

**The Abbotsford Community  
A Vibrant Abbotsford Poverty Profile**



**Vibrant**  
*Abbotsford*

*Reclaim Our Humanity - Transform Our Community.*

**Service**  
**Canada**

### **Vibrant Abbotsford Leadership Table**

Vicki Austad.....	Coordinator Vibrant Abbotsford
Bill Beatty.....	SUCCESS
Sarah Campbell .....	Vibrant Abbotsford Researcher
Stacey Corriveau .....	Community Futures South Fraser
Deirdre Goudriaan .....	BC Healthy Communities
Darren Haines .....	Coast Capital Savings
Kevin Koopmans .....	Community Futures South Fraser
Joelle Mourre.....	United Way of the Fraser Valley
Ron Plowright.....	Food Security Program Fraser Health Authority
Allan Skuce .....	Fraser Valley Community Information Society
Andrea Senft.....	Make Children First

## Executive Summery

*Poverty: “This polarization increases societal tensions. It undermines the public good and the human dignity of people who are treated as clients or supplicants who may or may not be deemed worthy of charity, rather than as citizens. This costs society the creative and productive capacity of a large portion of the population, its costs governments the trust and support of the public and it costs a society its humanity.”<sup>1</sup>*

Not everyone has shared equally in the Canadian booming economy. Our low-income population was substantially larger in 1995 (20%) than in 1975 (15.4%). Today, almost 5 million Canadians are poor, according to the most widely accepted definitions, and 40% of those Canadians identified as “poor” have jobs. Canada spends billions of dollars each year on efforts to alleviate poverty, including income subsidies and social programs (e.g. food banks, shelters, crisis response services, etc.). But while these efforts ideally help to ease the experience of poor people, they don’t reduce or eliminate poverty.

The Vibrant Abbotsford table views poverty as “the condition of a person who does not have sufficient social and economic resources to achieve holistic well-being, and live with dignity, choices, and power which support full participation in society.”

With the support of the Tamarack Institute through its Vibrant Communities initiative, Vibrant Abbotsford is joining 14 other localities across this country in a coordinated and strategic effort to move toward the goal of reducing the number of community members living in poverty (i.e. poverty reduction) rather than simply helping these people withstand the consequences of their situation (i.e. poverty alleviation). Through understanding and utilizing innovative strategies such as community economic development, social enterprise, literacy and language training, and provision of safe and affordable housing and childcare, Vibrant Abbotsford proposes to collaborate with other community development efforts to mobilize a vision of this city where low income residents are given the opportunities and tools to lift themselves out of their current realities instead of merely helping them to live with the reality of being poor. We will move beyond stop-gap solutions and the kindness of the most well-intentioned local frontline charities in the direction of strategies that will not only improve the lives of the low income members of our community, but will result in a healthier socio-economic picture for the community as a whole.

Vibrant Abbotsford was established as a community-based leadership table in June 2006 and by September of 2007 had formally adopted its Phase One strategic “Learning and Exploration Plan” detailing the objectives and activities necessary for creating the conditions for success towards a comprehensive and collaborative action. Terms of reference have been formally accepted and work has begun on a theory of change by which the Vibrant Abbotsford Leadership Table (VALT) intends to work. A coordinator

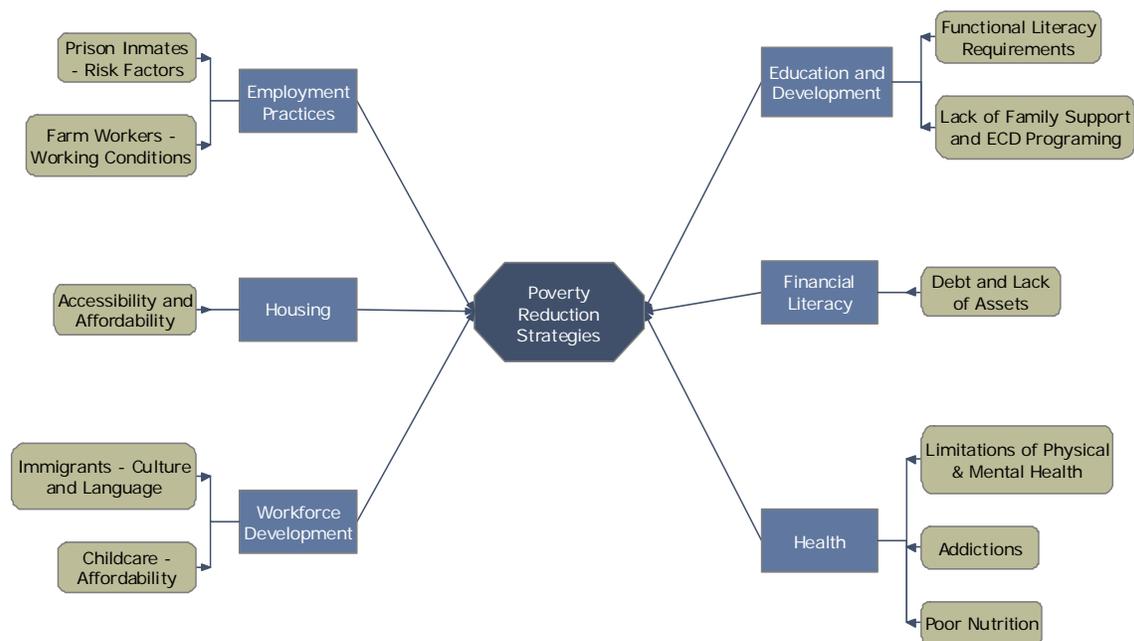
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<sup>1</sup> National Council on Welfare “The Cost of Poverty”. 9

and researcher are working to support the efforts of the VALT as they develop a work plan and engage the community in a three-year commitment to action.

As a primary step in this work, this document addresses the issue of poverty in Canada and in Abbotsford specifically. This is achieved by identifying six of the most important issues that hold our citizens in poverty and overlaying those with the qualities that define Abbotsford as a unique community. By suggesting possible interrelationships, the document will assist the VALT to decide where our priorities are and which activities have the most potential for leverage.

By way of illustration:



The VALT recognizes this document as a “snapshot of a moving picture”: new information will further refine and adjust our thinking. The work is a beginning, to be adjusted and informed by community connection and consultation.

*Vicki Austad*  
*Co-ordinator for Vibrant Abbotsford*

## Table of Contents

1. Vibrant Communities.....	6
2. Abbotsford.....	6
3. Vibrant Abbotsford.....	8
4. Framework for Change.....	8
5. Causes of Poverty in Abbotsford.....	9
6. Employment Practices.....	10
a. Employment Practices in Abbotsford	
b. Inmate Transition	
c. Farm Workers	
7. Housing.....	17
a. Housing in Abbotsford	
8. Workforce Development.....	21
a. Workforce Development in Abbotsford	
b. Recent Immigrants	
c. Childcare	
9. Education and Development.....	28
a. Education and Development in Abbotsford	
b. Literacy	
c. Early Childhood Development	
10. Financial Development.....	33
a. Financial Development in Abbotsford	
11. Health.....	36
a. Health in Abbotsford	
12. Abbotsford: a Unique Community.....	40
13. Theory of Change and Community Plan: Connections and Consultations.....	41

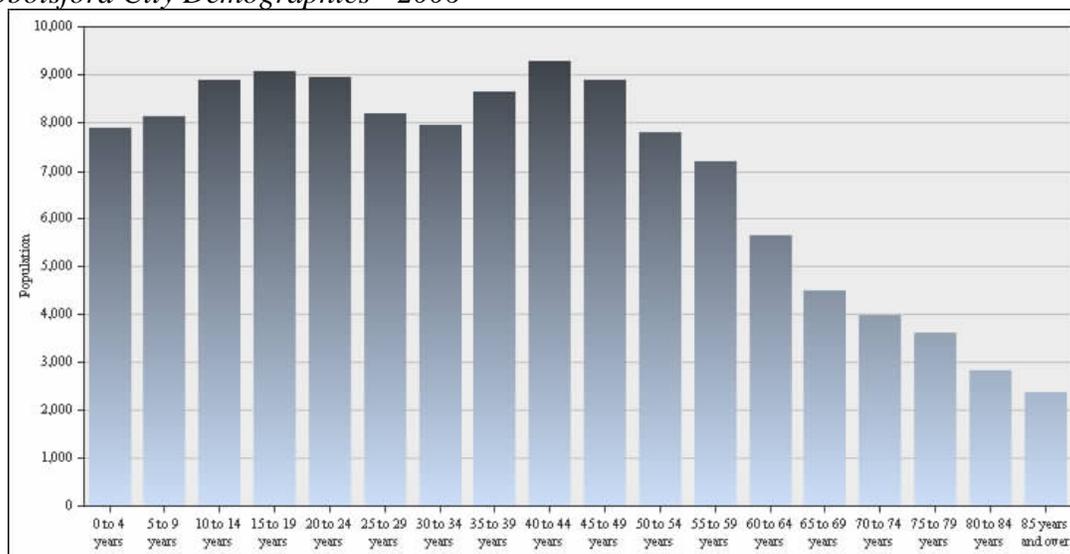
## Vibrant Communities

The goal of the national Vibrant Communities initiative is to reduce poverty in Canada through community involvement and the creation of partnerships (please see [www.tamarackcommunity.ca](http://www.tamarackcommunity.ca)). The initiative is designed to encourage grassroots involvement with various communities sharing strategies and their outcomes. Through this process, the aspiration is to address the causes of poverty, rather than just reducing its impact. Vibrant Abbotsford views poverty as a serious issue affecting almost five million Canadians<sup>2</sup> and in Abbotsford the incidence of low income families is nearly 11%, with 1.6% on Income Assistance.<sup>3</sup> Vibrant Abbotsford also understands that poverty reduction strategies are complex and therefore require the collaborative efforts of organizations and community members working together to create lasting change.

## Abbotsford

Located in British Columbia's Fraser Valley, Abbotsford faces unique challenges and opportunities in effecting lasting poverty reduction. The city is growing rapidly and is already the fifth largest city in BC, with a current population of over 130,000. With excellent farmland, Abbotsford combines a strong agricultural base with a growing urban element. The population of Abbotsford is younger than the provincial average, with 36 percent of the population under the age of 24.<sup>4</sup> Abbotsford is also becoming one of Canada's most ethnically diverse communities, with 20.3 percent of the population visible minorities.<sup>5</sup>

### Abbotsford City Demographics - 2006



<sup>2</sup> Tamarack Institute for Community Engagement Vibrant Communities "Poverty Reduction," <http://tamarackcommunity.ca/g2s14.html>

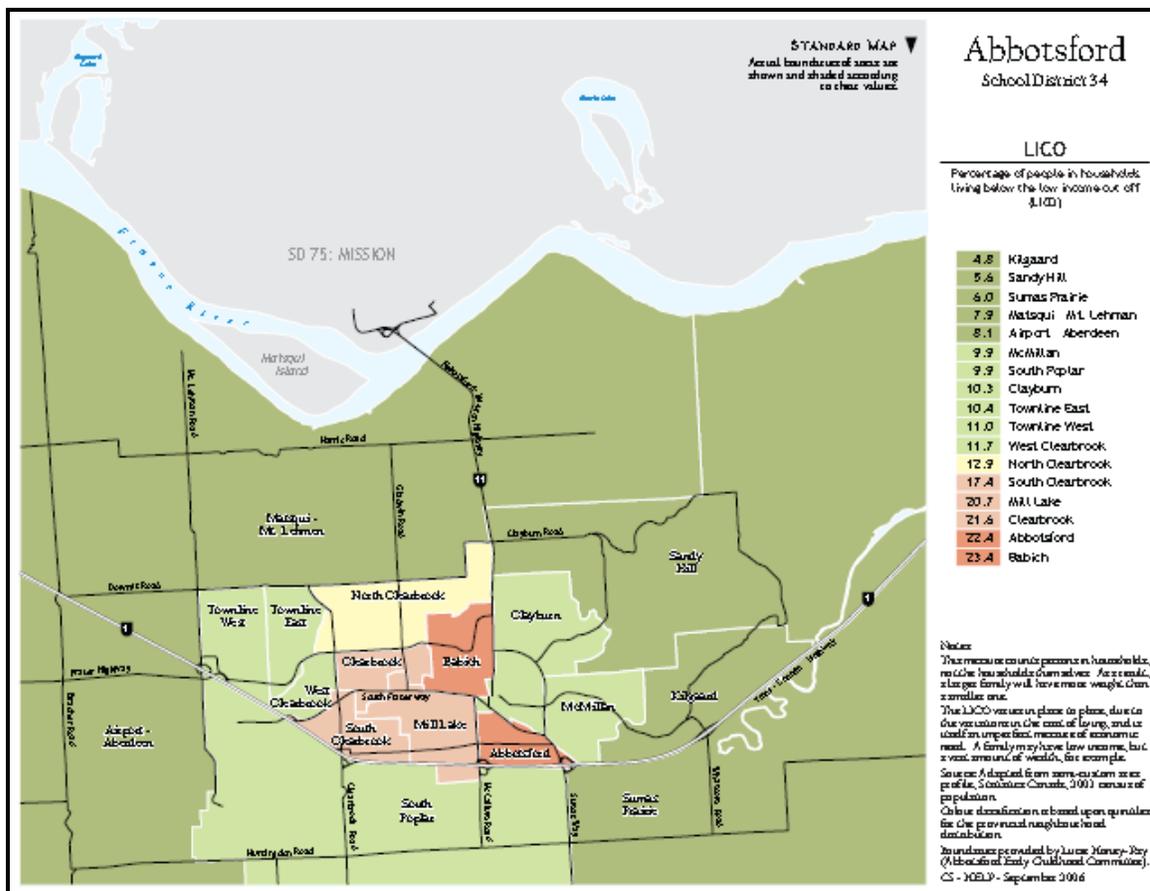
<sup>3</sup> Source: BC STATS 2006 (using administrative files from the BC Ministry of Employment & Income Assistance, and Human Resources & Social Development Canada)

<sup>4</sup> City of Abbotsford. Development Services Community Planning Division. *Abbotsford Cares: Agenda for Social Planning for the City of Abbotsford*. (Abbotsford, BC, 2006).

<sup>5</sup> Ibid.

Current concerns for the community of Abbotsford include a lack of affordable housing, lower levels of formal education than the provincial average, exclusion, and weakened community capacity as a result of diminishing federal and provincial government support while the population increases. There is also concern over the level of property crime, drug trafficking, and gang related activity occurring within Abbotsford. The census metropolitan area (CMA)<sup>6</sup> has the highest rate of property crime in Canada.<sup>7</sup>

In recognition of these concerns, the City of Abbotsford has hired a Social Planner and is taking steps that are solution oriented. In addition to the interest of the municipal government, Abbotsford has a strong base of community and faith-based organizations that are mobilizing, but the rapid growth of Abbotsford has increased the pressure on existing social programs and networks, creating a need for a more cohesive approach to poverty reduction.



<sup>6</sup> The CMA includes Mission.

