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**THE CANADA POVERTY POLICY AUDIT - ELECTION 2015**  
**A project of Academics Stand Against Poverty-Canada (ASAP-Canada)**

WHY POVERTY? WHY NOW? WHY ACADEMICS?

It is now widely acknowledged that Canada, like many other wealthy countries, has seen significant increases in poverty and inequality over the last few decades. Yet this has scarcely been mentioned by Canada's political parties during the 2015 election.

The focus of the Party leaders on "middle class families" reflects the stagnation of mid-range incomes, and the pressure and debt those families face. That is an important issue.

However, there is another growing group of people who are worse off. These are the poor, both working and non-working, who find their chances in life significantly restricted.

Canada is ranked twenty-fourth of thirty-five OECD countries in terms of poverty; it is ranked by UNICEF as seventeenth of twenty-nine wealthy countries. Child poverty has actually become worse since Canada adopted a resolution in 2000 to end child poverty.

"No poverty" and "zero hunger" are the first and second of the newly adopted UN Sustainable Development Goals. The goals are meant to apply around the globe, including poor and developing countries, yet Canada as a wealthy developed country has significant poverty, relative to ordinary Canadian expectations, and even hunger.

This Audit is a project of the Canadian chapter of Academics Stand Against Poverty (ASAP). ASAP is a group of academics and students who work to synthesize and distribute expertise about poverty reduction or eradication, with a view to increasing the impact of expertise on policy makers and the public. The word "audit" is used for its consistency with neutrality. The goal is a **non-partisan analysis** of party platforms in different areas, for their potential impact on lessening poverty. Audited parties are: Liberals, Conservatives, New Democrats, and Greens. Each Audit is written by an academic with expertise in the area, or someone with comparable credentials, and is also peer reviewed by one or more persons with expertise in that area.

We believe that public policy can lessen, ameliorate, or even eradicate poverty in a highly developed country such as Canada, since poverty is not natural or inevitable. Poverty not only is not inevitable, but it is also amenable to research-based knowledge reflected in public policy. Research can tell us a great deal about the social and economic factors that put particular people or groups into poverty.

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Research also can tell us how particular policies are affecting people and if they are having the desired results.

**However, this will not happen without the political will of the governing party and the support of Canadians. This is why this project is done during an election period.**

Resistance to the idea of tackling poverty with public policy is sometimes found to be based on attitudes of blaming the poor for being poor. This often intersects with prejudicial attitudes based on race, gender, or culture. The general level of well-being of identifiable groups (e.g. indigenous, racial, gender, or ethnic groups) can be a key factor affecting individual well-being. However, prejudicial attitudes also can be identified and analyzed by research. We believe it is reasonable to think that all people desire a life that is not limited by poverty.

**What is poverty?** Another source of resistance to the idea of tackling poverty with public policy is the view that it is extremely difficult to measure or define poverty. Scholarship, both Canadian and international, currently reflects the view that poverty is not simply a measure of income, but is multi-dimensional. Poverty is almost always a matter of low income combined with social deprivation and/or exclusion of one kind or another. Issues of social deprivation or exclusion can be addressed with a range of policies in different areas. Lessening poverty does not only involve increasing income transfers, but also improving inclusion and a sense of belonging for all Canadians and indigenous persons. The goal of developing reasonable measures of well-being is itself part of current scholarship about poverty, both nationally and internationally.

The **government of Canada** is far and away the most well positioned body in the country to support research on the causes and remedies for poverty as well as for social deprivation and exclusion. It is also, of course, the central body to take action to bring about a more inclusive Canada. This is why the “Poverty Policy Audit” is aimed at federal party election platforms.

Although auditors say almost nothing about values or ideology, it is clear from the audits that the parties differ greatly in their views about the proper role of government. It also appears that **every auditor finds the least confidence in the Conservative Party that its policies would reduce poverty, compared to the other parties. Read the audits to find out why.**

**(See FINAL RATING below.)**

**FINAL RATING:** Auditors were asked to respond to the question: “Do the platforms of each party provide you with confidence that the party’s policies, **in your research area**, will lessen poverty among Canadians?”

