



Submission to the Senate Committee on Social Affairs, Science and Technology

from
Campaign 2000
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Campaign 2000 is a national, non-partisan network of over 120 national, provincial and community partner organizations committed to working together to end child and family poverty in Canada. Visit www.campaign2000.ca for more information.

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A. Introduction:

Campaign 2000 is a national non partisan coalition of over 120 organizations committed to working together to end child and family poverty in Canada. We are committed to implementation of the 1989 House of Commons unanimous resolution to end child poverty in Canada. Each year we produce a 'Report Card on Child & Family Poverty in Canada' with the latest Statistics Canada data and we present policy recommendations. Among our findings is that the proportion of children living in poverty in Canada's cities is above the proportion for the Canadian population as a whole.

This brief submission will: (1) discuss various approaches to defining and measuring poverty, (2) discuss the impacts of poverty on children, (3) provide a statistical picture of child and family poverty, (4) describe some reasons for the high rates of child poverty, and (5) summarize our recommendations.

B. Definition and Measurement of Poverty

Despite the significant body of research on child and family poverty, its definition continues to be contested (Frankel and Frankel, forthcoming). In general, poverty refers to a particular standard of living located toward the bottom of a multi-dimensional socio-economic status hierarchy. This construct suggests that income, educational level, occupational type, and residential location influence a family's social position, and through this, its life experience (Oakes & Rossi, 2003; Miller & Salkind, 2002). However, poverty is almost always constructed and measured only in terms of income (the flow of resources into a family), with little consideration for variations in financial demands (e.g., debt servicing) or available assets (the stock of resources accumulated by a family) (Glennester, 2002; Ross et al., 2000).

There is a great deal of controversy about how and exactly where to establish the level of income which indicates a poverty standard of living, the poverty line (Mendelson, 2005). Often a distinction is made between absolute (Sen, 1983) and relative measures (Townsend, 1985). Absolute measures focus on the goal of physical subsistence, generally based upon expert norms, and without reference to social and cultural needs (Gordon, 2000; Gordon & Spicker, 1999). Relative measures focus on the goals of social role performance, participation in socially sanctioned relationships and activities and adherence to culturally sanctioned behavioral norms (Townsend, 1993). Both absolute and relative poverty can be measured subjectively, based upon public perception, allowing for societal rather than expert definition of poverty status (Gordon, 2000). Similarly, a deprivation index can be developed based on socially perceived necessities determined from either an absolute or relative approach, and average income levels of households lacking these necessities can be determined (Mack & Lansley, 1985). In more objective terms, absolute poverty is often operationalized by costing the purchase of an essential basket of goods and services for physical subsistence in a relevant market (Ross et al., 2000). Relative poverty is operationalized either as a percentage of median income or as a higher than average proportion of

expenditure on basic necessities (Mendelson, 2005; Bradshaw, 2000). Clearly, there is significant controversy and complexity related to the concept and measurement of poverty. Yet, this does not obviate the fact that living in poverty involves serious consequences for the development and well-being of children.

Canada does not have an official poverty line as do the United Nations, the European Union, and the United States. What we have are measures that have come to be accepted and used as indicators of poverty. Indicators point to what is very likely to exist rather than measuring the size of what is agreed to exist. Statistics Canada and the Government of Canada have developed five poverty indicators, each of which describes a different aspect of poverty. Each indicator points to a different dimension of poverty.

- LICO [Low Income Cut Off] is an indicator of relative income hardship. It identifies those families who must spend more than 20 percentage points of their income above the proportion spent by average families on food, shelter, and clothing. Statistics Canada periodically surveys average expenditures of Canadian families. Cut-offs is calculated for five settlement sizes. This is the original poverty indicator in Canada, and, therefore, the most extensive source of historical data and trends.
- LIM [Low Income Measure] is an indicator of relative income deficiency. It identifies those families with incomes below 50% of median income for their household size. Statistics Canada establishes the LIM for a single adult and then applies equivalency scales for household size. This measure allows for cross-national comparisons as less than below 50% of the LIM is United Nations Development Program income poverty measure. Less than 60% of the LIM is the European Union poverty measure.