<sup>7</sup> *Bibles and Bud* from The Province News page A9 Sunday Aug. 24

## **Vibrant Abbotsford**

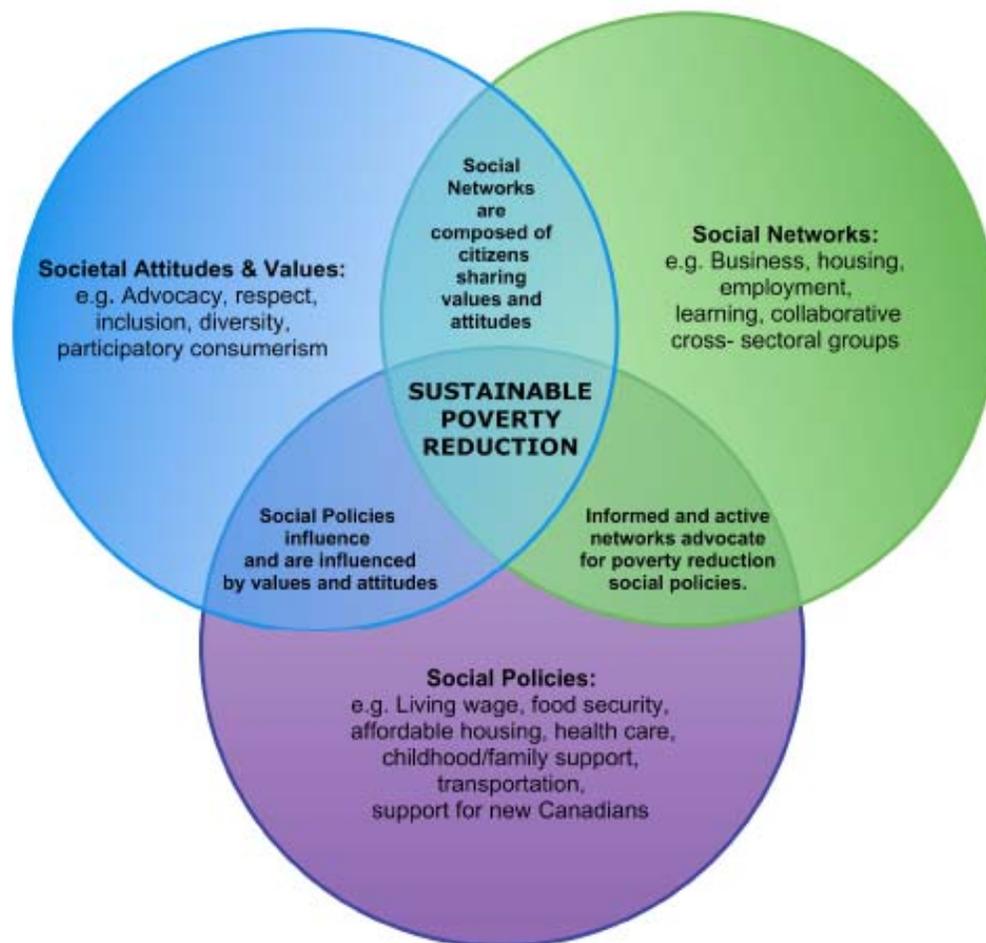
The goal of Vibrant Abbotsford is to encourage and facilitate a cohesive, collaborative approach to poverty reduction that will create systemic changes to community conditions. Vibrant Abbotsford intends to reduce poverty by promoting economic development, building skills and assets in the population, and removing barriers that create or sustain poverty. For the purposes of this work, poverty is defined as “the condition of a person who does not have sufficient social and economic resources to achieve holistic well-being, and live with dignity, choices, and power which support full participation in society.” The view of Vibrant Abbotsford is that sustainable community change occurs when organizations and individuals work together to create change in the nature and structure of community attitudes and values, social and professional networks, and social policies governing the distribution of wealth in the community. There is potential to affect deep and durable poverty reduction outcomes by accessing the energy created by the interaction of these forces.

Vibrant Abbotsford plans to address the issues of poverty reduction through a collaborative process in which the opinions and ideas of all stakeholders in this process are considered.

## **Framework for Change**

Vibrant Abbotsford is attempting to approach the issue of poverty in a holistic manner, and seeks to understand the interconnectedness of the causes of poverty. In order to accomplish this, Vibrant Abbotsford will examine the way in which social networks, social policies, and societal attitudes and values affect poverty.

The Vibrant Abbotsford Framework for Change is based on the interrelationships of societal attitudes and values, social networks, and social policy. Conceived as a Venn diagram, the model affirms that sustainable change happens through the synergies created by these interrelationships.



## Causes of Poverty in Abbotsford

The causes of poverty in Abbotsford are reviewed in the context of attitudes, networks, and policies. All root causes of poverty are influenced by or reflected in all three factors. By understanding these elements, Vibrant Abbotsford seeks solutions that lie in the synergies that are created by the interplay between them.

As a collaborative organization, Vibrant Abbotsford acknowledges that this literature review is only a starting place for understanding poverty in Abbotsford. As we engage in more consultation with the community, we will adapt our ideas to reflect new information.

However, a starting point is critical. Vibrant Abbotsford will examine how employment policies, housing, workforce development, education and development, financial development, and health affect poverty in Abbotsford. In each case, the current literature is reviewed and conditions in Abbotsford (current realities and supporting organizations) are detailed.

## Employment Practices

There are a number of ways in which the practices of employers may contribute to a higher rate of poverty in a community. This section reviews a number of practices that increase the level of poverty, recommendations from the literature review, and how they relate to Vibrant Abbotsford's Framework for Change. Due to the nature of the population in Abbotsford, specific focus is placed on transitioning inmates, farm workers, and the working poor.

*“What stands between the working poor and their fair slice of the economic pie is their lack of political power in the policy arena and lack of bargaining power in the labor market. The latter is particularly germane in the era of welfare reform, as the working poor get stuck in low end jobs without union representation, receiving not even a living wage, much less a fair one.”<sup>8</sup>*

The issue of the working poor is a complex one; separating employment-based reasons from others that contribute to poverty is difficult. The role that payment of minimum wage and other employer practices play in contributing to poverty is only part of the whole story in the struggle of the working poor.

Job creation as an anti-poverty strategy is also only a part answer; 40% of those deemed low income in Canada were employed or members of an employed family.<sup>9</sup> Eleven percent of the people in BC who use food banks had jobs in 2005.<sup>10</sup> What policies and attitudes need to change to insure that people who are working are able to move out of poverty?

One possibility is to increase minimum wage. Obviously, poverty is a more significant risk among low or minimum wage workers (11.1% odds) than higher paid workers (2.6% odds of those earning \$10 an hour or better)<sup>11</sup>.

While many of the working poor may not be directly subject to the minimum wage, studies show that a rise in minimum wage creates what has been called a “ripple effect”. Employers are motivated to maintain the existing wage hierarchy, particularly at the lower end of the wage scale. The tendency has been, for example, that employers of workers who were previously earning \$1 above minimum will raise the wages of these workers if and when minimum wage worker salaries are raised.<sup>12</sup> In this way, relative incentives are maintained for employees.

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<sup>8</sup> Jared Bernstein, “Savings Incentives for the Poor” *American Prospect* 14 no. 5 (2003): 2

<sup>9</sup> Dominique Fleury, and Myriam Fortin. *“When Working is Not Enough to Escape Poverty: An Analysis of Canada’s Working Poor”*. (Human Resources and Social Development Canada, 2006)

<sup>10</sup> Choley Tsering. “Hunger Count 2005” (Toronto, ON: Canadian Association of Food Banks, 2005)

<sup>11</sup> Fleury, and Fortin. *“When Working is Not Enough”* 41

<sup>12</sup> Jeannette Wicks-Lim. “Mandated Wage Floors and the Wage Structure: New Estimates of the Ripple Effects of Minimum Wage Laws” (Political Economy Research Institution Working Paper 116, 2006)

In the US, it has been found that “With ripple effects, the pool of minimum wage beneficiaries includes more low-wage adult workers and fewer teenage and traditionally-aged student workers.”<sup>13</sup> Minimum wage increases, in and of themselves, do not raise people out of poverty but the raises that occur produce benefits up the wage scale for long-term low income earners. The lifestyle impacts of minimum wage employment are limited for teenage workers living at home or student workers for whom low income is both temporary and an investment in anticipated higher earnings. In the absence of minimum wage increases, employers of long-term low wage earners may never otherwise be motivated to increase these salaries proportionately.

As previously noted, minimum wage increases are only a part of a more comprehensive poverty reduction strategy. Studies point to a number of other factors that have a greater effect on the level of poverty that a family experiences. For example, the number of children as well as the number of earners in the family plays a substantial role in whether family incomes are below the low income cut off (LICO). LICO measures the number of households that spend more than 20% of their family income on food, clothing and shelter. In 2006 a single person in Abbotsford was considered low income if they earned less than \$14,859 and a family of five was under LICO if they earned less than \$31,992.<sup>14</sup>

“In 2001, 88% of low paid Canadian salaried workers were not [defined as] poor, and many salaried workers who did not have low wages still ended up in poverty because their income was not sufficient to provide for the needs of their family”<sup>15</sup>. An annual income of \$16,640 (full time at minimum wage) may be sufficient to provide the basic needs of a young single person but inadequate to provide for the needs of a family. Fleury and Fortin have suggested that raising the minimum wage should be considered as only part of a more comprehensive policy strategy aimed at reducing poverty among workers.<sup>16</sup>

### Employment Practices in Abbotsford

Given the previous discussion of the working poor, it is interesting to note the differences between the areas that are experiencing high unemployment, and those that are below the Low-Income Cut Off (LICO). The area that experiences the highest percentage of people below the LICO is not the area that has the highest unemployment rate.

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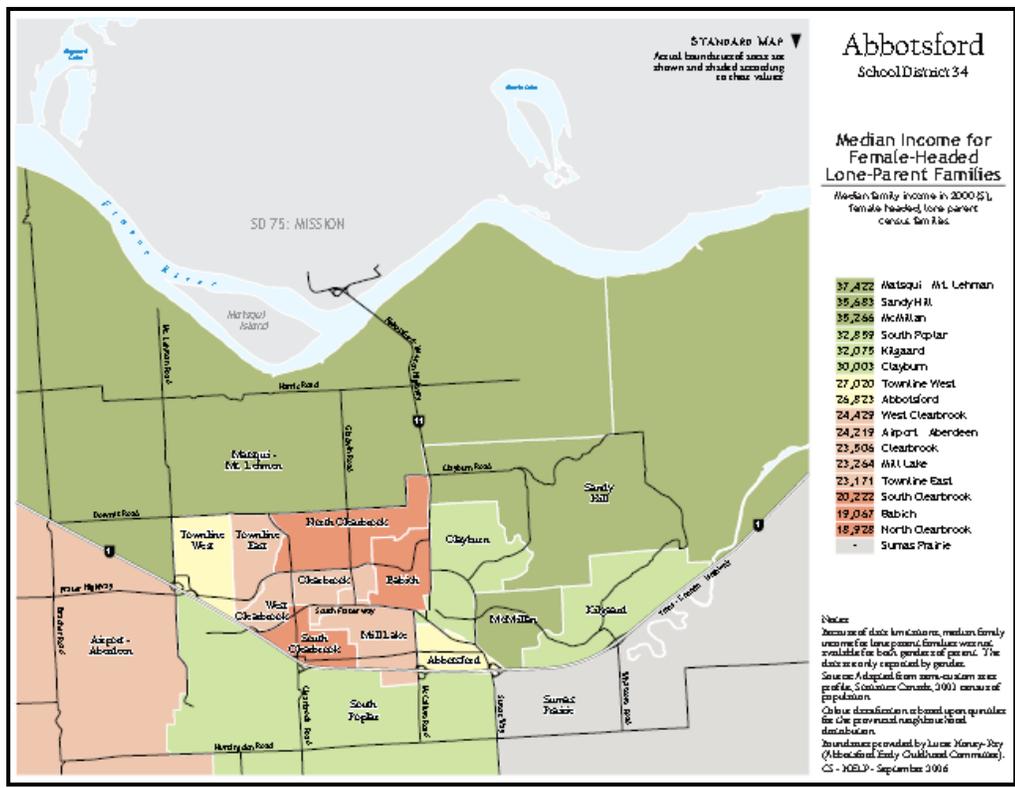
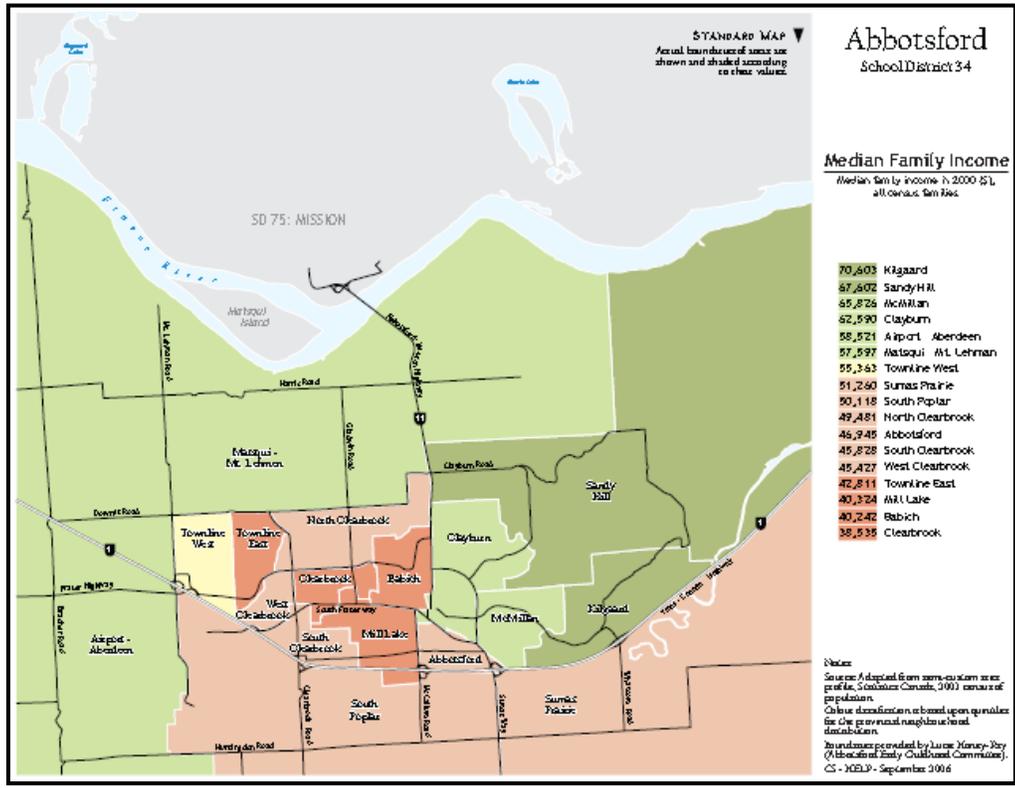
<sup>13</sup> Wicks-Lim. “Mandated Wage Floors”, 15

<sup>14</sup> Income Statistics Division. “Income Research Paper Series: Low Income Cut-offs for 2006 and Low Income Measures for 2005” Statistics Canada. [www.uwfv.bc.ca/Vibrant%20Resources/LICO%202006.pdf](http://www.uwfv.bc.ca/Vibrant%20Resources/LICO%202006.pdf)

<sup>15</sup> Fleury and Fortin. “*When Working is Not Enough*”, 15

<sup>16</sup> Fleury and Fortin. “*When Working is Not Enough*”





## Inmate Transition

While many of the inmates who leave local prisons (8 of the 9 federal<sup>19</sup> prisons in BC are in the Fraser Valley) may relocate to their original communities, some continue living in the Abbotsford area. It is estimated that over 300 inmates exit Fraser Valley prisons annually.

Of those who do settle in the Fraser Valley, many tend to choose Abbotsford as home, due to the relative density of (mostly poverty alleviation) services available. Over the years, the population of ex-inmates has added up. In general, the demographic that chooses the Valley over Vancouver are older and have served longer prison terms. This represents a greater challenge in securing employment.

In addition, those who are incarcerated over a longer term have families who move to the area to be close. With one parent in prison and the other parenting, many of these mothers rely on the social safety net for survival.

Workforce preparation both within the prisons and upon release plays a vital role in reducing poverty levels among inmates.