<b>Parties</b>	<b>Conservatives</b>	<b>Liberals</b>	<b>New Democrats</b>	<b>Green</b>
Employment and Wages	1	3	4	2
Fiscal Policy	1 - 2	3	3	3
Income Security	1	4-5	4	3
Housing and Homelessness	1	3	3	4
Women and Poverty	Not rated.			
Early Childhood Education and Care	2	4	3	3
Indigenous Peoples	1	5	5	4
Immigrant Groups	1	2	3	3
Health	1	4	4	4
	9 - 10	28-29	30	26

**RATINGS:**

1. very low confidence
2. pretty low confidence
3. medium confidence
4. pretty high confidence
5. very high confidence

The highest possible score is forty (40); the lowest possible score is eight (8).

**Audits of areas include:**

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## **EMPLOYMENT AND WAGES**

**Sylvia Fuller, Dept. of Sociology, University of British Columbia**

Employment is a critical issue for people struggling with poverty. Access to jobs obviously matters, but so too does the quality of work, which is the focus of this audit. In evaluating the parties' platforms with respect to employment, we start from the notion that a good social outcome must be sensitive to multiple aspects of job quality. Level of pay is critically important, but so too is employment insecurity and its consequences. Control over one's employment conditions, the ability to combine employment with caregiving, and risks to health all matter as well for people's ability to sustain their employment and lead flourishing lives. Equitable and inclusive employment opportunities are critical to ensuring that all individuals have the chance to access decent work, as is the opportunity for adequate support at phases of the life-cycle when employment may not be socially optimal (e.g. retirement years or when caring for infants).

**Employment standards** legislation sets a minimum floor of employment rights. This is particularly important for individuals struggling with poverty who are less likely to be unionized and typically lack highly marketable skills that provide leverage when negotiating with employers. While the provinces set employment standards for most workers, federal public sector workers and workers in industries that cross provincial boundaries are regulated federally. The NDP and Greens propose to establish a federal minimum wage for such workers and will seek to have it reach \$15 an hour within a few years. While this is insufficient to eliminate poverty and only applies to workers in the federal sector (who tend to be better-paid), it is nonetheless worthwhile. Strong, proactive enforcement of labour standards is extremely important for vulnerable workers. Only the Greens address enforcement, planning to increase inspections of employment standards, and proposing stronger (although unspecified) deterrents to illegal unpaid overtime.

The Liberals' proposals focus on work-family balance, giving workers the right to make a formal request for more flexible working conditions to which employers must respond. This is potentially a good thing. Inflexible work can make employment difficult to sustain for workers with substantial caregiving responsibilities (such as single parents and those with children with health

conditions), particularly given the rigidities of school and daycare schedules. However, the Liberals' proposal is only to allow workers to "request" such flexibility, and workers are hesitant to take advantage of work-family policies for fear they will be stigmatized as uncommitted. Those in lower-level jobs or with insecure employment contracts in particular may not feel free to make such a request, nor is there a guarantee that employers will honor it. The Conservatives do not currently have changes to employment standards in their platform.

### **Employment insurance**

The Liberals, Conservatives, and NDP are all promising changes to EI parental leave provisions, and the Liberals and NDP are also promising to expand access to compassionate care benefits.

The **Liberals** are proposing two amendments to increase flexibility in parental leave: an option to take EI funded leave in smaller blocks of time interspersed with employment and an option to take a longer leave (up to 18 months total) at a lower benefit level. The Conservatives are also promising to extend the total length of leave to 18 months without increasing the benefit level. These changes may encourage parents to more equitably split care-work. This could enhance gender equity in employment and strengthen bonds between both parents and children. However, without specific provisions to encourage men's leave, mothers may simply take all the extra time, and long maternal leaves can increase the risk of discrimination against women in the workforce. Without increasing the benefit level, the working poor and single parents are also unlikely to take advantage of extended leave. It is extremely difficult for them to survive on the reduced income afforded by EI.