Both the LICO and the LIM come in before-tax and after-tax versions. The before tax versions might be considered as earnings indicators. They can be seen to identify those households for which income from earnings and public transfers is insufficient to meet both family requirements and to pay income taxes and social insurance contributions. The after tax versions are essentially consumption indicators and identify those households with insufficient income from all sources to meet family requirements.

- MBM [Market Basket Measure] is an indicator of absolute income deficiency, and identifies two parent families with two children without sufficient income to buy a basket essential goods and services as determined by experts. Income deficiencies in other households are determined through LIM equivalency scales. The cost of purchasing the basket must be determined in a locally accessible market.

In the absence of official measure, Campaign 2000 has used the Before Tax Low Income Cut-Off, and Statistics Canada tends to report using the After Tax Low Income Cut-Off.

C. Effects of Poverty on Children

The family experience of poverty can vary along a number of dimensions. These include the duration and episodic pattern of poverty, the depth of poverty, the source of income (government transfer payments, work or the combination of the two), the age of children during periods of poverty, the presence of downward mobility, and the density of the concentrations of households in poverty surrounding the family residence. Nevertheless, all children in families living in poverty experience an elevated risk for deleterious physical, emotional, cognitive, social, educational, and other developmental outcomes (Brooks-Gunn et al., 1997). In fact, Maluccio et al. (2002), based on a review of relevant research, argue that poverty is the greatest of all threats to the well-being of families and their members. Similarly, Waldegrave (2005) states that the accumulated research over the last two decades consistently shows a strong relationship between poverty and physical and mental ill health.

These deleterious effects of poverty on children flow from several sources. One important source is discrimination and stigmatization of those living in poverty, which is pervasive throughout most of the social structure (Gans, 1995). Another relates to risk and protective factors in community and neighborhood formal institutions and informal groups. For example, proximate social support has been found to be an important protective factor and the amount of economic inequality an important risk factor (Brooks-Gunn et al., 1997).

From an empirical point of view, the effects of poverty upon children are transmitted through material, psycho-social, and behavioral pathways. One important materialist path flows through poor nutrition, home environments with limited opportunities for stimulation, deleterious pregnancy outcomes, and poor health related to disease agents in the physical environments to which poor children are exposed (Aber et al., 1997). Behavioral paths are exhibited by the high rates of smoking in response to poverty environmental factors among adolescents living in poverty and among single mothers, who are over-represented among the poor (Jarvis and Wardle, 2006; Flint and Novotny, 1997). Psycho-social paths result from the broad effects of income poverty on the multiple ecologies effecting children in families living in poverty. These include the interaction between parents and other adults, which can improve parenting through social support (Jack, 2000), interactions between parents and children, and management of the risk and protective factors presented by neighborhoods. For example, Gutman et al. (2005) have demonstrated that income poverty predisposes parents to financial strain and perception of a stressful neighborhood environment characterized by disorder and neglect, which can lead to increased parental psychological distress (anxiety, depression, anger), increased negative parenting behavior, decreased positive parenting behaviour and poor adolescent adjustment. Attree (2004) has reviewed qualitative research from the perspectives of children growing up in poverty, especially in relation to what they perceive as resources and protective factors. In all of the studies reviewed, functional family relationships were found to be a central resource for children both in meeting daily needs and in enhancing emotional security. The friendliness of neighbors was also important in children's perceptions of their own well-being.

Evidence from Canada

Ross & Roberts (1999) provide a comprehensive picture of the impact of poverty on the well-being of Canada's children and their families. Based on data from the National Longitudinal Survey of Children and Youth (Human Resource Development Canada/Statistics Canada, 2006) and the National Population Health Survey (Statistics Canada, 1999) the authors examine the relationships between low income and multiple dimensions of child development and experience. Canadian families with children living in poverty report higher rates of family dysfunction than higher income families. Ross and Roberts (1999) found that low-income parents were much more likely to report that their children tended to instigate conflict among peers or family members than were parents at middle and high income levels. When combined with the findings that parents living in poverty report increased rates of depression and chronic stress, this perception of their children may be indicative of a pathway linking poverty to negative relationships with children as described by Gutman and her colleagues (2004).