Inmates face specific barriers to gaining employment. A US study concluded that employers were “more likely to hire people on welfare, or those with little work experience, than they were to hire someone with a conviction”.<sup>20</sup> Lacking jobs and other networks, there is concern that released prisoners will “build social connections to those promoting opportunities for further criminal activity after release”<sup>21</sup> and the connection to the legal workforce will be diminished.

Understanding and addressing the effects of a term in prison is an important part of creating programs that will reintegrate inmates into the community. “Jailing often means people lose jobs, housing, their children, and support from family and friends who could have helped them through a temporary period of difficulty. To make matters worse, they often lose their future because they obtain a record that makes it very difficult to get what they have lost back again.”<sup>22</sup> Programs geared specifically towards inmate need would help to counter these negative effects of incarceration.

But these would, of course, need funding. We know that ex inmates who are employed are dramatically less likely to re-offend. We also know that the average annual cost to incarcerate a single federal inmate in Canada is \$93,000 – net taxpayer savings would be enjoyed if more resources were invested in programs (e.g. employment and training) that keep inmates from re-offending.

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<sup>19</sup> Sentences of two years or more.

<sup>20</sup> Western, Bruce, Jeffrey R. Kling, and David F. Weiman. “The Labor Market Consequences of Incarceration,” *Crime and Delinquency* 47, no. 4, Sage Social Science Collection (2001): 412

<sup>21</sup> Ibid.

<sup>22</sup> National Council on Welfare, “The Cost of Poverty” 8

Policies that provide programs to help prepare inmates for the job market (as well as life in general) can smooth the transition between prison and employment<sup>23</sup>. These programs must include support for drug and alcohol addicts, housing provision, strategies that prepare inmates and their families for eventual integration, and networks that create links between job training and community-based employment opportunities. A recent federal review of Correctional Service of Canada's practices<sup>24</sup> (including employment training and community transition) has found current CSC capacity building and integration offerings lacking. A federal CSC Transformation Team is now hard at work in building solutions that meet inmate needs. The stress is on designing more hard skills programs that meet current employer / industry needs, and increasing effective community interface.

Policies that address this lack of networks and improve the social stability of ex inmates should also be encouraged. Studies out of the UK have suggested that inmates who receive family support are substantially less likely to re-offend. Those who do not receive support are two to six times more likely to offend during the first year of a release.<sup>25</sup> Families do play an important role in helping prisoners find jobs, and may improve the social networks to which an individual has access.<sup>26</sup> The longer the sentence, the more likely that family ties have severed.

Therefore there is a role for policy, networks, and attitudes to play in transitioning people from prison back into the community. Policies and networks can support reintegration, while working to change community attitudes that often punish inmates long after they have left the jail, and prevent individuals from being engaged in their community. Life skills programs and counseling interventions can help to shape the values and attitudes of released inmates so that they view connection to the legal and legitimate workforce as not only possible, but desirable.

The John Howard Society of the Fraser Valley (JHSFV) currently offers a number of services for those affected by the criminal justice system. These programs include information on accessing government services after prison, as well as *information* on legal services, ID replacement, housing<sup>27</sup>, income assistance, and pardons. They also offer support networks for those who have been incarcerated, or those affected by an incarceration. Missing from the local mix of John Howard offerings are housing, and community-based employment and training programs. They are currently exploring possibilities for the latter.

It is important to note, through the lens of Maslow's hierarchy of needs, that before the employment issue can be aptly dealt with, transitioning inmates must have a roof over

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<sup>23</sup> Jeremy Travis and Joan Petersilia. "Reentry Reconsidered: A New Look at an Old Question" *Crime and Delinquency* 47 no. 3 (2001): 300

<sup>24</sup> A Roadmap to Strengthening Public Policy, October 2007.

<sup>25</sup> Mills, Alice, and Helen Codd. "Prisoners' Families and Offender Management: Mobilizing Social Capital" *The Journal of Community and Criminal Justice* 55 no. 1, <http://prb.sagepub.com>, (2008): 2

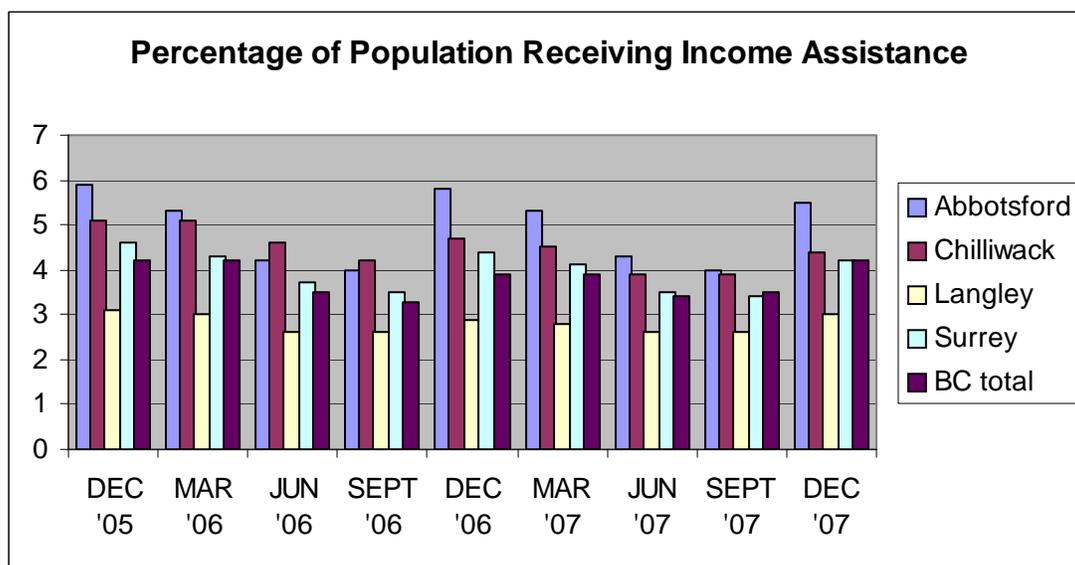
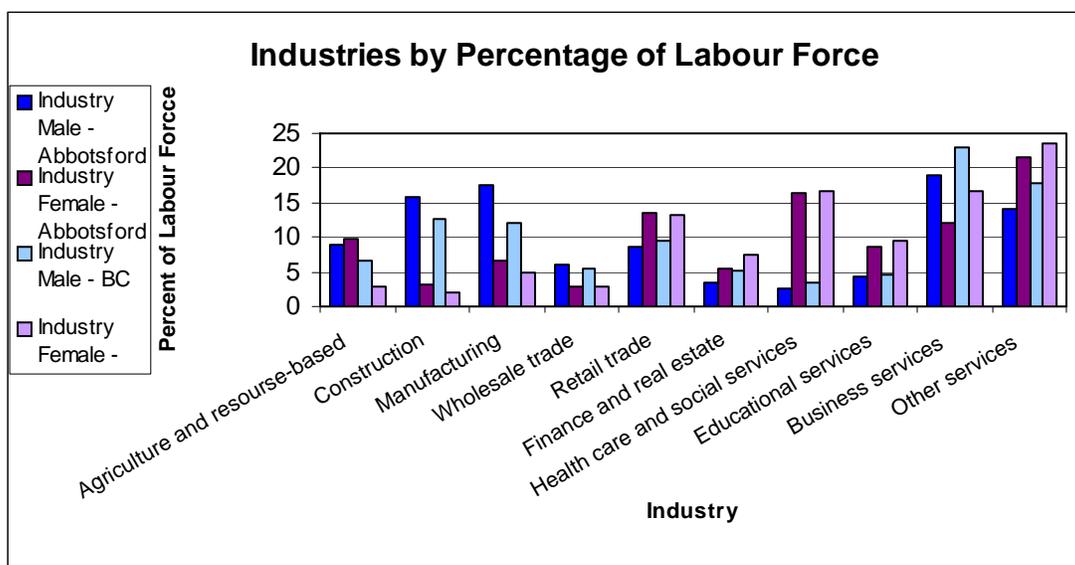
<sup>26</sup> *Ibid.*, page 11

<sup>27</sup> The John Howard Society of the Lower Mainland, although technically operating within the JHSFV's jurisdiction, hosts one apartment-type building that is open to transitioning inmates.

their heads. Abbotsford suffers a chronic shortage of transition housing for inmates. When inmates enter the community without job skills or work experience, they must first be adequately housed. The City of Abbotsford’s Affordable Housing Working Group has just begun to explore this issue.

Farm Workers

With a strong agricultural base, Abbotsford relies heavily on farm workers, particularly fruit and berry pickers. The employer practices in the agricultural sector are especially important. The graph below gives a breakdown of the percentage of people employed in each industry, compared to the BC average. Abbotsford has a higher percentage of the labour force in the agricultural sector than the rest of BC, particularly the female population.



The importance of agriculture, and other seasonal work activities is also apparent in the graph above. The trend for people receiving income assistance follows a seasonal pattern. Most workers are immigrants, many Indo Canadian, who are not fluent in English and often have little ability to advocate for their own rights, or to find other work.<sup>28</sup> Most depend on farm labour contractors to negotiate their wages and working conditions with the farm owners. There is long history of exploitation and violations of employment and safety standards among these negotiators.<sup>29</sup>

A recent study found that immigrant farm workers often make less than minimum wage when paid the piece rate. In addition, they are not paid for overtime, statutory holidays, or rest periods.<sup>30</sup> Fairey (et al.) recommends that the B.C. government restore overtime, vacation, and statutory holiday pay, ensuring that farm workers have the same employment rights as other workers. Other recommendations include increasing piece rates to a level that would be equivalent to minimum wage, establishing a better system to monitor the safety compliance at farms, and providing seminars on workers' rights in the native language of the workers.<sup>31</sup>

This study and its recommendations suggest that there is a need for changes in all three aspects: policies, networks, and attitudes as they relate to farm workers. Policies regarding employment and safety standards must be improved so that farm work is not deliberately exploitative by nature. Policies, however, are usually reflective of societal attitudes and networks that lobby for changes. As long as farm labourers feel that they have little ability to advocate for their own rights (and the general public remains uninformed and/or indifferent about working conditions) attitudes towards farm workers will remain unchanged. There is an identified need for networks that connect the farm labourers and the general public, or the farm labourers to groups that can provide education and information about employment standards.

Abbotsford Community Services offers a legal advocacy program for farm workers; this group provides information on labour laws, and helps with appeals and tribunals. There are also eight farm worker support centres in Canada, one of which is located in Abbotsford. These organizations help with improving living conditions, filing taxes, and reporting employment insurance claims.<sup>32</sup>

## Housing

“People that do not have safe, affordable, and secure shelter have more health problems than the general population, experience social problems that are exacerbated by their lack of shelter, and are more likely to be involved in criminal activity than the general public.

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<sup>28</sup> D. Fairey et al. *Farmworker Rights: Ending the Exploitation of Immigrant and Migrant Farmworkers in BC*. (Vancouver, BC: Canadian Center for Policy Alternatives, 2008)

<sup>29</sup> Ibid.

<sup>30</sup> Ibid.

<sup>31</sup> Ibid.

<sup>32</sup> Marcia Downham, “Farm Labour Office Makes Life Easier”, *The Abbotsford Mission Times*, (June 10, 2008) [www.canada.com/abbotsfordtimes/news/community/story.html?id=d7b01864-76c9-425f-bfd7-8d1f73f17c9e](http://www.canada.com/abbotsfordtimes/news/community/story.html?id=d7b01864-76c9-425f-bfd7-8d1f73f17c9e)

A lack of affordable housing reduces income for other living expenses, including food, clothes, and education.”<sup>33</sup>

The rising cost of housing in BC means that people are using more of their income to secure shelter than in previous years, placing greater pressure on communities to provide affordable housing for their residents. Housing costs are directly related to poverty, as many measures of poverty are based on the portion of income needed to provide shelter; and low-income people commit more of their resources to securing shelter. The ability to secure safe and affordable housing is an essential part of any community poverty reduction strategy.

The issue is not the number of houses available: “a 2006 report for the Greater Vancouver Regional District suggests that while the number of housing units needed to meet the demand for ownership may be close to adequate in the next 16 years, it is unlikely these units will be affordable enough to meet the demand.”<sup>34</sup>

Policies must create the affordable housing that the market economy cannot. A shift in attitudes regarding the provision of affordable housing (through information and education) will create an environment more conducive to policy shifts. A lack of affordable housing negatively affects the community in a number of tangible ways. A lack of affordable housing tends to result in more time spent in hospital emergency rooms, shelters, and correctional institutions. One study found that the annual per capita cost for these services for a group of homeless people in Vancouver was \$30,000 to \$40,000. The annual per capita cost for a similar group that was living in supportive housing was only \$22,000 to \$28,000.<sup>35</sup> It is financially prudent for a community to insure that their residents have access to affordable housing.

A proposal by Smart Growth BC outlines a number of policies that are effective in creating affordable housing. One possibility for earning revenue to support the creation of affordable housing is to implement housing trust funds which receive revenue from a fixed source such as a real estate transfer tax, developer fees, interest on government loans, or hotel/motel taxes.<sup>36</sup>

Other policies to increase affordable housing stock can be implemented through zoning laws. Inclusionary zoning requires new developments to offer a percentage of affordable units. Some communities have made this rule more flexible by allowing the affordable housing to be located off-site, or money paid which would then be used for affordable housing.<sup>37</sup> Zoning departments can also grant density exemptions, permitting higher densities for affordable housing.

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<sup>33</sup> City of Abbotsford. Development Services Community Planning Division. *Abbotsford Cares: Agenda for Social Planning for the City of Abbotsford*. (Abbotsford, BC, 2006), 30

<sup>34</sup> Wake, Tim, *Review of the Best Practices in Affordable Housing*. Smart Growth BC (2007): 6

<sup>35</sup> City of Abbotsford. “*Abbotsford Cares*” 30

<sup>36</sup> Wake, “*Review of the Best Practices in Affordable Housing*”. In Abbotsford, hotel / motel taxes support the operation of Tourism Abbotsford.

<sup>37</sup> *Ibid.*, 17

Communities should be cautious in creating neighborhoods that are specifically zoned for low-income families, as this policy can exacerbate the effects of poverty by concentrating the poor in one area. This limits the “links connecting participants to social networks outside the community [and is] likely to hamper the information and ideas that also circulate through social networks.”<sup>38</sup> Local developers’ hesitance to build affordable housing units within regular market housing alerts us to the danger of housing segregation as a reality in Abbotsford.

Not all higher density zoning needs to segregate. For example, higher density considerations could include secondary dwellings, or granny flats. Auxiliary units provide supplementary income to the homeowner, and additional rental housing for the community (Abbotsford is undertaking one such project now, in partnership with CMHC and Habitat for Humanity). This approach maintains the existing character of many neighborhoods, and disperses affordable housing throughout the community. While auxiliary units “exist in most jurisdictions, [they] are only recognized and encouraged in some of them.”<sup>39</sup>

Restricting property sale prices, or the rent amount that can be charged on certain homes, can result in non-market housing.<sup>40</sup> This would differentiate those who seek to enter the market, and benefit from the appreciation of their home’s value, from those who are solely seeking to provide shelter for themselves and their families. In those cases, non-market alternatives may be in order. While the housed would not benefit from any market gains, this strategy would protect the number of affordable units.

“It is not just a matter of physical shelter, because housing is also a site of economic activity where food is produced, children are raised, self-employment can be generated and community ties are built.”<sup>41</sup>

Effective changes to affordable housing will require a strong policy foundation. It is important to understand the attitude shift that must occur first. All members of the community must see the advantages of creating affordable housing. There are two ways that attitude change could support these policies. The public could support affordable housing because it is the socially responsible thing to do and there is a general consensus that people in Canada deserve access to shelter. In addition, people could support affordable housing because it is in their own best interest. Studies have shown that it is economically prudent to create affordable and social housing, and the consequences for communities that fail to do so are increased hospitalization costs, policing costs, and emergency shelter costs.