**The NDP** aims to extend time for parental leave as well. The extra time would be allocated for the second parent in a couple or to a single parent. The extra time allotted is shorter with the NDP plan (an extra 5 weeks instead of 6 months), but it would be fully funded, so the total amount parents could receive is larger. For the working poor, a shorter period of leave that is fully funded is likely of more benefit, and the fact that the extra time applies to the second parent or a single parent means it advances gender equity more effectively than the Liberal or Conservative plans. The NDP plan also doubles leave time for parents of multiples and extends regular EI benefits to parents who are laid off after returning to work after leave.

The **Conservative** government made changes to the Employment Insurance System in 2012 that made it less generous for repeat claimants. Because people who earn low wages are also typically more vulnerable to employment insecurity, this has a disproportionately negative impact on the working poor. It also has regional impacts, as seasonal workers are strongly affected and are unevenly spread across the country. The **NDP** is pledging to reverse some of these changes and to adapt the Employment Insurance system to better respond to the nature of employment insecurity experienced by many workers. Among other changes, they are pledging

to base payments on the best 12 weeks of pay, reduce the hours threshold to qualify for EI and eliminate the higher hours threshold for new workers and re-entrants to the labour force. The **Liberals** are also promising to reverse the changes made by the Conservative government in 2012 and eliminate the higher hours qualification threshold for new workers and those re-entering the workforce. Both the NDP and Liberal changes should improve economic security for those in part-time and unstable jobs in particular, and for youth and new immigrants who are at higher risk of poverty. Overall, the NDP platform is most generous with respect to EI, which is made possible by a commitment to keep EI premiums at current levels, while both the Liberals and Conservatives are promising to cut premiums (with the largest cuts promised by the Conservatives).

### **Pensions**

The availability of adequate non-employment income is what makes retirement possible. The current conservative government increased the age future seniors will need to reach before becoming eligible for Old Age Security benefits to 67 from 65. The NDP and Liberals pledge to reverse this change. While many older Canadians are able and willing to keep working past 65, this is not universally the case. Because poverty takes a substantial toll on health, the stresses and strains of employment can be more difficult for the working poor to endure at older ages. Jobs with a strong physical component, such as construction work or hairdressing, can also create cumulative stresses that make employment challenging and damaging to health as workers age. An older qualifying age for Old Age Security is thus likely to increase the risk of poverty for some Canadians and create disproportionate hardship for the working poor. There are also issues of intergenerational justice, as younger cohorts are now promised inferior OAS entitlements. The NDP and Liberal policies are preferable in this respect. Also, the NDP, Liberals and Greens have all stated that they would increase CPP benefits.

### **Income splitting**

The Conservatives will continue the policy they introduced that allows income splitting for tax purposes for parents. This chiefly benefits families with one high income earner, making it of little value for parents struggling with poverty. In addition, it can act as an employment disincentive for the lower earner in the couple which can increase the vulnerability of this person (who is more likely to be a woman in the case of heterosexual couples) to poverty in the event of relationship breakdown. The NDP, Greens, and Liberals propose to eliminate income splitting for parents, which is a sound policy from the perspective of poverty alleviation and promoting gender equity in employment.

### **Final rating:**

**Conservatives: very low confidence**

**Greens: pretty low confidence**

**Liberals: medium confidence**

**NDP: pretty high confidence**

## FISCAL POLICY

### David Macdonald, Senior Economist, Canadian Centre for Policy Alternatives

The term “fiscal policy” is often invoked alongside “monetary policy”, the former being the interest rate decisions made by the Bank of Canada. If inflation is low, the Bank of Canada lowers the interest rate, encouraging more economic growth. Since the recession in 2008-09, the Bank of Canada has maintained record low interest rates in order to encourage more growth. Despite these low rates, economic growth has remained anaemic since 2008 leading to a recession in 2015.