Families with poverty-level incomes clearly experience stress generated both from the environments in which they live and from the histories of their members. For example, in addition to the finding that these parents are more likely to experience chronic stress, Ross and Roberts (1999) found that they are more likely to have experienced childhood trauma. Thirty percent of children living in poverty have changed schools at least three times before the age of eleven. Not surprisingly, frequent school changes put these children at risk for more academic problems and higher levels of behavioral difficulties. While frequent school changes may be precipitated by already stressful conditions such as unemployment, family dissolution, and poor housing, its sequella have the potential for adding new challenges, including involvement with interventions that may implicitly or explicitly deem children and parents as inadequate or problematic (Madsen, 2001; Molnar & Lindquist 1989).

The importance of safe and supportive communities and neighborhoods for positive child development, provision of proximate social support to parents living in poverty and their children, and improving the quality of family life has been well established (Brisson & Usher 2005; Garbarino, et al. 2005; Farrell et al. 2004; Pinderhughes et al. 2001; Bowen et al. 2000; Chaskin 1997; Furstenberg & Hughes 1997). Canadian children living in poverty are more likely to be residing in neighborhoods where substance misuse, crime, vandalism, and social tensions exist than are their more affluent counterparts (Ross & Roberts, 1999). Children are at risk of becoming involved in these activities and are also vulnerable to becoming victims. As described above, the negative impact of problematic neighborhoods can sometimes be mediated through the availability of informal social supports. Data from parents in low-income neighborhoods, however, indicates that help from neighbors is less likely to be available than in higher-income neighborhoods (Ross & Roberts, 1999).

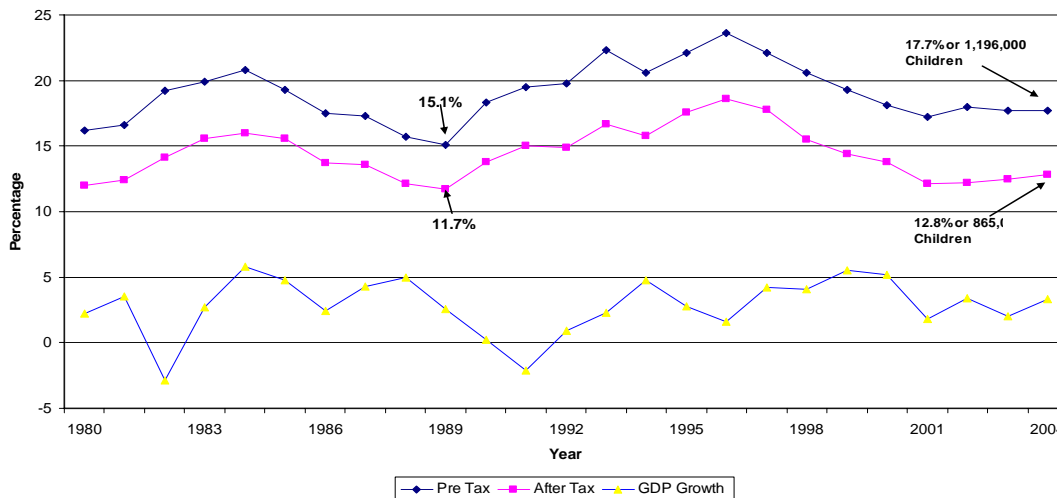
Ross and Roberts (1999) also found that children living in poverty were more likely to experience the mental health impacts of poverty. These include the display of behaviors that are typically associated with emotional disorders at rates that are higher than those reported for children living in more affluent families. Similar patterns were found for hyperactivity and delinquent behaviors. Overall, the behavioral picture of children living in poverty suggests the potential for difficulty in social relationships and

learning environments. These children are much more likely to come to the attention of teachers, social workers, and other helping professionals, and their parents are likely to be directly or indirectly involved in a variety of attempts to make their behavior more manageable.