### Housing in Abbotsford

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<sup>38</sup> Warr, Deborah J., “Social Networks in a ‘Discredited’ Neighbourhood” *Journal of Sociology* 41 no. 3, www.sagepublications.com, (2005): 293

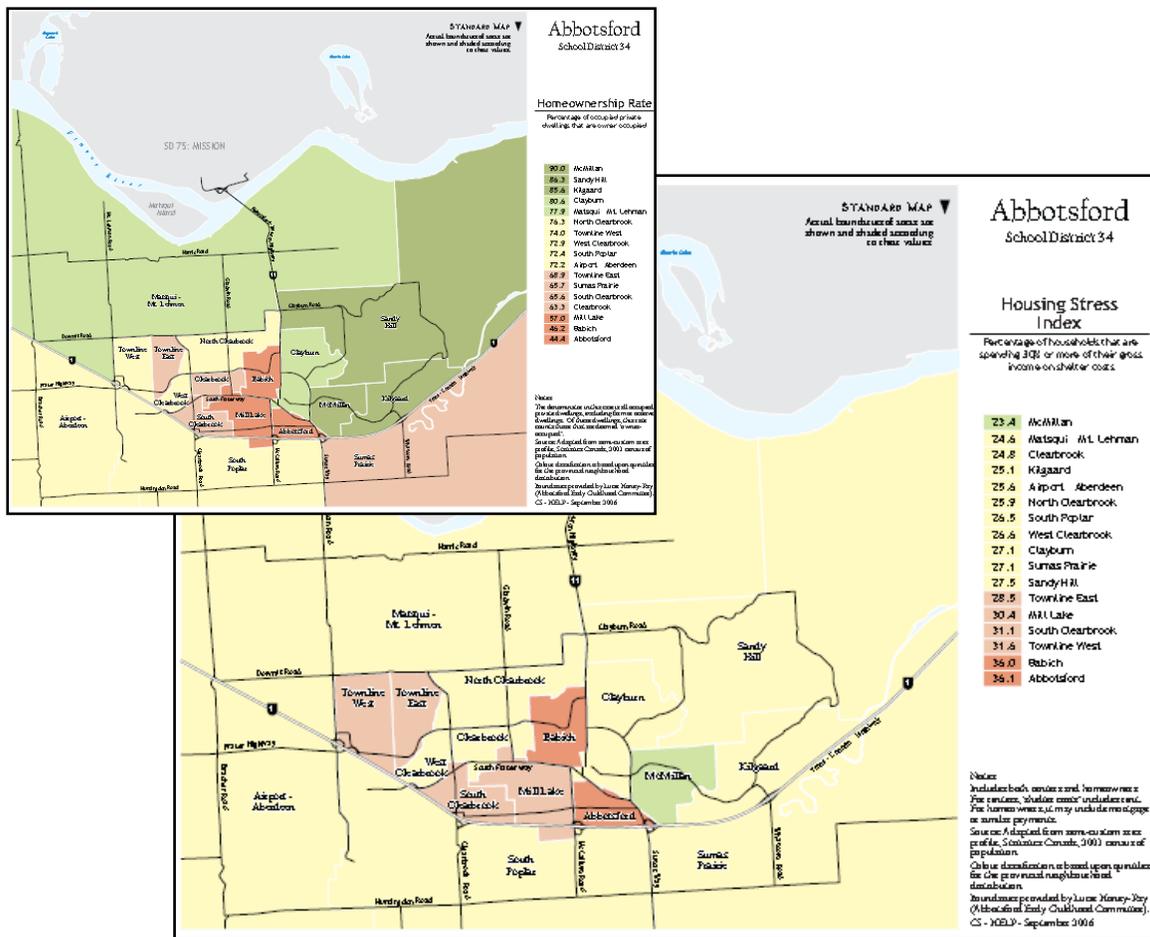
<sup>39</sup> Wake, “*Review of the Best Practices in Affordable Housing*”, 24

<sup>40</sup> Ibid.

<sup>41</sup> National Council on Welfare “The Cost of Poverty” 3

As the population in Abbotsford increases, the cost of housing rises. In 2007, the Fraser Valley Real Estate Board produced data showing an increase in the value of single-family homes and townhouses of 90%, and an increase of 154% for apartments.<sup>42</sup> The vacancy rate for rental properties continues to drop, despite a rise of 2.5% in the average rent for apartments, and 4.3% for average rent of townhouses.<sup>43</sup> Rental rates are controlled though the provincial Residential Tenancy Branch, which limits increases to the inflation rate plus two percent. In addition, a report on the housing situation noted that the number of rental apartments fell by 47 units between October 2005 and October 2006. “On a net basis, there are approximately 200 fewer units in the City’s rental housing inventory in 2006 than there were in 1993.”<sup>44</sup>

These maps detail homeownership rates and levels of housing stress in Abbotsford. Note that the two areas that have the highest incidence of housing stress (Babich and Abbotsford) have the lowest percentage of owner occupied dwellings.



<sup>42</sup> Guthrie, Sherril, *Affordable and Accessible Housing in the Upper Fraser Valley: Issues and Opportunities*, Fraser Valley Housing Research Project, United Way of the Fraser Valley and the Mennonite Central Committee of British Columbia, 2006, [www.fvhousing.com/resources/FVHousingReport-26Feb06.pdf](http://www.fvhousing.com/resources/FVHousingReport-26Feb06.pdf)

<sup>43</sup> Guthrie, “*Affordable and Accessible Housing in the Upper Fraser Valley: Issues and Opportunities*”

<sup>44</sup> Guthrie, “*Affordable and Accessible Housing in the Upper Fraser Valley: Issues and Opportunities*”

The increased demand and rise in rental prices means that it is becoming increasingly difficult for low-income people to secure housing. A recent study concluded that a “In Abbotsford, a worker must make a minimum of \$8.65/hour to afford a bachelor apartment. A one bedroom requires \$10.77/hour; a two bedroom requires \$13.54/hour; and a three bedroom requires \$15.19/hour. As the minimum wage is \$8.00/hour, this means that it requires 1.1 workers to pay for a bachelor, 1.3 workers to pay for a one bedroom, 1.7 workers to pay for a two bedroom, and 1.9 workers to pay for a three bedroom.”<sup>45</sup>

A number of organizations are already involved in the issue of affordable housing. At the provincial level, subsidized housing is offered through Independent Living BC, the Provincial Homelessness Initiative, Community Partnership Initiatives, and the Provincial Housing Program. There has been a restriction on converting rental units into strata units. A number of projects have also been undertaken on a local level including the creation of a Density Bonus Program, either in the form of affordable units or a cash-in-lieu payment. This contribution flows to a new City of Abbotsford housing fund, which will be used for affordable housing projects. So far, City staff has found that developers *always* choose to pay the fee rather than to build the units.

The 2006 *Affordable and Accessible Housing in the Upper Fraser Valley: Issues and Opportunities* report identifies a number of areas that require more attention in Abbotsford. These include affordable rental housing for low-income singles, single parents, seniors and families; subsidized housing and co-ops; emergency shelter beds / safe houses for youth; transitional housing for youth; second stage housing for women and children; and supported housing.<sup>46</sup>

The issue of supportive housing is being addressed by a new partnership between the Province (BC Housing) and the City of Abbotsford. Two City owned sites will be converted into 100 new supportive housing units.<sup>47</sup> These units will provide housing for low-income singles and related support services. The Province and the City hope to work with non-profit housing organizations on this proposed plan, and will be releasing a focused Call for Proposals to meet housing and program management needs.

Because of the strength of the Fraser Valley Housing Network and Affordable Housing Working Group, any affordable housing initiative that Vibrant Abbotsford considers should be undertaken in partnership with the organizations already tackling this issue.

## **Workforce Development**

The attitudes that people hold towards poverty (and those who are poor) are strongly affected by two polarized ideologies. The first puts the emphasis on the individual, and

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<sup>45</sup> City of Abbotsford. Development Services Community Planning Division. *Abbotsford Cares: Agenda for Social Planning for the City of Abbotsford*. (Abbotsford, BC, 2006), 30

<sup>46</sup> Guthrie, “*Affordable and Accessible Housing in the Upper Fraser Valley: Issues and Opportunities*”

<sup>47</sup> BC Housing “*New Supportive Housing to Help Homeless in Abbotsford*”. September 29, 2008. [www.bchousing.org/news/news\\_releases/2008/09/26/5590\\_0809260807-217](http://www.bchousing.org/news/news_releases/2008/09/26/5590_0809260807-217)

the belief “that people are responsible for their own economic fate”<sup>48</sup>. The second emphasizes the structural causes and the role society plays in an individual's economic fate. These views bias people in their perception of the causes and therefore the solutions to poverty, and are reflected in policy decisions that are extreme.

People must be engaged in creating their own solutions to poverty, but it is also important that systemic problems within our social structure don't undermine their efforts. For those who face barriers, improving skills, training, or support systems may be necessary in order to keep people motivated, engaged, and capable of moving out of poverty.

Workforce development focuses on improving conditions that facilitate employment opportunities, which move people out of poverty. This may include policies that support skill retraining, job readiness programs, language courses, or other government programs designed to eliminate job barriers.

Networking (and the skills and knowledge to do so effectively) is an essential aspect of work force development. Communities benefit from networks that support employers by connecting them with potential employees; and potential employees by providing information on employment opportunities and the acquisition of requisite skills. Networks must encourage and reward personal responsibility while providing necessary structural supports to be effective in reducing the number of people living in poverty.

The language and cultural trials faced by recent immigrants and the affordability and accessibility of childcare present even more extreme challenges to workforce availability.

### Workforce Development in Abbotsford

The Career Assistance and Resources for Employment (CARE) centre in Abbotsford provides assistance to people in locating employment. The centre offers a number of programs, from resume and cover letter writing to creative job searches. They also offer career counselors to provide advice. Services are also provided by the MCC Compass program, which helps people to explore their career options and discover matches to their skills and interests.

Other programs include wage support programs through Bowman Employment Services, which offers subsidies for people who are currently, or were recently, receiving Employment Insurance benefits. Community Futures South Fraser offers help to those looking to start their own business. Other programs include Success@Work, Reaching Independence Through Employment (R.I.T.E.), and W.R.I.T.E (designed for women).

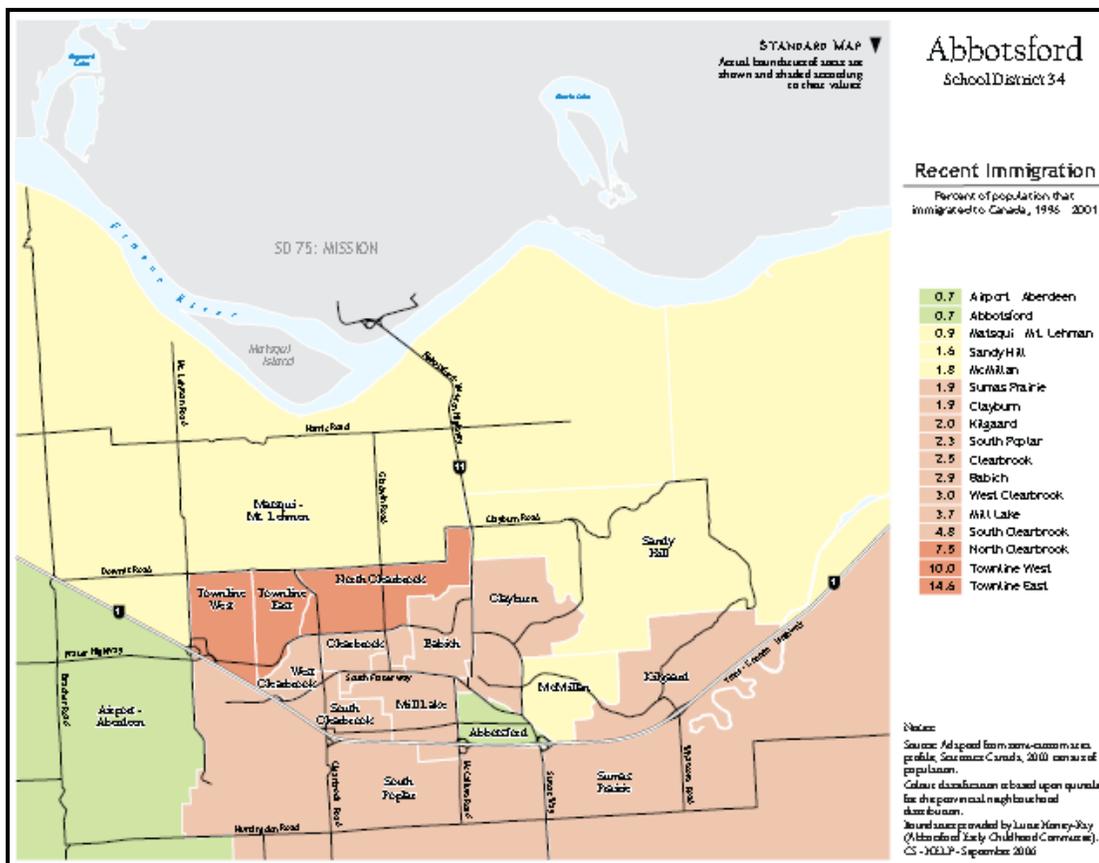
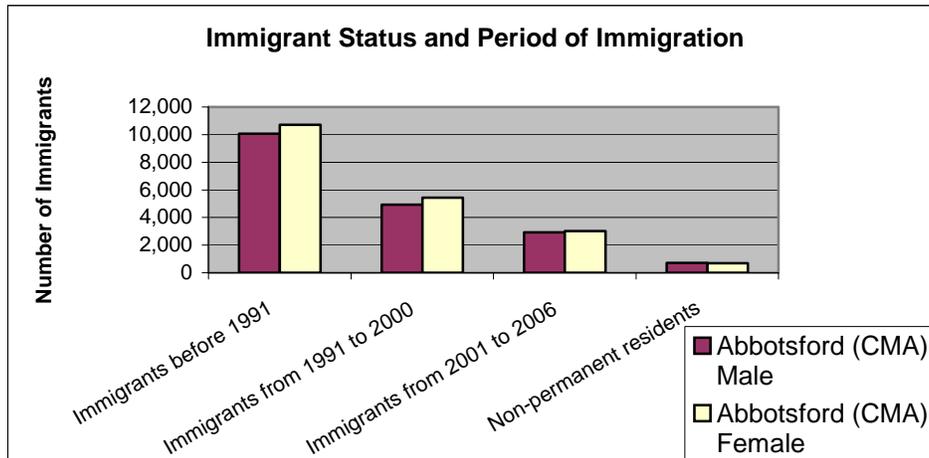
### Immigrants

As one of the most ethnically diverse communities in BC, Abbotsford is home to a number of immigrants. Specific challenges are faced by these community members

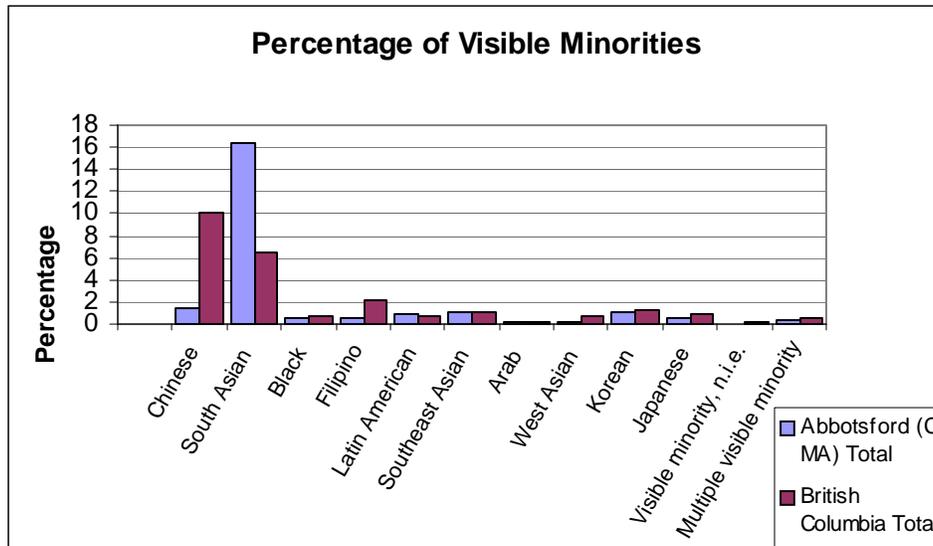
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<sup>48</sup> Wilson, George, “Towards a Revised Framework for Examining Beliefs about the Causes of Poverty” *The Sociological Quarterly* 37 no. 3 (1996): 415

which make obtaining well paying work difficult. Newcomers face difficulty securing appropriate jobs due to “language barriers, incompatibility of educational credentials, limited transferability of job skills, unfamiliarity with the market demands in the new home, and lack of access to job hunting informal networks.”<sup>49</sup>



<sup>49</sup> Kazempur, Abdolmohammed, and Shiva S. Halli. “Immigrants and ‘New Poverty’: The Case of Canada” *International Migration Review* 35 no. 4. [www.jstor.org](http://www.jstor.org), (2001): 1133



Kazempur raises the concern that the poverty that many immigrants face is due to the fact that they are “systemically directed”<sup>50</sup> into employment that is poorly paid, has limited chance for advancement, and tends to be unstable. The tendency towards this kind of work does not necessarily reflect the low levels of education among recent immigrants. Studies have found that while education lowers the chance of poverty among immigrants, it does not do so to as great an effect as it does for non-immigrants.<sup>51</sup> Therefore, policies that support education among recent immigrants should do so from within a more holistic structure that addresses the other factors that may be limiting their advancement.