“Fiscal Policy” or changes in net spending by the federal government can also drive economic growth.

Fiscal policy is often reduced to a simplistic decision of budget “deficit” or “surplus”. While this is part of the story, it is the economic multiplier on different types of change in net spending which is the key to fiscal policy. Multipliers are the economic effect of an additional dollar spent in the economy. As Table A1.1 shows, a dollar spent on infrastructure generates more activity than a dollar spent reducing corporate income taxes.

Table A1.1  
**Expenditure and Tax Multipliers**

	2009	2010	2010Q4
	(dollar impact on the level of real GDP of a permanent one dollar increase in fiscal measures)		
Infrastructure investment	1.0	1.5	1.6
Housing investment measures	1.0	1.4	1.5
Other spending measures	0.8	1.3	1.4
Measures for low-income households	0.8	1.5	1.7
Employment Insurance premiums	0.2	0.5	0.6
Personal income tax measures	0.4	0.9	1.0
Corporate income tax measures <sup>1</sup>	0.1	0.2	0.3

Source: Federal Budget 2009

A stronger economy can help reduce poverty through lower unemployment, although it’s important to understand that this is not a necessary connection. Fiscal policy, through deficits, can also create room to fund programs that can more directly impact poverty, like boosting transfers to households in poverty (as evaluated elsewhere in this audit).

### Deficit Financing

The Liberal Party is proposing the largest deficit of just under \$10 billion in the first two years. However, even this largest deficit among the parties is only worth 0.75% of Canada’s GDP (including multiplier impact).

The Conservative Party (and the rest of the parties) is proposing surpluses in future years. The largest of which for the Conservatives will be \$1.7 billion in 2016/17 in

their four year platform plan. Since their proposed surplus is rising, the federal government will be increasingly taking in more money than it is spending, thereby creating a “fiscal drag” on growth.

The New Democratic Party is proposing a surplus of \$2.2 billion in 2017-18.

The Green Party is proposing larger surpluses, rising to \$13 billion by 2019-20. A rising surplus will increasingly reduce GDP growth.

### **Economic Multipliers**

The multiplier impact of the party platforms is perhaps more important than the simpler “deficit” vs “surplus” comparison above.

The Liberal Party’s largest single expenditure is their transformation of the child benefit system. A portion of this would help improve incomes for low income parents with children, a high multiplier spending item. The second largest spending item is on infrastructure, a high multiplier activity. The third largest expenditure is a tax cut for the top 20% of households, a low multiplier change.

The Conservative party’s largest expenditure (including the 2015 Budget), is the introduction of the “enhance UCCB” a \$60 a month cheque sent to all households with children. A portion of this goes to low income households with children, a high multiplier, but most goes to middle and upper income families. The next two items are: family income splitting and cuts to small business taxes, both yield low multipliers.

The New Democratic Party’s largest expenditure is its Employment Insurance items. EI acts as a transfer to low income households, a high multiplier area. The next two expenditure items: childcare and infrastructure are high multiplier areas.

The Green Party’s largest expenditure is the “Carbon Dividend” cheques to offset their proposed carbon tax. If this carbon dividend is targeted to low income households (unclear at this point) this is a high multiplier activity. The next two large expenditure areas are Infrastructure and Free tuition, both are high multiplier areas.

#### **Final rating:**

Although the various platforms may have an impact on economic growth via their fiscal policy, fiscal policy per se has a limited impact on poverty.

**Conservatives: low confidence**

**Greens: medium confidence**

**Liberals: medium confidence**

**NDP: medium confidence**

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## **INCOME SECURITY**

### **Michael Prince, Lansdowne Prof. of Social Policy, University of Victoria**

The Conservative, Green, Liberal, and New Democratic parties all make policy commitments on the provision of financial assistance to assorted groups of people and for addressing a variety of activities, needs or social risks. All four political parties give consideration to household composition in relation to different socio-



economic circumstances, framed in particular in terms of low, middle and upper income classes.

