs	\$196.22	\$313.96	\$313.96	\$313.96	\$549.44
Total support costs	\$598.99	\$1,032.98	\$1,099.34	\$1,022.38	\$1,540.01
Shelter					
Basic rent	\$580.00	\$790.00	\$670.00	\$790.00	\$875.00
Utilities	\$22.60	\$27.88	\$23.51	\$27.88	\$27.88
Telephone	\$31.53	\$31.53	\$31.53	\$31.53	\$31.53
Total shelter costs	\$634.13	\$849.41	\$725.04	\$849.41	\$934.41
Total minimum costs	\$1,233.12	\$1,882.39	\$1,824.38	\$1,871.79	\$2,474.42
Total BC income assistance	\$510.00	\$1,069.75	\$827.22	\$1,069.75	\$1,443.08
Per cent of costs met	41%	57%	45%	57%	58%

Notes: Shelter amounts are based on apartments as follows: bachelor for single adult, one bedroom for couple with no children, two bedrooms for both single parent families, and three bedrooms for couple with children. BC Income and Assistance amounts include federal contributions for the National Child Benefit (used by the provincial government to fund the BC Family Bonus) and the Canada Child Tax Benefit.

Source: SPARC-BC, *Left Behind*, 2005.

A Path Out of Poverty: Helping BC Income Assistance Recipients Upgrade Their Education

By Shauna Butterwick

Between 1996 and 2002, under the former welfare system, some income assistance recipients – those considered to have multiple barriers to employment and to be unable to find jobs through independent efforts and job search programs – could continue to receive assistance while taking Adult Basic Education (ABE), literacy, or English as a Second Language (ESL) programs (a suite of programs also known as “development programs”) at BC colleges and institutes.



These combined initiatives met with considerable success, helping students with multiple barriers to upgrade their education, enter skills training programs, and find jobs outside low-wage job ghettos.

The then-Ministry of Human Resources provided income assistance to these students, while the Ministry of Advanced Education provided targeted funding to post-secondary institutions for programs and services designed specifically for these students. Programs and services included: community outreach, assessment, individualized program planning, advocacy and counselling, personal skills training, focused upgrading, academic support, work experience, and support with exit transitions and job placement.

These combined initiatives met with considerable success, helping students with multiple barriers to upgrade their education, enter skills training programs, and find jobs outside low-wage job ghettos.

For many individuals with low incomes, given their economic and social realities, it is difficult to even imagine including higher education in their futures. In addition to the financial barriers, many students with low incomes are wary of participating in further education if they have had previous negative educational experiences. Even for those who have an interest and make it to the college door, institutional and bureaucratic processes, rules and regulations are often confusing and overwhelming.

Recognizing these barriers, colleges engaged in community outreach as a strategy to provide information about college programs and services and to encourage potential students receiving income assistance to consider participating. Staff connected with a wide variety of community-based agencies such as multicultural organizations, school boards, welfare offices, transition houses, food banks, housing centres, emergency shelters, employers, and drop-in centres, making presen-

tations and answering questions about college programs. Some colleges also created off-campus and storefront access centres.

Individualizing contacts with potential students made the colleges seem more welcoming; potential students now had the name and contact information of an individual, rather than dealing with a “faceless” institution and not knowing whom to approach or where to begin their inquiries. Training consultants played a central role in ensuring that students continued to receive financial support while upgrading their education and creating training plans with them.

Providing ongoing institutional support was central to ensuring that students continued their studies. Most colleges and institutes used funds to increase existing counselling and support services, while a few colleges created a separate office staffed with those who were knowledgeable of both institutional and welfare rules and regulations, and who were sensitive to the issues facing students with low incomes.

Having the same staff consistently available for students was also important. Individual, one-to-one support was a significant aspect in creating institutional spaces where students’ self-esteem and self-confidence could flourish. Staff worked as advocates, making referrals, negotiating access to programs, and directing students to other sources of aid.

Making links with employment opportunities was another dimension of effective services for students. Employment officers were hired in some colleges to support students in resumé preparation, job search, and job placement. Employment-oriented programs included job shadowing and assessment.

Another key element of success identified by graduates was the recognition by employers of a credential from a public post-secondary institution. Graduating from a recognized post-secondary institution was a transformative event for many students who were able to leave social assistance and support themselves and their children.

Sadly, in 2002, just when these programs were becoming well established, all funding was eliminated, and rules were changed so that income assistance recipients could no longer participate in post-secondary programs. A narrow and punitive approach to welfare was instituted by the newly elected government, which deemed these programs to be outside the mandate of post-secondary education.

These short-sighted and oppressive welfare changes and funding cuts shocked those running the programs and many others who recognized that a key pathway out of poverty had been blocked. This closed the door for thousands of

income assistance recipients to upgrade their educational credentials. Many students were forced to withdraw from their programs or risk losing their welfare. Some of these were within a few months of completion.