This may involve addressing community attitudes that view recent immigrants as a cheap source of labour, and a group that is willing to deal with working conditions that most Canadian-born people would find unacceptable. As long as that is the role that is expected and desired from the immigrant population, little will change in working conditions or levels of poverty among these community members.

Informed and articulate networks educate and encourage recent immigrants to advocate for their rights and challenge their own cultural expectations of low paying employment. Additionally, networks can be used to improve understanding about the local job market, reduce language barriers, and even create mentorship programs between immigrants who have been living in Canada for some time and those who have recently arrived.

Policies could provide another level of support to these efforts. For example, policies could support ways for recent immigrants to improve their language skills or offer funding to those enrolled in language proficiency courses. Policies that smooth the process of recertification and the transfer of credentials may also contribute to a reduction in poverty among recent immigrants, as these difficulties have led to immigrants working at jobs for which they are substantially under-qualified.

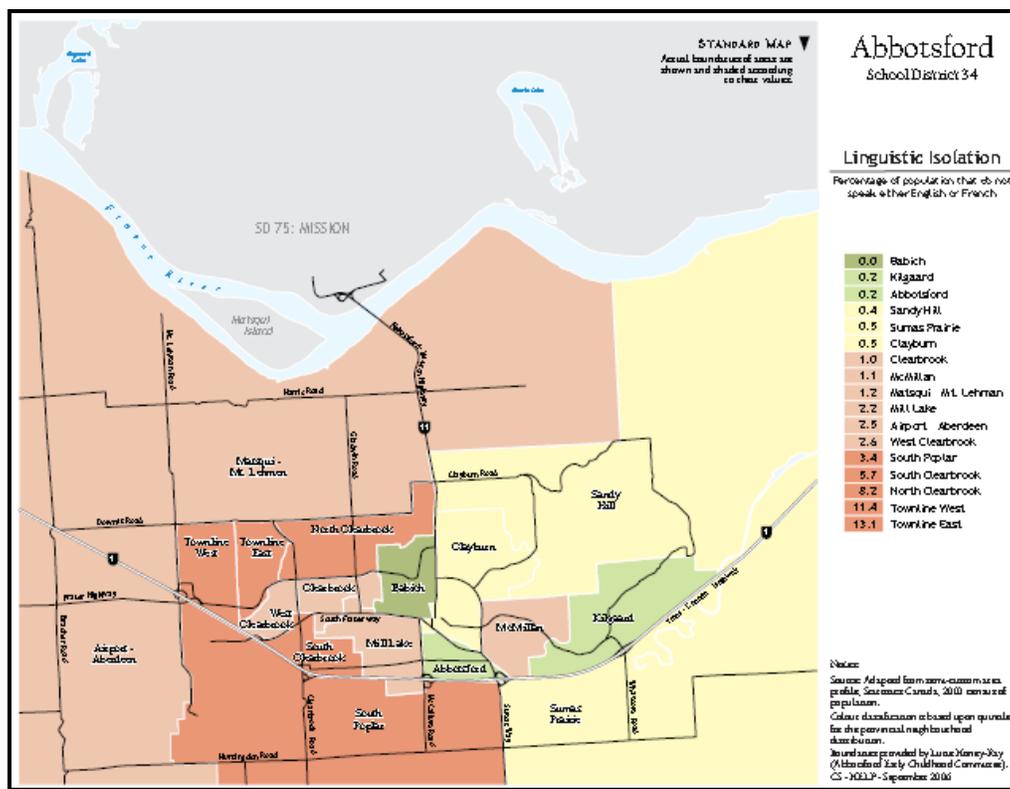
<sup>50</sup> Kazempur and Halli. “Immigrants and ‘New Poverty’” 1135

<sup>51</sup> Kazempur and Halli. “Immigrants and ‘New Poverty’” 1148

Abbotsford offers programs to help recent immigrants to orient themselves in the Canadian labour market. Mouat – English for Living and Working provides services to people who are unemployed or underemployed (working less than 20 hours a week). Mouat offers help with traditional job search areas such as resume and cover letter writing, but also runs programs tailored to immigrants who are new to the Canadian job market. These courses include workplace English, and understanding the Canadian workplace.<sup>52</sup> In the evenings, classes in conversational English are offered.

IMMPowerBC helps recent immigrants (5 years residency or less) to locate jobs. They do not provide language training, and insist that their clients already have language proficiency.

There is concern that many programs only provide services for immigrants during the first five years, and that there are not enough services beyond that stage. This means that the population of immigrants who have been in the country for more than five years is generally not served.



## Childcare

A recent document (2006) from Human Resources and Social Development Canada notes “providing assistance for the purchase of child care to low income workers... provides

<sup>52</sup> “At Your Service” CARE Online, [www.careonline.ca/amgis\\_atyourservice.html](http://www.careonline.ca/amgis_atyourservice.html)

parents with the flexibility to choose the best option for their family.”<sup>53</sup> However, affordable childcare has received hesitant support partially due to the attitude that children and families should not be interfered with by the state.<sup>54</sup>

Despite this attitude, the state does play a role in the provision of childcare in a costly and roundabout way. Low-income mothers who cannot afford private daycare for their children often feel that they have no recourse except to remain on welfare. “It is simply not worth it for some parents to leave social assistance because high marginal tax rates, including the reduction of subsidies, mean that employment generates very little extra income. For example, one study estimates that someone on social assistance earning \$8000 in a year could net a take-home increase of only \$2,300 compared to collecting only social assistance.”<sup>55</sup> When Québec instituted their universal five-dollar a day childcare system, it reduced the number of single mothers on welfare by 37%.<sup>56</sup> The reduction in the money spent on welfare was expected to compensate for the cost of maintaining the childcare system.

The following graph illustrates the percentages of lone-parent families in Abbotsford. Lone-parent families are often most reliant on outside childcare to maintain family income. The second graph shows the areas of Abbotsford where the largest percentages of unemployed families with young children reside. Whether the level of unemployment and the need to care for children are related is purely speculation. It does, however, suggest a need for employment programs that are tailored to the needs of parents in those areas.

A survey found that in 2001, 36.2% of childcare in Abbotsford was outside the home, and not provided by a relative. By 2005, this number had dropped to 25.8%. The percentage of children in daycare centers had dropped from 15.3% (2001) to 14.0% (2005), but a higher percentage of children surveyed were in before or after school care (8.2% compared to 4.8%).<sup>57</sup> The Abbotsford Child Care Resource and Referral Program offers referrals for parents seeking childcare in Abbotsford.

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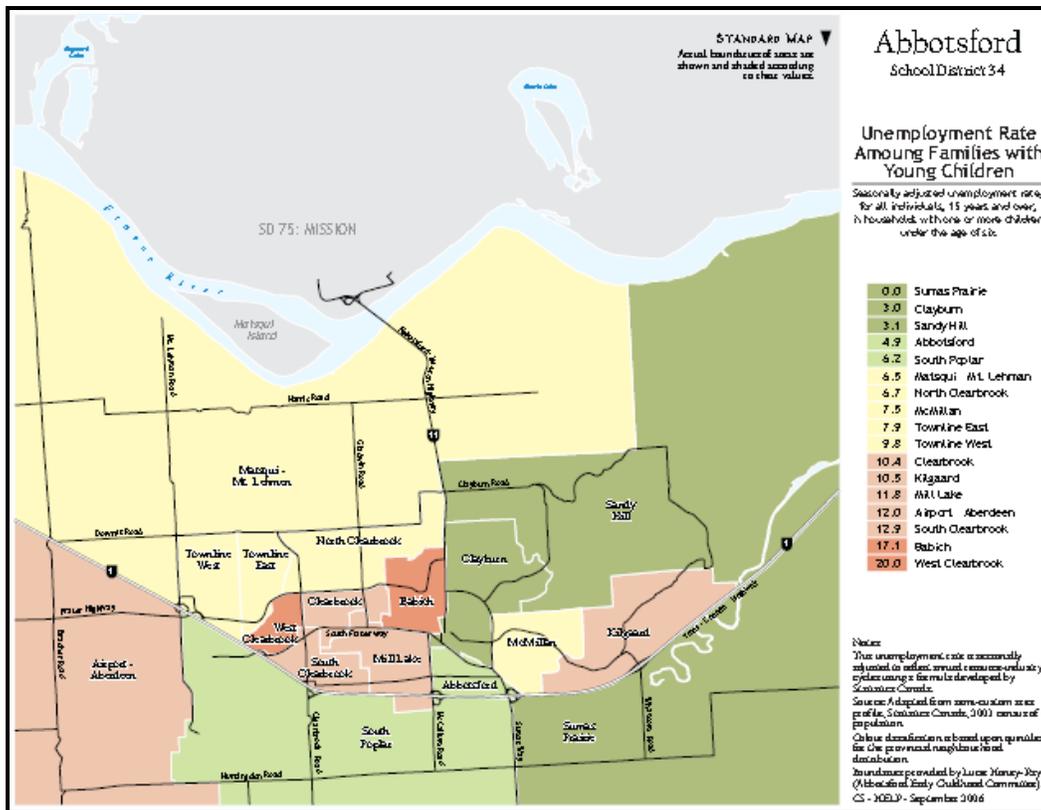
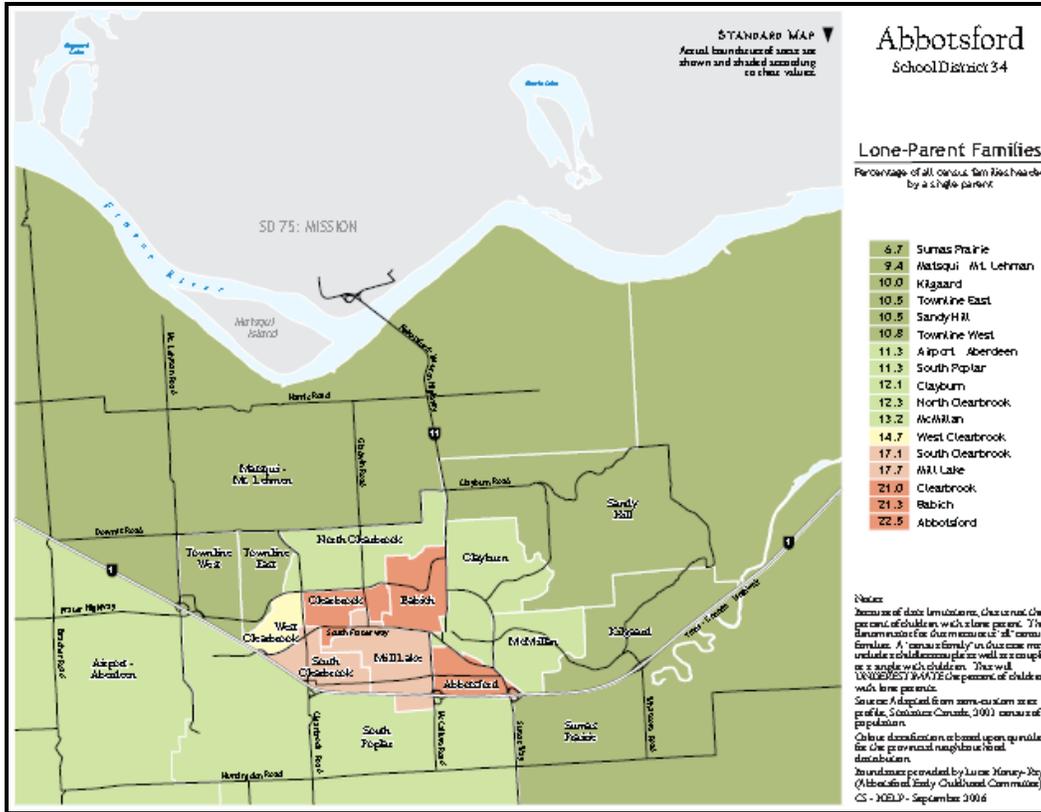
<sup>53</sup> Fleury and Fortin. “*When Working is Not Enough*” 99

<sup>54</sup> Joan Lombardi, “Starting Right: Building on Proven Strategies to Promote Development in Very Young Children” *American Prospect* 15 no. 11 (2004).