Income security is a centrepiece of the Liberal platform. Liberals propose to redesign in a major way the family benefits system by replacing the Universal Child Care Benefit, Canada Child Tax Benefit, and National Child Benefit Supplement with a larger, income-tested, tax-free monthly benefit called the Canada Child Benefit. They claim the new benefit would lift 315,000 children and their families out of poverty.

The sharpest policy divide on income security amongst the four parties concerns the Conservative's 2015 federal budget decisions to increase the contribution limit of the Tax Free Savings Accounts (TFSA) from \$5,500 to \$10,000 a year and to introduce income splitting for working-age families with young children. Both measures have been widely criticized as highly regressive and resulting in billions of dollars of foregone federal revenues. The Greens, Liberals, and NDP all pledge to rollback the TFSA increase and to eliminate income splitting for families (but retain pension income splitting for older Canadians).

Except for the Greens, the parties focus on current seniors, especially low-income and single seniors (most of whom are women). The Conservatives promise a new non-refundable tax credit for single and widowed seniors, while the Liberals and NDP promise an increase to the Guaranteed Income Supplement. In contrast to the Conservatives, the Greens, Liberals and NDP all support an expansion of the Canada Pension Plan as a main vehicle for improving future retirement security of long-term working Canadians.

Also in contrast to the Conservatives, the Greens, Liberals, and NDP give attention to the cost of post-secondary for *current and recent* students and the issue of debt loads associated with their college or university education. The platform promises focus on low- and modest-income students. The boldest proposal is by Greens to abolish, by 2020, tuition fees for post-secondary education and training for Canadians. The Conservatives have a commitment that addresses *future* post-secondary students by raising the federal contribution in Canada Education Savings Grants when families invest in Registered Education Savings Plans.

On financial assistance to injured Canadian veterans and their families, the Liberals propose the most extensive set of expanded benefits and new benefits, followed by the promises of the NDP and the Conservatives. The Green platform refers generally to reversing cuts to Veterans Affairs and, like the other opposition parties, re-opening closed Veterans Affairs offices.

Relatively little attention is given to the extensive poverty of working-age (15-64) people with mental and physical disabilities; who, in Canada, are about twice more likely to live in poverty than those without disabilities. The NDP is the only party with a specific reference and even that is a general commitment to work with the provinces and territories and disability organizations to review existing income support programs in order to coordinate benefits and increase accessibility.

**The most noteworthy omission by all four parties is the absence of any mention of a federal poverty reduction strategy that could complement the poverty reduction strategies adopted over the past decade by most provinces.**

The closest idea perhaps to such a federal strategy is the Green Party's proposal of reviewing federal programs and working with provincial governments to phase-in a national Guaranteed Livable Income to ensure no Canadians live in poverty.

*Final Rating*

For each party on their overall package of income security policies in lessening poverty among Canadians:

Conservative	Very low
Green	medium
Liberal	Pretty high
NDP	Pretty high

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## **HOUSING AND HOMELESSNESS**

**Penelope Gurstein, Director, School of Community/Regional Planning/ Centre for Human Settlements, University of British Columbia**  
**Research assistance: Aaron Lao & Emma Lee.**

The best outcome for housing would be affordable, adequate and secure housing for low to middle income households, and those homeless, and at risk of homelessness. Unfortunately, homelessness has become a routine fact in Canada. Canada has not respected "The Right to Adequate Housing", as set out by the UN High Commissioner for Human Rights (2014).

Adequate housing provides stability, improves health and children's school performance, and lessen dependency on income supports. Affordable housing close to economic opportunities would increase the availability of workers, lessen the reliance on the automobile, and encourage community economic development.