D. The Latest Statistics on Child Poverty

- The 2006 National Report Card on Child & Family Poverty shows that 1,196,000 children – almost 1 in every 6 children – live in poverty in Canada.*
- Over the past 25 years Canada’s child poverty rate has never dropped below the 15% level of 1989 when the House of Commons resolved to end child poverty.
- **Economic growth is not solving our child and family poverty problem.** The rate of child and family poverty in Canada has been stalled at 17-18% over the past 5 years despite strong economic growth and low unemployment.
- **Growing proportion of working poor families.** One-third (34%) of poor children live in families with at least one parent working full time, full year – up from 27% twelve years ago.
- **Poor families are very poor.** The average poor female lone parent family would need \$9,400/year additional income just to bring them up to the poverty line.
- **Public programs do help reduce child poverty.** Without government transfer programs the poverty rate for low income families with children would have been 24%.

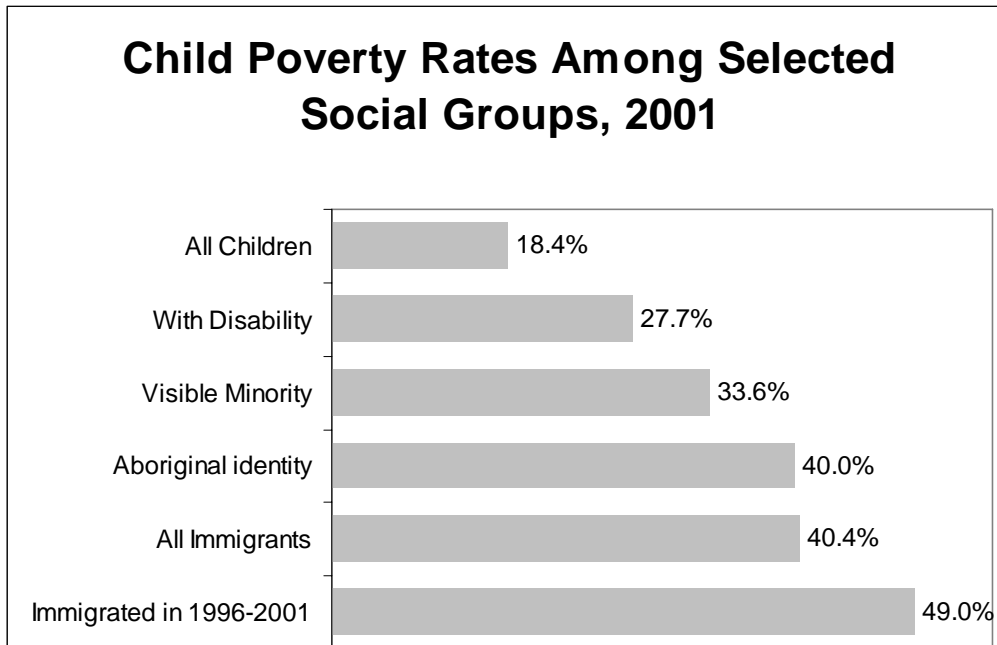
Percentage of Children in Low Income and Annual GDP Change, 1980-2004



Source: Statistics Canada, Income in Canada 2004 and Canadian Economic Observer 2003/04 & 2006

- Using post-tax LICO Statistics Canada has just reported that in 2005 an estimated 788,000 children were living in low-income families. This constituted a pre-tax child poverty rate of 11.7%, exactly what it was in 1989.

However, these statistics must be understood in the context that some children are much more likely to be poor than others. As indicated from 2001 census data below, this includes: the children of immigrants (especially recent immigrants, Aboriginal children, visible minority children, and children with disabilities.