<sup>55</sup> National Council on Welfare “The Cost of Poverty” 10

<sup>56</sup> Ibid. 13

<sup>57</sup> Community Research Report – Abbotsford UEY, 2007



## Education and Development

Education could play a significant role in the reduction of poverty if the discipline was willing and ready to take on the challenge. Unfortunately, this is not the case. Despite the obvious and well-documented connections between poverty and low educational attainment, schools do not accept poverty reduction as part of their mandate<sup>58</sup>. Without any clearly defined strategies for tackling the problem of poverty among their students, educators are allowing the good work they could accomplish be weakened by forces that they deem “outside their control”. Yet there is considerable research to suggest that schools can play an important role in poverty reduction, through strategies such as offering a variety of instructional types, and offer more engaging teaching techniques, providing more preschool education, and forging strategies with families and communities.<sup>59</sup>

The current impasse suggests that education requires a shift of both policy and attitudes. While schools are not responsible for the problems of poverty “they can more effectively ... assist poverty's victims to understand and advance their own welfare... None of these ideas is new or especially difficult to carry forward. The necessary actions would require significant changes in how schools organize instruction, and how schools view and interact with parents and communities.”<sup>60</sup>

There is a need for a change in attitudes that recognizes the role that poverty plays in restricting educational attainment, in order to encourage teachers and schools to engage in poverty reduction strategies. Education policies must place greater emphasis on the needs of economically disadvantaged students. Schools and interested parties must be enabled to lobby for such policy changes. One of the most effective ways to create change is to build networks with the families and the community, to insure that what is taught in the classroom reflects the needs of the community. “The most powerful outcomes, however, appear to develop when there is true mutuality between the school and the community such that each party learns to value and respect the knowledge, skills, and goals of the other. Schools then work with parents and families to promote the skills required for educational success, while also seeking input about adaptations the school needs to make to be more successful with students.”<sup>61</sup>

### Education and Development in Abbotsford

The City of Abbotsford recognizes a concern that the levels of educational attainment in Abbotsford are lower than the BC average. The graph below illustrates educational attainment for the population of Abbotsford and the average educational attainment for the province as a whole. Low educational attainment has a direct effect on a person's

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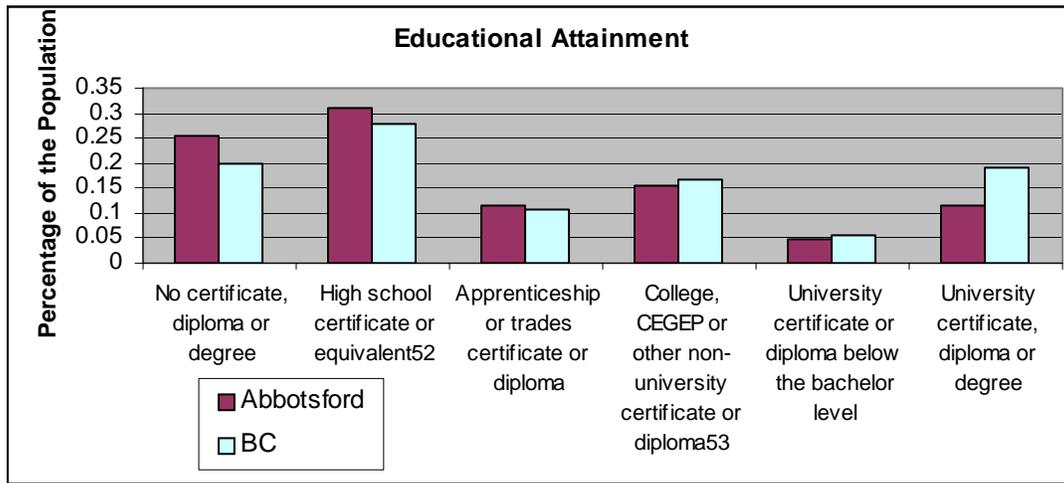
<sup>58</sup> Benjamin Levin. “Educational Responses to Poverty” *Canadian Journal of Education* 20, no. 2 (1995), [www.jstor.org](http://www.jstor.org).

<sup>59</sup> Levin, “Educational Responses to Poverty”

<sup>60</sup> *Ibid.*, 221

<sup>61</sup> *Ibid.*, 218-219

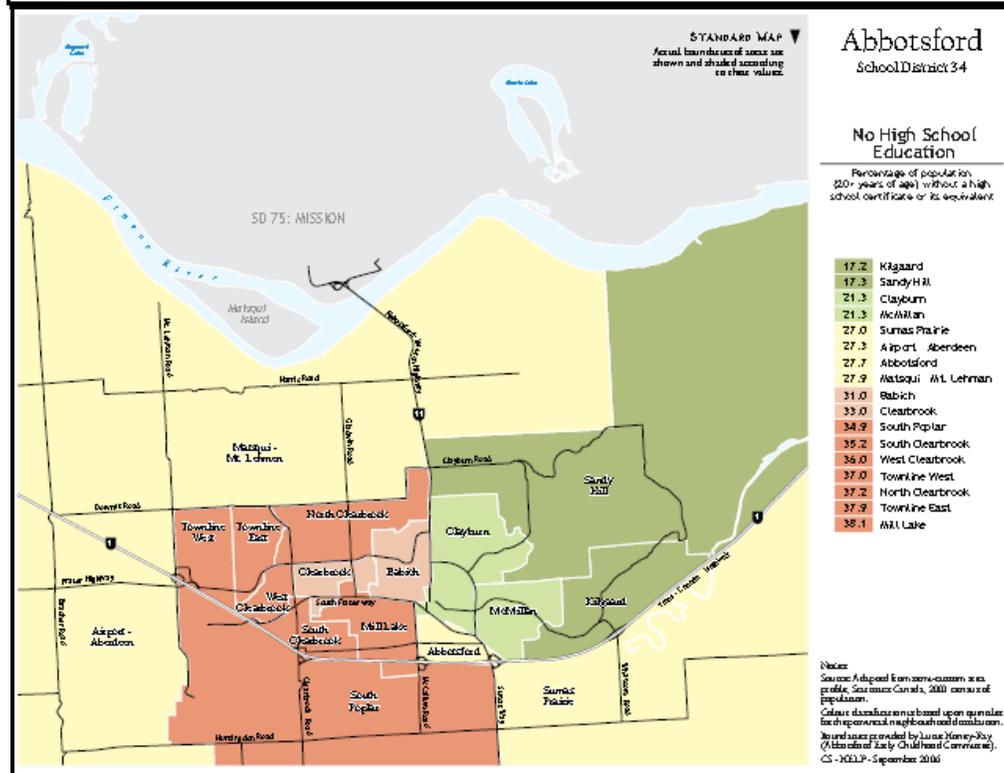
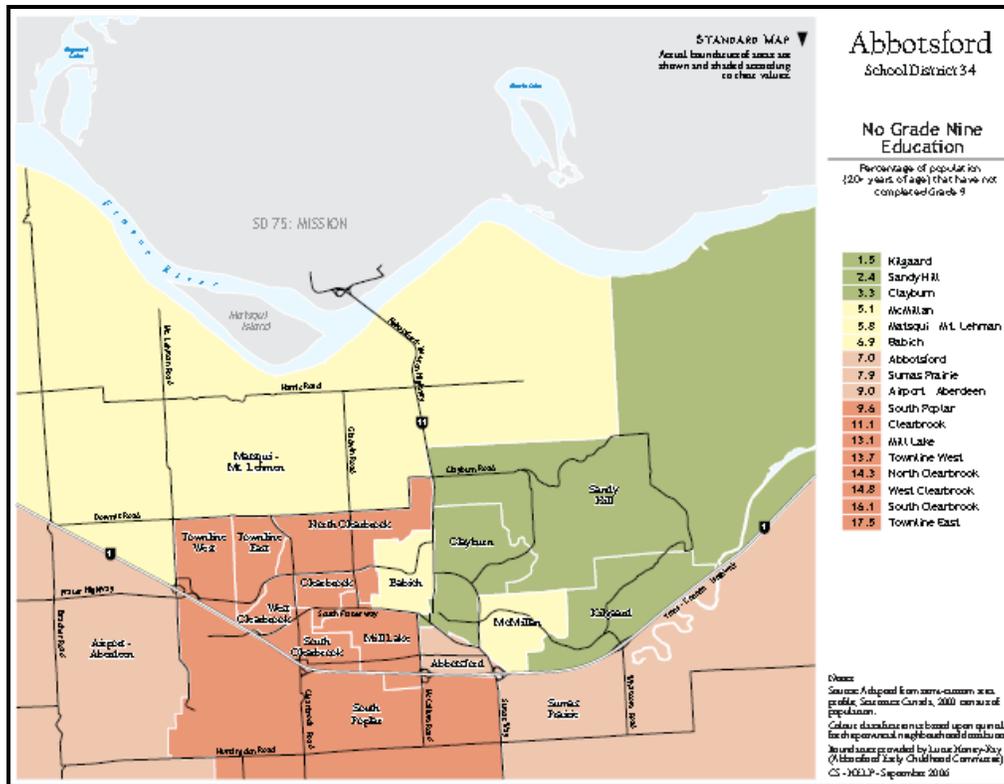
lifelong earning potential, and therefore is an important piece in a discussion of the causes of poverty.

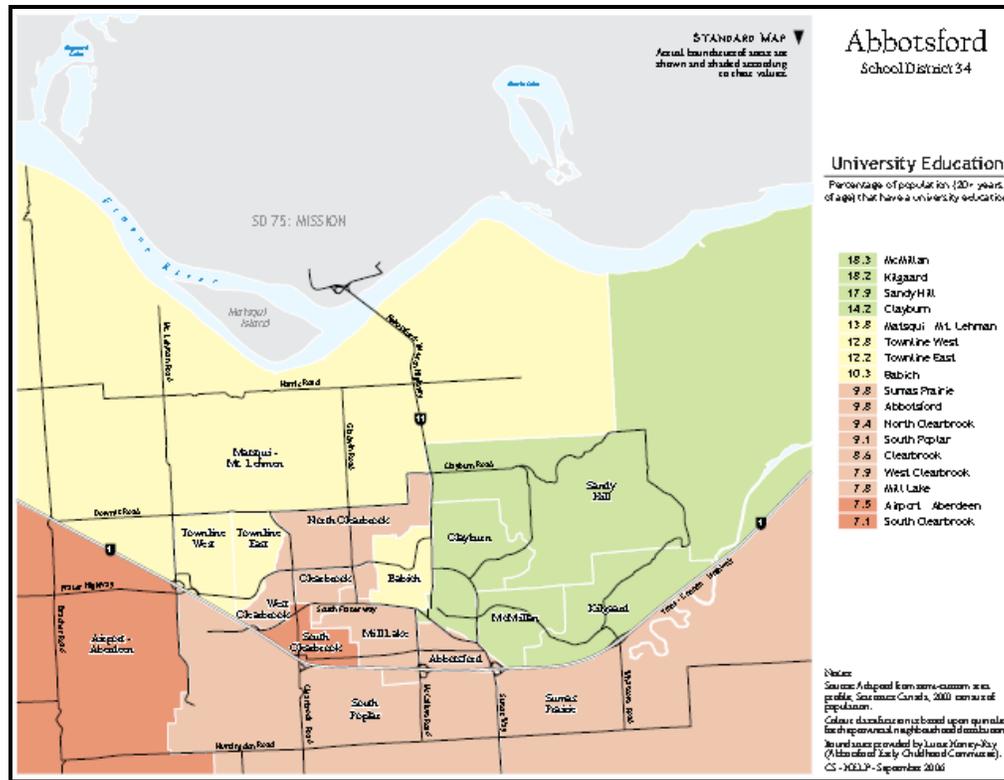


*“One study estimates that the loss to Canadian society due to failure to complete high school is \$4 billion annually in lost income tax revenue and the cost of providing government assistance during unemployment. Given that most jobs, especially those that pay well enough to support a family, now require post-secondary studies, we cannot afford to neglect investment that will enable low-income people to pursue further education and training.”<sup>62</sup>*

Like everything else, educational attainment is more prevalent in certain neighbourhoods in Abbotsford. The following maps provide detail on which areas are most vulnerable to low education outcomes, and to what degree.

<sup>62</sup> National Council on Welfare “The Cost of Poverty” 13





## Literacy

Three million working age Canadians have a serious literacy challenge, meaning that 14.6% of the country struggles to understand basic written documents. Another 5.8 million people, or 27%, experience some difficulty, and do not work well with printed information<sup>63</sup>. These statistics have a direct relationship to poverty, as people with low literacy “have fewer choices in jobs, education, housing and other things we need to have full lives. Poverty and low literacy form a cycle that is difficult to break”<sup>64</sup>. Those with low literacy levels are twice as likely to be unemployed, and a higher rate receives social assistance<sup>65</sup>.

The effects of low literacy are widely felt throughout a community. In addition to people likely to be unemployed, literacy affects health, work productivity, and community engagement. Medical decisions and information relating to healthcare is more difficult for those with low literacy levels to process. They may have challenges in properly following prescriptions and dosages, and accessing appropriate healthcare information. “Low health literacy is also linked to higher rates of hospitalization and higher use of costly emergency services”<sup>66</sup>.

<sup>63</sup> Literacy BC, “*Why Literacy Matters*”, [www2.literacy.bc.ca/facts/why.htm](http://www2.literacy.bc.ca/facts/why.htm)

<sup>64</sup> Literacy BC, “*Literacy and Poverty*”, [www2.literacy.bc.ca/facts/poverty.htm](http://www2.literacy.bc.ca/facts/poverty.htm)

<sup>65</sup> [Ibid.](#)

<sup>66</sup> National Network of Libraries of Medicine (2008) Health Literacy Bethesda, Maryland, USA.

Further, literacy increases the productivity and adaptability of the workforce. Additionally, there is speculation that literacy training may actually improve employee retention by increasing motivation<sup>67</sup>. Despite this, few employers invest in training employees.

Programs to improve literacy face a number of barriers to participation, which may explain why so few eligible adults enroll in them. These barriers include lack of childcare, long working hours, lack of transportation, poor health, and a general lack of confidence and self-esteem<sup>68</sup>. It is unfortunate that these programs are not more actively used, as individuals and society in general benefit from a more literate population. As the economy moves towards being more knowledge-based, employers require employees with “information and communications technologies, health care skills, and public administration abilities in order to compete domestically and globally. Individuals with higher literacy levels also benefit at the community level, as these folks tend to be more engaged in their communities and social institutions, in addition to boasting stronger health outcomes.”<sup>69</sup>

The Literacy Matters Association, Abbotsford offers a variety of programs designed to increase literacy. They produced a strategic plan for 2008 that outlines the literacy strategies that they plan to pursue. These include: a focus on early childhood development and increasing literacy rates in families with children under six; creating literacy programs aimed at at-risk youth; increasing the accessibility of programs for adult learners; encouraging employers to become engaged in workplace literacy programming; and creating programs and reducing barriers to ESL programs.<sup>70</sup>

### Early Childhood Development

The importance of the first six years of life to a person’s overall development has been emphasized repeatedly, yet there is still resistance to programs focusing on early childhood development. Lombardi suggests that this is due to attitudes and “the cultural tradition that considers the care of very young children the sole responsibility of their parents. Any attempts to develop policies that are perceived as “interfering” with this responsibility have been taboo.”<sup>71</sup> Attitudes around early childhood development are also evident in the levels of pay for professions that are engaged with children. In a ranking of 524 Canadian occupations according to income, babysitters and nannies had lowest incomes, while early childhood educators and assistants ranked number 501.<sup>72</sup> High-risk

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<sup>67</sup> Ananiadou, K. and Jenkins, A Wolf (2003) “The Benefits to Employers of Raising Workforce Basic Skills Levels: a review of the literature,” National Research and Development Centre for Adult Literacy and Numeracy, University of London, London.

<sup>68</sup> Literacy BC, “*Literacy and Poverty*”, [www2.literacy.bc.ca/facts/poverty.htm](http://www2.literacy.bc.ca/facts/poverty.htm)

<sup>69</sup> Deirdre Goudriaan, Literacy Matters Draft, 2008

<sup>70</sup> Literacy Matters, Abbotsford Community Literacy Plan, 2008

<sup>71</sup> Joan Lombardi, “Starting Right: Building on Proven Strategies to Promote Development in Very Young Children” *American Prospect* 15 no. 11 (2004). 1

<sup>72</sup> National Council on Welfare “The Cost of Poverty”

children (often belonging to low income families) exhibit health and education benefits from early education programs.<sup>73</sup>

A study based on the Early Development Instrument “indicated that children in Abbotsford fare quite well in social knowledge and competence, but there is room for some improvement in the other domains: physical health and well-being, emotional health and maturity, and language and cognitive development.”<sup>74</sup> Children in Abbotsford score below the norms on vocabulary. Abbotsford also uses less of their cultural, educational, and recreational resources than similar communities. Abbotsford Early Childhood Committee and Make Children First plan and promote educational and awareness initiatives with respect to early childhood development, identify resources, and provide support for projects.