The most critical barrier to obtaining affordable, adequate and secure housing is the long-term decline in federal government funding and the shifting of the risk and responsibility to other levels of government less able to fund the programs that are needed. Canada stands alone among similar Western nations as a country with no national strategy for achieving adequate housing for all.

The housing crisis is particularly acute in Canada's largest cities. One quarter of all Canadian households spend 30 per cent or more of their gross household income on housing; among renters this climbs to 40%. The number of urban households considered to be in "core housing need" climbed from 12.1% in 2007 to 13.2% in 2010. Not surprisingly Canada's homeless population has grown

dramatically, with estimates varying between 150,000 and 300,000 people living in shelters or unsheltered. A number of factors are cited for these statistics: a rise in housing costs; lack of appropriate government policy; too few new low-income rental units built; low rental vacancy rates; and urban population growth. The rise in homelessness and housing insecurity is significantly linked to incomes growing slower than the cost of living, resulting in inability to afford housing.

Aboriginal communities experience particularly high barriers to accessing adequate housing. In 2006 there were approximately 156,235 Aboriginal households residing off-reserve in Canada, of which a quarter were in “core housing need.” In the same year there were about 94,900 Aboriginal households living on reserves, with fifty-three percent of these households living in homes that required major repairs, were overcrowded, or both. Furthermore, the provision of new on-reserve housing cannot keep up with the growth of the First Nations population.

With the federal government’s retreat from direct funding and administration of any type of social housing beginning in the 1990’s, about 95 percent of Canadians must rely on the private sector for their housing. Historically the federal government of Canada used new housing construction to stimulate the economy, and played an active role in encouraging private investment in rental units and funding affordable housing for those unable to access the market. Publicly funded social housing was supplied through federal and provincial cost-sharing programs that supported cooperative housing, non-profit housing, urban native housing, and public housing projects. The federal role as facilitator of social housing virtually ceased in 1993, when the federal government eliminated almost all funding for new affordable housing and negotiated agreements with the Provinces to transfer housing responsibilities. Federal government funding still supports the operating costs of non-profit social housing constructed up through the 1970s and owned by government, non-profit organizations, or cooperatives. These operating agreements, however, have already begun to expire and this process will likely mean that many units will be unable to maintain the current low rent levels. Given this context, it would be virtually impossible for the federal government to alleviate poverty without a radical reversal of existing policies and the development of a new policy framework that addresses the development of more rental housing, the support of existing and new social housing, and integration of housing policy within the federal, provincial and municipal jurisdictions.

#### **ANALYSIS**

The CONSERVATIVE PARTY’s record while in power has been consistent in policies used to support homeownership and using federal government’s regulatory powers to provide stability in sources of capital for housing. Their platform does not deviate from that position and does little to support the development of rental housing nor the support of low-income people who are primarily renters. Where it does address issues beyond home ownership, such as homelessness, the platform only includes continuation of existing programs. The platform does recognize the need to investigate the issues surrounding foreign investment in residential real

estate, something that is a critical factor in housing affordability in major urban areas in Canada.

The LIBERAL PARTY has a much broader platform that recognizes and addresses the issues facing urban areas in terms of the need for investment in infrastructures, affordable housing and homelessness. It calls for a National Housing Action Plan that would provide a framework for coordination between the private, non-profit and public sectors. Renovating and building new social housing will alleviate the demand for housing somewhat, but there are few specifics in how this will be done. Also, the platform does not focus on providing assistance to renters, and specific target groups such as women, and aboriginals. Their call for reinstating the mandatory long-form census, and housing-specific data collection, would assist in integrating housing policies across sectors.

The NEW DEMOCRATIC PARTY's platform also calls for a national housing strategy and includes strategies to build rental and social housing, and to address specific target groups. However, the housing they propose to build over the next decade will not alleviate the housing demand. There are few details on how their infrastructure spending will support indigenous communities. Their platform includes a Shelter Enhancement Plan that may meet some of women's housing needs. Re-establishing funding for co-op housing and social housing is an important initiative that will address the needs of low-income households.