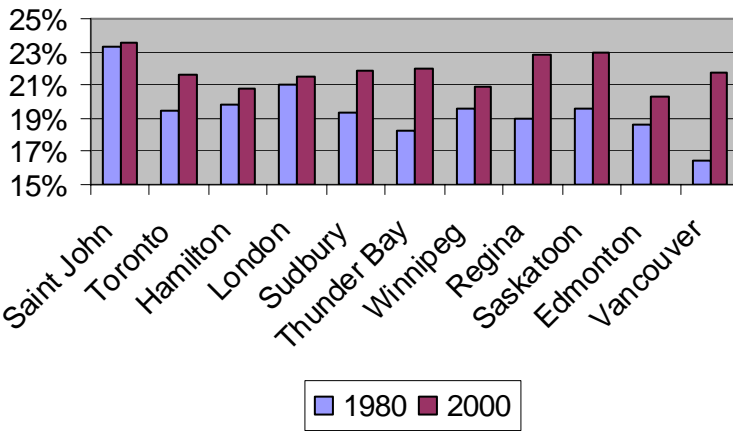


Source: Statistics Canada's Canada Census 2001

Child and Family Poverty in Canada's Cities

Canada's cities have a higher child poverty rate than the country in general, and this has been growing over time, as indicated in the figure and table below. For comparative purposes, the national child poverty rate was 16.2% in 1980 and 18.1% in 1990.

Increases in Child Poverty Levels in Metropolitan Areas. 1980- 2000.



<u>Census Metropolitan Area</u>	<u>1980 Pre-Tax LICO Child Poverty Rate</u>	<u>2000 Pre-Tax LICO Child Poverty Rate</u>
Saint John	23.30%	23.60%
Toronto	19.50%	21.60%
Hamilton	19.80%	20.80%
London	21.00%	21.50%
Sudbury	19.30%	21.90%
Thunder Bay	18.20%	22.00%
Winnipeg	19.60%	20.90%
Regina	19.00%	22.80%
Saskatoon	19.60%	22.90%
Edmonton	18.60%	20.30%
Vancouver	16.40%	21.80%

Source: Heisz & McLeod. (2004). Low Income in Census Metropolitan Areas, 1980-2000. Catalogue 89-613-MIE. Statistics Canada

However, these overall city population rates can mask important differences among socio-demographic groups. In a study in Toronto, using 1996 census data, Ornstein (2000) has demonstrated the extent of ethno-racial inequality among 89 ethno-racial groups that were aggregated into eight regional groupings. Using pre-tax LICO as the standard, the overall child poverty rate in Toronto was 33.9%. Only the European (20.6%) and Canadian (24.1%) groupings fell below this. The highest rate (58.9%) was found among the African, Black and Caribbean grouping, followed by the Arab and West Asian grouping (56.6%). The Latin American grouping (51.7%) was also high. The South Asian (42.9%) and Aboriginal (41.7%) groupings were slightly lower, and the East and Southeast Asian and Pacific Islander grouping (34.5%) was just above the

overall City of Toronto rate. Visible minority status clearly has an important part to play in these inequalities, but so do the socio-economic characteristics of the various groups and the differing historical experiences of immigration.

These high child poverty rates should be understood in the context of high general poverty rates across age groups in Canadian cities. In a soon to be released report, titled *Urban Poverty in Canada: Poverty by Geography, 2000*, the Canadian Council on Social Development found that poverty in Canada remained primarily an urban problem in that a disproportionate number of poor people lived in Census Metropolitan Areas (CMAs) in 2000. Some 65.2% of the Canadian population lived in the 27 CMAs, whereas 70.6% of the poor population lived in these urban areas. In a related document that will also soon be released by the Canadian Council on Social Development, *A Lost Decade: Urban Poverty in Canada, 1990 to 2000*, Gail Fawcett and Katherine Scott also report that the number of poor people living in CMAs grew at a faster rate than the total population in these large urban areas. Between 1990 and 2000, the number of poor residents grew by 19.1%, whereas the whole population in CMAs grew by 14.6%.

E. Reasons behind high poverty rates

There are two main reasons behind the persistence of high child and family poverty rates in Canada: the weakened social safety net and changes in the labour market which have resulted in an increase in working poor families.