### **Financial Development**

“Advocates of savings incentives and other asset-building programs for the poor convincingly and passionately make the case that while low incomes are the proximate cause of poverty at any point in time, the inability to accumulate wealth is what keeps people and their families stuck in poverty for generations.”<sup>75</sup> When attempting to move beyond poverty alleviation toward poverty reduction, the role of asset building and financial literacy is crucial. Without the ability to understand and impact their own financial circumstances, people cannot make informed choices and create durable changes in their financial situations.

*“Asset building and wealth creation break the poverty cycle for individuals and families. ...Building assets (savings accounts, home ownership, etc) promotes family stability, gives people a stake in their communities, encourages political participation, enables families to plan for retirement and pass resources on to future generations, and substitutes for or supplements employment income when people lose a job or suffer a reduction in pay.”<sup>76</sup>*

In order to be most effective, asset-building strategies must address the underlying issues of policies, networks, and attitudes that contribute to poverty. The most defeating attitude is that the poor have nothing and therefore have no chance of creating assets for themselves, or that those assets will be so minimal that attempts to grow them could not possibly make a difference.<sup>77</sup> While the amount of money saved is often small, the level of security that any savings provide should not be ignored. Asset building and financial literacy training also contribute to a change in attitudes for those involved in the

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<sup>73</sup> Ibid.

<sup>74</sup> Human Resources and Social Development Canada, “Understanding the Early Years – Early Childhood Development in Abbotsford, British Columbia – August 2003 Study Highlights” [www.hrsdc.gc.ca/en/cs/sp/sdc/pkrf/publications/nlscy/uey/2003-002366/page03.shtml](http://www.hrsdc.gc.ca/en/cs/sp/sdc/pkrf/publications/nlscy/uey/2003-002366/page03.shtml)

<sup>75</sup> Jared Bernstein, “Savings Incentives for the Poor” *American Prospect* 14 no. 5 (2003): 1

<sup>76</sup> Hamilton Roundtable for Poverty Reduction, “*Making Hamilton the Best Place to Raise a Child: A Change Framework for Poverty Reduction*” (2006)

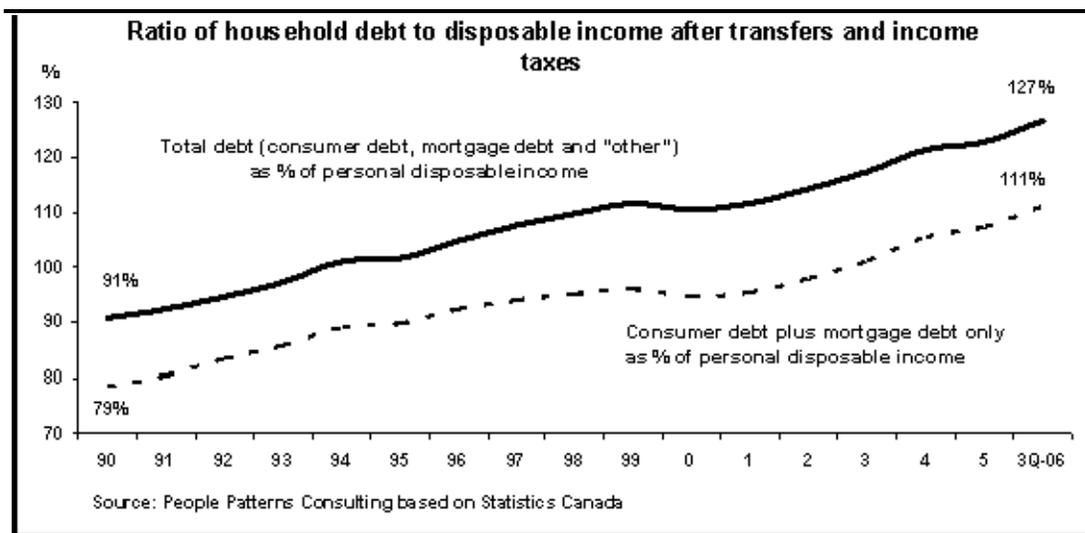
<sup>77</sup> Jared Bernstein, “Savings Incentives for the Poor” *American Prospect* 14 no. 5 (2003)

programs, creating greater levels of self-esteem. Those involved in an asset-building program “were able to increase their hope and their ability to see a future for themselves and their families”<sup>78</sup>.

Strategies that rely on increased networking may assist in increasing social assets, financial assets, and human assets. Enlarging networks and creating mentorship relationships can improve social assets. Policies can create matched savings programs or programs to favour home ownership, improve small business success, and increase access to credit at reasonable interest rates.

We cannot ignore the impact of materialism that drives our consumer-driven market economy. Canadians of any economic level are notoriously poor savers and very skilled at spending and borrowing money.

“Debt per household has now surpassed \$75,000 and keeps on rising. The most recent data, measured in constant 2004 dollars, tells us that our collective debt load is up by 42% since 1990 and this compares to an increase of “only” 4.8% in real earnings.



The poorest 20% of households in Canada (about 2.7 million of them) held, on average, about \$400 in deposits in a financial institution in 2005 ... they also had little else to fall back on in terms of other highly liquid assets. This group was also hampered by having to support \$1.19 of debt for every \$1.00 of total assets. This is up from \$1.16 in 1999 and is the largest increase in the debt-to-assets ratio.

The richest 20% of households had about \$16,000 on deposit plus another \$47,000 in stocks that could be sold quickly. The richest group had another advantage ... it was supporting only five cents of debt for every \$1.00 of total assets. The five-cent debt load was unchanged from 1999.

<sup>78</sup> Hamilton Roundtable for Poverty Reduction, “*Making Hamilton the Best Place to Raise a Child: A Change Framework for Poverty Reduction*” (2006) 37

Consumer education is vital. There is a general perception that there is no solid educational curriculum available for use by individuals, households and families. This is so at a time when many financial institutions and other organizations are inundating the public with apparently easy and quick fix solutions via direct mail, telephone solicitations and a soaring number of unsolicited emails. This supports a philosophy of “buy now and pay later” and if you can’t pay later ... then some other quick-fix solution will be available to pull you through. Each year, about 100,000 Canadians are not able to pull through ... they go bankrupt.”<sup>79</sup>

Asset building is effective for poverty alleviation, as it provides a buffer against economic downturns, which gives those struggling with poverty more than just the ability to live from hand to mouth. When reinforced by supportive policies, networks and attitudes, “income supports are a necessary palliative; asset building could be curative.”<sup>80</sup>

As people plan to build assets, there is a need for programs that address financial literacy. Many people are lacking these skills and despite their income levels, feel that they are in a precarious fiscal position. Encouraging people to examine their spending habits, and understand the cost of large debts, can play a role in ongoing financial stability. Of particular concern in this context are the role of payday loan companies that charge intolerable interest rates, and student loans for private schools in which tuitions are high and job prospects are poor.

### Financial Development in Abbotsford

Abbotsford is extremely limited in the number and availability of programs that offer asset building and financial literacy. Currently, Future Foundations offers asset building through the MCC (and supported by Vancity). This program offers 3:1 matched savings for low-income people who have minimal savings. Participants are encouraged to save for home ownership, education, or small business start-up.

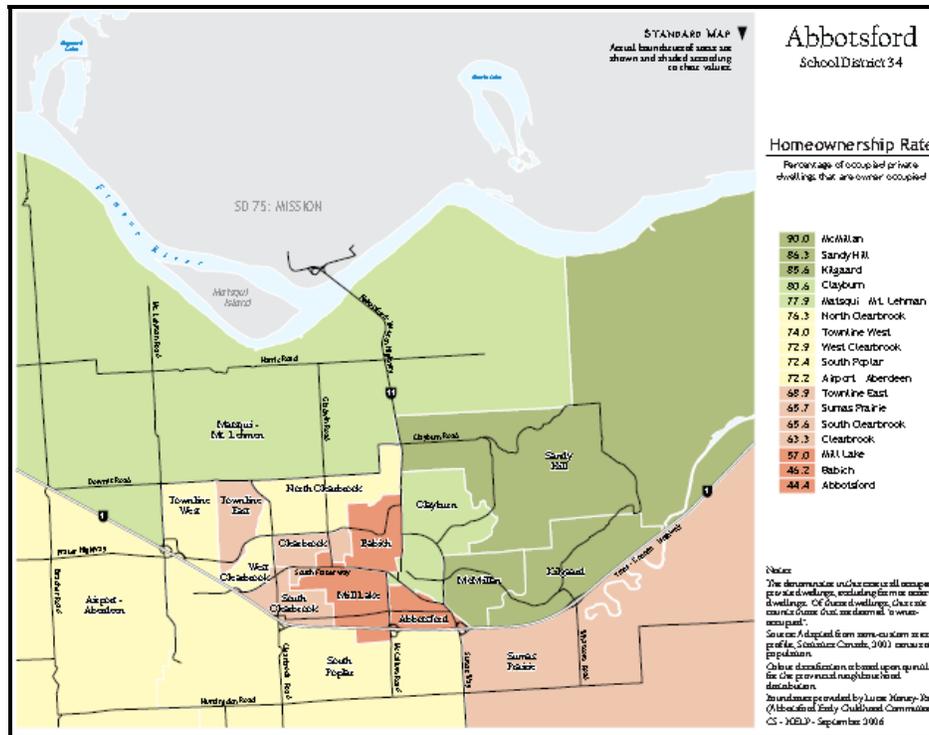
Financial literacy courses aimed at those in poverty are also offered through Family Services of Greater Vancouver, in partnership with Vancity. These free courses address banking, budgeting, consumerism, and credit. These classes are offered throughout the year, though no classes are offered in Abbotsford, and most are as far away as Vancouver and Burnaby. The community also has access to help and information through the Credit Counseling Society, which operates an office in Abbotsford. This non-profit group provides free confidential credit counseling services, debt management programs, and education on credit.<sup>81</sup> Vancity has also partnered with MCC to provide seminars for low-income people who are considering home ownership. The map below details the rate of home ownership in Abbotsford by area.

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<sup>79</sup> “The Current State of Canadian Family Finances – 2006 report” Vanier Institute of the Family, Roger Sauve People Patterns Consulting, 2007

<sup>80</sup> Jared Bernstein, “Savings Incentives for the Poor” *American Prospect* 14 no. 5 (2003): 1

<sup>81</sup> Credit Counseling Society, “Who Are We?” [www.nomoredebts.org/whyus.shtml](http://www.nomoredebts.org/whyus.shtml)



## Health

Poverty affects and is affected by health (addiction, disability, mental health, poor nutrition, chronic conditions, etc.). As with many issues, it is difficult to distinguish cause and effect. Certainly low qualities of food and shelter contribute to overall deterioration of health.<sup>82</sup> Additionally, for those struggling with addictions, disabilities, mental health issues, or illness, the obstacles to overcoming poverty can be overwhelming.

The role that attitudes play in the discussion of health is important, and one author, Dennis Raphael, argues that health is seen as an individual's issue only, and one that does not have a place in discussions of larger social structures. "The professed commitment to objectivity, therefore, serves as a means to avoid consideration of broader issues concerned with political, economic, and social issues".<sup>83</sup> It is not only the medical profession that avoids the issue of social determinants of health. Society tends to view health as a reflection of personal choices.

The predominant attitude is that those in poor health have in some way contributed to their current condition, and therefore should be held responsible for the problems that arise because of it. This presumes that "individuals exist in parallel with society instead

<sup>82</sup> Raphael, Dennis, Ann Curry-Stevens and Toba Bryant. "Barriers to Addressing the Social Determinants of Health: Insights from the Canadian Experience" *Health Policy* (2008), doi: 10.1016/j.healthpol.2008.03.015: 1

<sup>83</sup> Raphael, Curry-Stevens and Bryant. "Barriers to Addressing the Social Determinants of Health" 13

of being formed by society”.<sup>84</sup> Given that a Canadian study has found that life expectancy and health differs between neighbourhoods, the issue is definitely more complex.

Networks that advocate for a greater understanding of the determinants of health could provide necessary attitude shifting information to both policy makers and community members about the role that society plays in determining the health of its citizenry. Recommended policies include providing support for those leaving institutional care and insuring that health care is accessible, with related barriers reduced.

### Health in Abbotsford

The role of physical and mental health in the overall wellbeing of a community is important, especially as it relates to poverty. Abbotsford has a comparatively good life expectancy rate for women, though it ranks much lower for men. Whether this reflects the types of jobs that are predominant in Abbotsford or other health factors may require further consideration.

Nutrition and food security are important health issues for the poor. For those without appropriate housing refrigeration, storage and cooking facilities present a problem and limit food options. In addition, many people are limited in their understanding of nutrition. The Fraser Valley Health Authority operates a Community Health Unit that provides nutritional advice.<sup>85</sup> The health unit also provides information of preventative health. Like all other community services, the availability does not always mean that services are utilized. There are issues of accessibility to be considered as well.

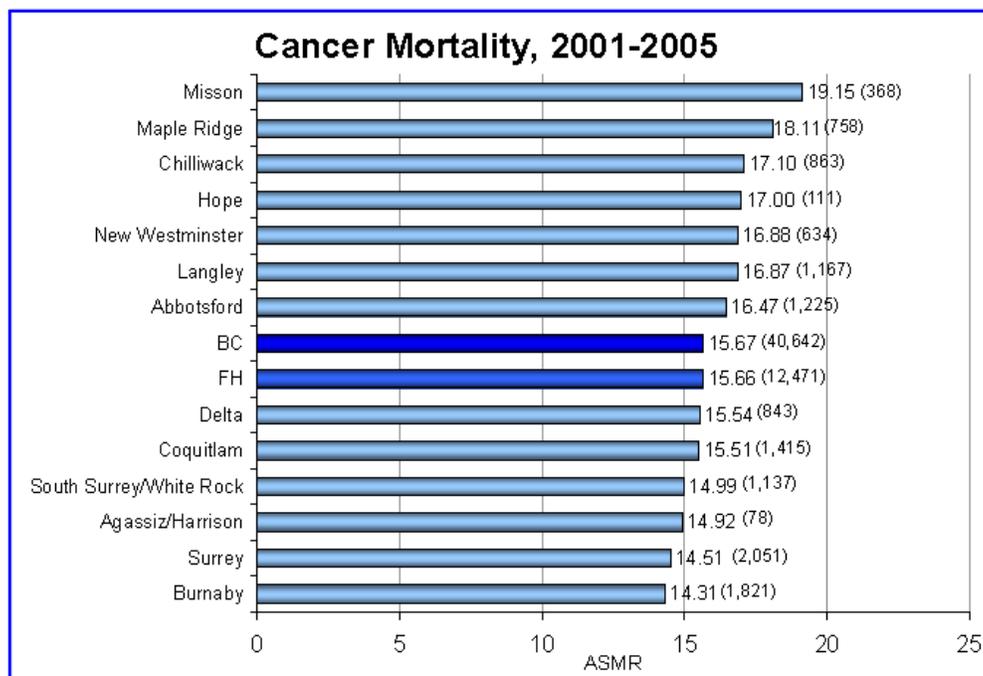


<sup>84</sup> Raphael, Curry-Stevens and Bryant. “Barriers to Addressing the Social Determinants of Health” 5

<sup>85</sup> Community Living British Columbia “Community Resource Database: Community Nutrition Abbotsford Health Unit” <http://clbc.cioc.ca/details.asp?RSN=3451>

For those dealing with addiction and living in poverty, overcoming the addiction is usually a necessary step in the struggle out of poverty. It is estimated by Fraser Health Authority that 12 – 15% of the Fraser Health population is in need of treatment for addictions, or withdrawal management.<sup>86</sup> There is sufficient demand to fill a 15-bed detox centre in Abbotsford.<sup>87</sup> With the support of Fraser Health, a new recovery house for women will be opening. Rose’s Place will have 6-beds and help transition women who are recovering from drug and alcohol addictions.<sup>88</sup>