In its last year of operation (2000/01) almost 20,000 students were supported through funding of only \$4.2 million. The returns on this investment were substantial, as many of these students were able to leave income assistance. Providing support for these students is not a handout. The costs are covered many times over by eliminating the need for income assistance and through the payment of taxes. Investing in the education of individuals with lower educational levels makes good economic sense while reducing other social costs.

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*Continued from page 5
A Better Way to Set Welfare Rates*

been falling ever since. The current government has shown virtually no interest in raising welfare rates, even though it is projecting huge surpluses for years to come.

How do governments ensure that welfare incomes are adequate? One way is by using the SPARC BC market baskets or a comparable approach based on the actual cost of goods and services in the local marketplace.

There are many items in the baskets for each of the five family types in the report. The support category includes food, household supplies, clothing, personal care, transit, child care costs not covered by provincial subsidies, and a miscellaneous sub-category made up largely of recreation and leisure items. The shelter category includes the cost of rental housing in the lowest 25% of the market plus utility costs and basic telephone service.

It is the detail that makes the baskets credible. The subtotal for food, for example, follows the recommendations of the Dietitians of Canada and also draws on extensive federal government research over the years on a "nutritious food basket."

Baskets of goods and services developed by the BC government might be somewhat leaner. On the

other hand, the very fact of having baskets and specifying what is inside would allow people to judge for themselves whether welfare recipients are getting a fair shake from government.

If a government basket followed the recommendations of the Dietitians of Canada on food, for example, so much the better. If it did not, the Minister of Employment and Income Assistance would have to defend the government's decision to ignore the advice of a highly regarded group of experts on nutrition.

British Columbians could then make up their own minds as to whether the government was being reasonable or not. They might ask whether the government expects single parents on welfare to skip meals to feed their children. Or they might ask whether feeding children less than a nutritious diet month after month is really the best way to give the next generation the best possible start in life.

All in all, the basket approach would bring a degree of rationality into the way welfare rates are set and would allow a public debate about the choices made by government. Perhaps that in turn could lead to a more rational debate about the many other problems that dog BC welfare programs.

Steve Kerstetter is a former Director of the National Council of Welfare and is a Research Associate with the CCPA-BC.

complained of being dehumanized, demoralized and shamed by a system they thought was created to help them. The process was described as punitive – individuals were asking for assistance and instead receiving punishment.

While all applicants are now required to undertake the three-week “work search”, there are exemptions on the books for certain individuals in emergency situations. Yet, there is considerable evidence that these policies are not effectively responding to the emergency needs of individuals. To demonstrate “immediate shelter need” applicants are being told to request an eviction notice from their landlords. These criteria place applicants at risk; they do not help individuals in crisis and do little to enable further self sufficiency or employability.

Many of those applying for assistance are not, in fact, employable, but the presumption of the system’s application process is that they are. Rather than providing a dual application process – one for employable applicants and one for those with barriers to employment – the Ministry seeks to divert all applicants to employment unless they seek exemption from the norm. The result is that those most in need (the very people the Ministry says it is committed to protect) appear to have the most difficulty in obtaining financial assistance.

Our interviews exposed a stark contrast between the experiences of applicants who sought assistance on their own versus those who sought assistance with the help of a welfare advocate. In both scenarios, the applicants were people in need and eligible for assistance, but the outcome hinged on whether they were able to connect with a knowledgeable person who could help them navigate the application process and who was familiar with the rules and exemptions.

The current need for advocates exceeds their traditional purpose, which was primarily to help people with appeals. Advocates are increasingly necessary as caseworkers, helping applicants as they negotiate through the red tape and diversion tactics of the Ministry. It appears that the more vulnerable the client, the greater the chance of denial and the greater need for the support of an advocate.

Paradoxically, the knowledge that vulnerable applicants significantly benefit from the support of an advocate comes at the very time that fewer advocates are available to help. Numerous community groups have had to eliminate advocacy positions. Those paid advocacy positions that still exist tend to be funded mainly by sources other than the provincial government (such as the Law Foundation), and provincial funding has been eliminated for women’s centres, which in many communities provide the only welfare advocates in town. Thus, the supply of advocates has shrunk just as the need has grown.

Beyond Denial

The results of this research indicate that reforms to restrict access to welfare are causing harm to many British Columbians. Diversion strategies are applied to the majority of applicants without assessing individuals’ capacity for employment. Consequently, while some employable individuals may be effectively diverted to employment, others – notably more vulnerable applicants – are being diverted to homelessness, and greater financial insecurity and vulnerability. In other words, the Ministry is restricting entry, regardless of need, and people with legitimate claims are not being assisted.

There is an immediate need to stop the regressive reforms to eligibility criteria and the application process for welfare. As a minimum, the two-year independence test and the three-week wait must be discontinued. Assessing emergency need must become the responsibility of the Ministry not the individuals in crisis. The use of technology to deliver services needs to be a service delivery option rather than a barrier. Overall, the process of applying for welfare needs to be a process designed to assist individuals in need rather than the current model, which is designed to deny.

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