When parents are unable to be in the workforce and are not eligible for Employment Insurance, social assistance becomes the program of last resort. As the National Council of Welfare reports in *Welfare Incomes 2005*, welfare incomes across the country are well below the poverty line. Welfare rates for families with children reach only 55-60% of the poverty line. Although the federal government has increased its spending on child benefits significantly since the introduction of the Canada Child Tax Benefit (CCTB) in 1998, most families with children have seen little if any improvement in their total incomes. Most provinces continue to claw back part or all of the National Child Benefit Supplement. Welfare rules stipulate the amount of other income recipients are allowed to keep. For example, lone parent families (the vast majority being lone mother led), child support payments are deducted from social assistance cheques when they bring family income beyond the provincially stipulated household entitlement.

Employment Insurance no longer provides a safety net for the majority of workers who are temporarily unemployed. Changes to eligibility for Employment Insurance mean that as of 2004, only 43.5% of people who are unemployed are receiving EI compared to 75% ten years ago (Michael Mendelson and Ken Battle, (*Toward A New Architecture for Canada's Adult Benefits*, Caledon Institute, March 2005). For parents who have been earning minimum wage, the loss of a job and reliance on EI at 55% of their previous salary is not sufficient to lift them above the poverty line.

Changes in the labour market with the growth of low paid and precarious work have contributed to the rate and depth of child poverty. Despite strong job creation and falling unemployment more and more families in Canada are working, but not finding jobs with sufficient pay, hours or benefits to help them escape poverty.

One in every four jobs in Canada (full time and part time jobs) pays less than \$10/hour (Andrew Jackson, *Good Jobs in Good Workplaces*. Caledon Institute 2003). As of 2000, one in every six Canadians working full time was in a low wage job where they were paid less than \$10/hour. (Ron Saunders, *Making Work Pay: Findings and Recommendations*. CPRN 2006).

Non-standard, precarious employment has grown to 37% of all jobs in Canada, compared to 25% in the mid 1970s. Precarious work includes jobs that are part-time, contract, temporary and self-employed. Because they are not covered by employment standards legislation, workers in temporary and contract jobs are at higher risk of unpaid wages, wages below the legal minimum, and unpaid statutory holiday and overtime pay. Women, new immigrants and visible minorities are disproportionately found in jobs with the worst wages and working conditions (Campaign 2000, *Working, Yet Poor in Ontario*, March 2006). The vast majority of part time workers (70%) are women (CRIAOW, *Women and Poverty*).

F. Recommendations

Campaign 2000 supports the recommendation of the National Council of Welfare in its paper, *Solving Poverty: Four Cornerstones of a Workable National Strategy for Canada*, that a poverty reduction strategy with specific timelines and targets be established. With regard to child and family poverty reduction, the strategy must establish targets to fulfill three objectives:

- To reduce the rate of child poverty
- To decrease the depth of child poverty
- To enhance developmental outcomes for children living in poverty

With regard to urban poverty, this strategy must contain both aspatial generic policy actions targeted at individuals in their family context and geographically-based interventions targeted at neighbourhoods with concentrations of poor households (Seguin and Divay, 2002).

The generic policy actions should include the following:

1. *Ensure Effective Child Income Benefits: Provide income supports to recognize the cost of raising a child.*

- Currently, the CCTB is scheduled to reach its maximum of \$3,243 in July, 2007, and there is no commitment to further increases. Campaign 2000, along with other social policy groups, recommends that the child benefit be raised to \$5,100 (2007 dollars) per child which would further the progress on poverty reduction, especially in reducing the depth of child poverty for lower income families. There need to be assurances that there will be no clawbacks at the provincial level and that all low and modest income families retain the full payment.

2. *Build a Universally Accessible System of Quality Early Learning and Child Care which supports optimal early development of children and enables parents to work or receive training.*

-The federal government should create a system of Early Learning Education and Care programs across Canada for every child 0-12 (outside school hours) whose parent so chooses. Targets and timetables must be established and priorities, such as ages of children, level of coverage, must be identified. These programs must be accessible to children of every level of ability and all backgrounds; designed to meet the needs of working parents; affordable for every family who wishes to participate; and of high educational quality to give every child an opportunity to learn and develop to the best of his/her ability.