Those dealing with mental health or long term physical health issues often live in poverty, therefore these conditions cannot be ignored in the discussion of poverty reduction strategies. The Abbotsford Mental Health Centre offers support for adults who have serious mental illness and require clinical and community supportive services. The graphs below illustrate where Abbotsford stands in relation to other BC communities for cancer, diabetes and AIDS incidence.<sup>89</sup>



<sup>86</sup> Fraser Health “Mental Health and Addictions Services: Strategic Plan Transforming Care Together 2007 – 2012” (2007)

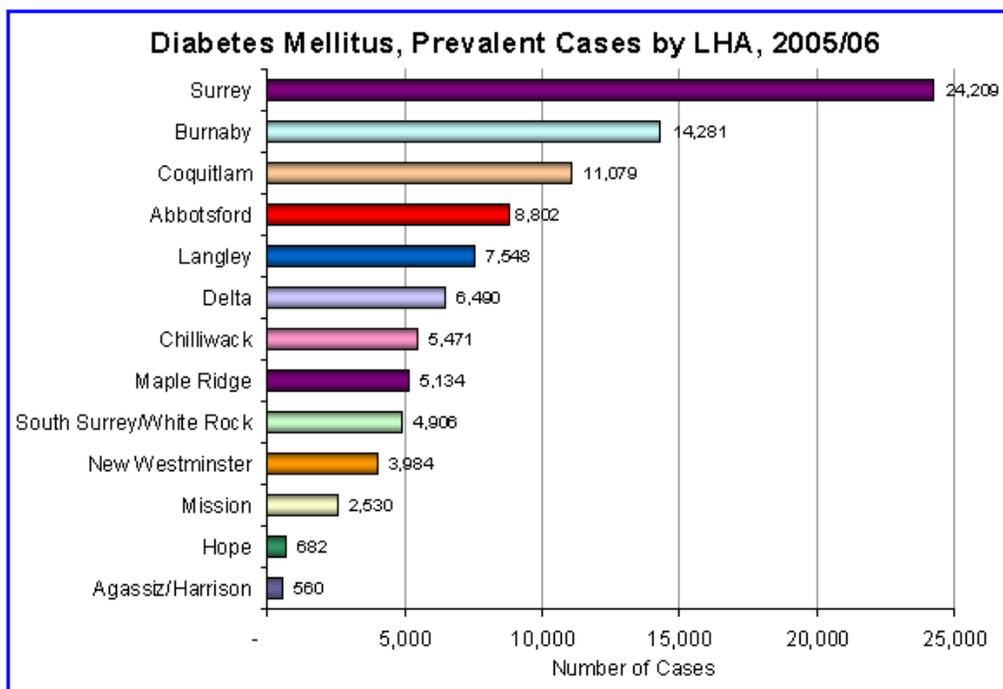
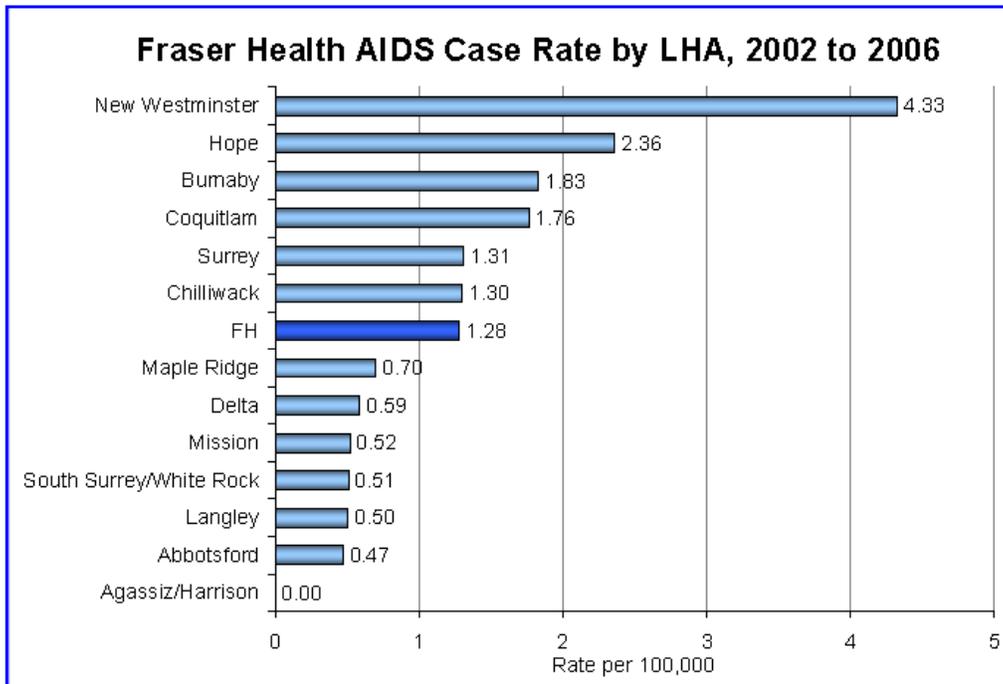
[www.fraserhealth.ca/Services/MentalHealthandAddictions/Documents/FHMHAstrategicPlan2007.pdf](http://www.fraserhealth.ca/Services/MentalHealthandAddictions/Documents/FHMHAstrategicPlan2007.pdf)

<sup>87</sup> Guthrie, “Affordable and Accessible Housing in the Upper Fraser Valley: Issues and Opportunities”

<sup>88</sup> Fraser Health, “Health Profile 2007: A Look at the Health of Fraser Health Residents” (2007)

[www.fraserhealth.ca/News/Publications/Documents/FH%20Health%20Profile%202007.pdf](http://www.fraserhealth.ca/News/Publications/Documents/FH%20Health%20Profile%202007.pdf)

<sup>89</sup>Ibid.



### Abbotsford: A Unique Community

Like any other locality, Abbotsford features a number of characteristics that make it particularly unique. We identified four of these qualities as a basis to begin narrowing our focus to poverty reduction strategies that are either of the highest priority or will provide potential opportunities for leverage (i.e. “tipping points”). Although this list of qualities is

neither definitive nor finite, our discussion of poverty must address Abbotsford's unique challenges. These issues may be overlooked in a more general discussion, and may suggest needs that will not be met by programs designed at the provincial or federal level. If we consider these unique qualities in the context of the six main topics areas of focus, interrelationships emerge.

*Unique Aspects of Abbotsford / Poverty Issues*

	Inmate Transition	Immigrant / Farmworkers	The Faith Community	Rural/Urban Dichotomy
Employment Policies	Attitudes that make it difficult to hire someone with a criminal record.	Below minimum wage when paid piece work rates.	Character based attitudes of some faith based initiatives negatively impact poverty reduction efforts.	Transportation issues; services not always consistently available; pay discrepancies between rural and urban work.
Affordable Housing	Good rental housing often unavailable to transitioning inmates due to risk factors.	Cultural realities of immigrant families (i.e. extended families co-habiting) unfamiliar to community – landlords react negatively.	Many religious organizations offer temporary shelter, but do not as readily address the issue of affordable long-term housing.	“haves and have nots”; creation of ghettos; rural problems go unnoticed – low “visibility” and a compliant work force.
Education and Development	Lack of education often related to criminal lifestyles and length of incarceration.	Literacy and language issues, as well as a greater understanding of workers’ rights required	Faith communities offer a number of educational programs, but accessing services for those of different beliefs can prove difficult.	Difficulty providing easily accessible services in rural areas, due to relatively limited number of households.
Workforce development	Many inmates transitioning back into	Literacy and language issues, as well	Religious organizations involved in the	Access to skill development programs more

	society have poor or nonexistent resumes, work experience, and hard or soft work skills.	as difficulties transferring credentials and gaining employment in keeping with skill levels.	development of workforce skills could inspire other faith based organizations to do likewise.	difficult in rural areas.
Financial literacy	Money management skills in this population seen as outdated or poor.	Providing services that are accessible in many languages.	Charitable attitudes can be inconsistent with people gaining financial literacy.	Difficulty in locating services in a convenient place and also to provide services tailored to both rural and urban population needs.
Health	Prison time has been linked to issues of poor general health, substance abuse, mental health.	Poor working conditions and safety standards.	Promoting healthy lifestyles; treatment centres for addiction etc. can be tied to requirement for religious conversion.	Health organizations must deal with the problems of both a rural and an urban population.

### Theory of Change and the Community Plan

The issue of poverty is complex and multi-faceted; it has no single or simple solution. This literature review is intended to illuminate many of the issues surrounding poverty. The topics covered are not intended to be exhaustive, but rather to enhance the understanding of the broad topics commonly discussed in reference to poverty. In considering the issues facing Abbotsford, and the possible role that Vibrant Abbotsford could play in affecting those issues, a chart has been created (see below) outlining possible areas of involvement, as well as potential partners.

Vibrant Abbotsford has prioritized the distinct needs of rural and urban communities as an area of focus. Work will begin by selecting one rural Abbotsford community and one urban one. Next comes a determination of commonalities and shared assets that can act as capacity building bridges between the two local communities. Vibrant is currently compiling the assets of these communities based on Early Developmental Indicator maps and will use that work as a stepping stone to approach businesses, schools, parents and concerned citizens in these geographical areas.

The specific poverty reduction focus (healthy food, economic development, literacy etc.) will become apparent through community interviews, and assessments coupled with qualitative and quantitative data (which are expected to indicate possible leverage points and assets in those two communities).

Although this approach represents micro community work, the results can be translated to other neighbourhoods in Abbotsford. The Vibrant Abbotsford framework for change allows for the ability to synthesize learning on the micro scale with shifting community perceptions, addressing the development of healthy public policy on a macro scale.

### **THEORY OF CHANGE AND COMMUNITY PLAN: CONNECTIONS AND CONSULTATIONS**

<b>AREAS OF PROPOSED ACTIVITY AND IDENTIFIED KEY LEADERSHIP</b>	<b>Societal attitudes and values:</b> Educate, identify, clarify.	<b>Social networks:</b> People connect sharing similar attitudes and values.	<b>Social policy:</b> Active and informed social networks advocate for policy change.
<b>Financial literacy/debt reduction</b> BC Asset Building Collaborative (BC ABC) MCC Employment Development	Work with financial institutions in order to make it easier to open bank accounts (e.g. identification requirements; bank fees). Individual development accounts (IDA's), and training.	Share risk among organizations (e.g. micro lending, lending circles, build assets collectively).	Address pay day loans, simpler credit approvals, etc. Social assistance participants exempt from asset cap restrictions when enrolled in recognized IDA programs.
<b>Food security and related skills</b> RON PLOWRIGHT - VALT & Fraser Valley Health Authority	Education and clarification of related issues.	Social networks form around community kitchens, community gardens, food processing, collaborative food prep, composting, breaking bread together.	Food security policies, which are shown to be a saving to the social safety net, are integrated into public policy as a 'given'.
<b>Leadership</b>	Self esteem and	Social networks	Publicly

<p><b>development</b> DEIRDRE GOUDRIAAN VALT &amp; Literacy Matters Society</p>	<p>empowerment through skill building, developing public speaking skills, conflict management, and negotiation capacity building.</p>	<p>grow through broader inclusion, as more and diverse voices are now heard.</p>	<p>supported opportunities for low income population to develop in this area.</p>
<p><b>Information and resource referral</b> KATHY DOERKSEN Abbotsford Community Services ALLAN SKUCE VALT &amp; Fraser Valley Community Information Society</p>	<p>Build information pools that are simple to access and in plain language, in a system that is easy to navigate and is culturally appropriate. Could include Scribe Services program.</p>	<p>Development of a seamless system that is non competitive and approached by service providers with an abundance mentality that shuns redundancy and works in the best interest of clients.</p>	<p>Consistency and relevance of resources and information insured by adequately funded policy. Cuts to legal aid are resisted by new government policies.</p>
<p><b>Self Employment</b> BILL BEATTY – VALT &amp; S.U.C.C.E.S.S. STACEY CORRIVEAU – VALT &amp; Fraser Valley Centre for Social Enterprise</p>	<p>Foster entrepreneurial attitudes across a broader demographic, ensuring that the option is presented to as wide a group as possible. Special attention should be given to micro enterprise.</p>	<p>Networking is used to mentor and build related business and social skills.</p>	<p>Insure that support for business start up is available and ongoing (not just for EI eligible people).</p>
<p><b>Literacy</b> DEIRDRE GOUDRIAAN – VALT &amp; Literacy Matters Society</p>	<p>Build awareness of effects of improved literacy on the economy, and the social safety net.</p>	<p>Seamless system that includes mentoring.</p>	<p>Recognition of literacy as a determinant of health.</p>
<p><b>Meaningful work and living wage</b> JACQUI WATKINS –</p>	<p>Ensure that opportunities for success are extended to all citizens by including skills and</p>	<p>A living wage and meaningful work increase opportunities for full community</p>	<p>Advocacy for living wage and other workplace incentives / benefits.</p>

VALT & Career Assistance and Resources for Employment (C.A.R.E.) Quality of Life Challenge – Victoria Living Wage Coalition First Call Centre for Policy Alternatives	capacity building components. Ensure that current minimum wage levels meet LICO.	participation.	Support training and employment social enterprises and other useful programs.
<b>Responsive safety net</b> Ministry of Housing and Social Development (MHSD)	Frame income assistance program as providing a helping hand rather than a system on which people (who can work) should permanently rely.	Citizens feel supported to move out of poverty instead of feeling trapped within the system.	Policies facilitate movement out of poverty.
<b>Early learning and childcare</b> ANDREA SENFT – VALT & Make Children First	Children are valued, and supported as leaders of the future.	Parents play a meaningful role in creating social networks that support childcare and early learning.	Child friendly policies, cities, etc.
<b>Affordable, accessible, safe housing</b> GAIL FRANKLIN – Fraser Valley Housing Network; City of Abbotsford Affordable Housing Working Group	Put safe and affordable housing within reach for low income citizens; move away from ghetto-ization (and NIMBYism), and towards diversified housing and inclusion.	Community and neighbourhoods support all residents, and everyone is considered as ‘us’ rather than ‘them’.	Recognition that policies that “end homelessness” reflect cost effective approaches.
<b>Marginalized population supports (immigrant farm workers, inmates)</b>	Shift attitudes to include former inmates and immigrant farm workers as part of community, worthy	Shifted attitudes of inclusion result in real relationships, and appropriate supports for	Credential recognition for immigrants, and minimum wage requirements

Fraser Valley Migrant Valley Farm Workers (funded by BC Federation of Labour); STACEY CORRIVEAU – VALT & Fraser Valley Centre for Social Enterprise	of earning living incomes.	marginalized groups.	for farm pay; CSC supports for transitioning inmates, and more stringent tracking of inmate success post release (with adequate interventions if needed).
<b>Transportation</b> FAR WEST – contracted by the City of Abbotsford	Values shift from ‘one car per person’, to understanding of peak oil and carbon footprint issues in order to embrace shared transportation (e.g. rail) and shunning of developmental sprawl.	More robust transportation systems result in an expanded ability to access work places and greater opportunities to encounter and socialize with supportive networks.	Public policies that support and budget for more accessible public transportation; and walkable cities designed for people.

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tsford&SearchType=Begins&SearchPR=01&B1=All&Custom=](http://www12.statcan.ca/english/census06/data/profiles/community/Details/Page.cfm?Lang=E&Geo1=CMA&Code1=932_&Geo2=PR&Code2=59&Data=Count&SearchText=abbottsford&SearchType=Begins&SearchPR=01&B1=All&Custom=)

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