The GREEN PARTY is the most ambitious platform in terms of providing social and rental housing, including provisions for specific groups, and structural proposals for facilitating collaboration. Their proposal for new and rehabilitated stock of housing per year would significantly expand the affordable housing stock. Commitments to social and co-operative housing would increase the supply of this form of housing as well as benefit tenants who are vulnerable to expiring federal operating agreements. The Seniors Housing Strategy would also support tenants through assisting seniors to age in place. It is unclear if the national housing strategy they propose would be effective in integrating housing policy, although they recognize the cost of homelessness on health institutions and the criminal justice system. The Green Party specifically recognizes the Immigrant Investor Program's impact on housing affordability.

Concluding remarks: To go beyond what the various parties have proposed would require a rethinking of the centrality of home ownership in our society and the redesigning of policies and programs that would be tenure neutral or equitable for both owners and renters. To do this would require a revamping of property and income taxation, among other measures.

### **Final Rating**

Do the platforms of each party provide confidence that the party's policies in housing will lessen poverty among Canadians?

Conservation Party – Very Low Confidence

Liberal Party – Medium Confidence

New Democratic Party – Medium Confidence

Green Party – Pretty High Confidence

## **WOMEN AND POVERTY\***

The past five years have seen little change in women's poverty in Canada. Between 2009 and 2011, the most recent year for which data is available, the percentage of women in Canada living in poverty decreased less than one point, from 13.9 percent to 13.3 percent. Women's poverty continues to be concentrated in populations of women who face systemic barriers of discrimination and colonial legacies as well as unaddressed social policy gaps.

Almost 40 percent of children in families with female lone parents are living in poverty, a 5.4 percent increase from 2009. Canada still has not introduced universal, affordable, quality child-care, a key social policy alleviating poverty of single mothers.

First Nations, Métis and Inuit women experience high rates of low income in Canada, with 30 percent of all Aboriginal females classified as living in a household with incomes below Statistics Canada's low-income cut-off. This is almost double the figure for non-Aboriginal women, and also higher than that of Aboriginal men. The median income for Aboriginal women is 22 percent lower than for non-Aboriginal women. Educational attainment by Aboriginal women is increasing, from nine percent who had a Bachelor's degree in 1996, to 14 percent in 2006. Post-secondary education has had a significant positive impact on income. The median income of Aboriginal women who have obtained a university degree is nearly three times that of Aboriginal women with a high school degree (at \$46,663 compared to \$17,398).

Refugee and immigrant women, and those from racialized communities, also experience higher rates of poverty than do their peers. Poverty rates for racialized families are three times higher than non-racialized families, with 19.8 percent of racialized families living in poverty compared to 6.4 percent of non-racialized families.

Women with disabilities and Deaf women remain among the poorest women in Canada and continue to have the highest rates of unemployment. Employment incomes for women with disabilities are well below the national average and, at \$16,000 annually, they also fall below the low-income measure. Disability related expenditures for medications, services and assistive technologies which are not covered by public health insurance impose an additional financial burden on women with disabilities.

Old Age Security (OSA) and the Guaranteed Income Supplement (GIS) provide a guaranteed annual income to seniors. OAS/GIS is based on financial need and not tied to past participation in paid employment. The Guaranteed Income Supplement and additional top-ups recently introduced by the federal government have had a significant impact on reducing the poverty of women age 65 and older. However, Canada's rate of poverty among unattached senior women (65 years and older) is almost 40 percent higher than among unattached senior men, with 21 percent of women age 65 and older living in poverty (compared to 10 percent of men). In 2012 the federal government announced that they will raise the age at which seniors would receive OAS/GIS benefits from 65 to 67 years of age, beginning in 2023. This

increase will disproportionately affect women. They will spend more years experiencing the overall gap in earned income and have two fewer years of the largely gender-equal OAS/GIS income.