This vision should be presented to provinces/territories as a priority for the expenditure of federal funds. Based on discussion with these governments, the federal government should come to new bilateral or multilateral agreements that represent the interests of Canadians. These would direct funding to building a national system of early childhood education and child care in ways that are mutually agreeable to all governments and to Canadians. At least \$1.2 billion additional annual expenditures must be allocated.

3. *Encourage good jobs at living wages: Raise living standards for working poor families. Ensure that a full time full year worker at minimum wage can rise above the poverty line.*

- Establish a federal minimum wage at \$10/hour (\$2006) with inflation indexation. This (in combination with a CCTB at \$5,100/child) would bring a full time full year single parent approximately up to the poverty line.

-Strengthen the Canada Labour Code to cover precarious workers, as recommended by the Federal Labour Standards Review commission in their October 2006 report. Restore eligibility for Employment Insurance to restore the significant decline in coverage of the unemployed.

Both of these would provide leadership to provincial and territorial governments.

4. *Expand Affordable Housing: end adult and family homelessness, and enable parents to raise their children in healthy community environments.*

- Canada remains one of the few countries in the world without a comprehensive affordable housing strategy and permanent funding. Low income families need a strategy with predictable long term funding of \$2 billion annually. This could assist all levels of government, the community and private sector to provide affordable and social housing.

5. *Support Affordable and Accessible Post Secondary Education and Training*

-The lack of financial assistance for training programs and lack of access to subsidized training makes it difficult for welfare recipients to get off social assistance and out of the cycle of poverty. Low income parents cannot afford to take on loans in order to upgrade

their skills. We recommend that the federal government establish a specific transfer for post-secondary education (distinct from the Canada Social Transfer) and that access be improved by increasing the student financial aid package and allocating a higher proportion of aid to needs based grants. As well, tuition fees must be frozen and lowered in post-secondary institutions across Canada. The 2007 budget made a good start toward establishing a post-secondary education transfer by segmenting the Canada Social Transfer.

6. Restore Capacity of Employment Insurance

-Restore eligibility for Employment Insurance by introducing a uniform 360 hour qualifying requirement and extending benefits to one year. This will help to protect more children of low and moderate income parents from downturns in the business cycle and other temporary employment interruptions.

7. Enhance Clarity, Accountability and Capacity of the Canada Social Transfer

-The Canada Social Transfer is the central mechanism that the federal government uses to support provincial and territorial governments to deliver social assistance and social services. Accountability should be improved by articulating the goals of the transfer (including poverty reduction), specifying the characteristics of eligible provincial and territorial programs, and establishing standards as to benefit adequacy and program quality. Funding should be restored to 1994 -1995 levels.

Geographically-based elements of the urban poverty reduction strategy must be based on the peculiar needs and assets of particular neighbourhoods. They should focus on the long-term development of local economies and labour markets as well as the development of local capacities to support child development and the functioning of parents. Many will include a range of elements of community economic development and social development. Useful examples as to how governments can catalyze and support these often multi-sectoral efforts include the British government's New Deal for Communities launched in 1998, and aimed at England's most distressed communities. In 2001 it was followed up with the Neighbourhood Renewal Strategy to help narrow the socio-economic gap between the most deprived neighbourhoods and the rest of England. In the United States, the government has invested billions of dollars through a range of initiatives, including the Community Empowerment Fund, Empowerment Zones, the Enterprise Community Initiative and Community Development Block Grants. Research has demonstrated that the U.S. efforts have contributed to reductions in concentrations of urban poverty.

* Campaign 2000 uses poverty rates calculated by Statistics Canada using its Low Income Cut-Offs (LICO) after government transfers, but before taxes. The latest available data is from 2004. Poor children are those aged under 18 living in families whose total income before taxes falls below the pre-tax Low Income Cut-Offs as defined by Statistics Canada. These vary by family size and community size, e.g., the 2004 pre-tax LICO for a single parent with one child in a city with a population of over 500,000 is \$25,319.

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