Homelessness has become a women's issue in Canada. Of the 210,000 people who use emergency shelters and temporary housing every year, 49 percent are female. Violence is a major cause of women losing their housing, with 75,000-100,000 women and children leaving their homes each year for emergency shelters serving abused women. 11,000 girls and young women (age 16-24) use homeless shelters annually. Concerns have been raised that the 2013 shift in federal funding to the Housing First model does not have obvious synergies with the shape of women's homelessness, which is characteristically hidden and violence-driven. This model requires linking to shelters for women fleeing violence and adaptation to their needs.

Aboriginal women living on-reserve and Inuit and other women living in northern Canada continue to face a housing crisis. Nearly half of all women in Nunavut live in dwellings that are "either crowded or in need of major repairs or a combination of both" according to a recent government survey. Efforts to pass legislation instituting a national housing strategy have failed. Canada is the only G8 country without a national housing strategy.

\*Excerpted from: *Progress on Women's Rights--Missing In Action*, prepared by a network of NGO'S, trade unions and independent experts, Canadian Centre for Policy Alternatives, 2014.

NOTE: A Final Rating is not available for this area.

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## **EARLY CHILDHOOD EDUCATION AND CARE**

**Gordon Cleveland, Faculty of Management,  
University of Toronto at Scarborough**

Traditionally, early childhood education and care (ECEC) refers to licensed child care services and public kindergarten. However, the Conservative Party regards its Universal Child Care Benefit (UCCB) as a substitute to funding early childhood education and care. And three out of four parties have plans to expand parental leave provisions, partly as a substitute for early childhood education and care when children are very young. So, this audit will consider policies in these three closely-related areas.

The funding and regulation of early childhood education and care services is in provincial jurisdiction, but the federal government can do several things that are in federal jurisdiction. The federal government can form agreements with provinces and territories to provide directed financial assistance to ECEC. It can amend the Child Care Expense Deduction as part of the tax code. The federal government can make amendments to Employment Insurance (EI) legislation that establishes maternity and parental leave benefits. Further, it can give money directly to families.

Publicly funded licensed child care in Quebec that was more widely available than in other provinces, has had a substantial impact encouraging mothers at risk of poverty into the workforce. The Greens, the Liberals and the NDP would all work with provinces and territories to expand access to and affordability of good quality child care services. The Greens and the Liberals provide few details about the nature of any agreements with the provinces and territories. The NDP promises that these agreements will result in child care available at, at most, \$15 per day for up to a million children; however, the immediate funding objective only covers 60,000 children. None of these programs are explicit about how funding plans will ensure that low-income families are well served. The Conservatives would not direct any funds specifically at the expansion of licensed child care services. The Conservative Party promises to increase the Child Care Expense Deduction (CCED). This deduction reduces the effective cost of any paid child care for families with parents that earn incomes above the taxable threshold. The \$1,000 increase in the CCED will reduce federal taxes by about \$150 per year for lower-income families if they are eligible, but as a deduction it is more beneficial to higher income families. Three of the parties plan to expand parental benefits that are covered by EI legislation. The Liberals promise to make parental benefits more flexible. Currently, parental benefits cover 35 weeks, paid at 55% of a parent's previous average earnings up to maximum (with a supplement for parents with family income below about \$26,000). The Liberals would allow those parental benefits to be taken over a longer period of time (up to 18 months) at a lower benefit level. The NDP would increase parental benefits by 5 weeks, with those weeks reserved for the other parent (often called "daddy leave"). The NDP would also double the amount of parental leave (to 70 weeks) for families with twins or other multiple-births. The Conservatives would allow parents to lower weekly parental leave benefits but take them over a longer period of time, so that existing benefits were stretched over 18 months rather than 12 months. The Conservatives would also extend rights to earn income while receiving maternity or parental benefits.

All of the parties promise to expand payments to families. The Greens promise the phase-in of a Guaranteed Livable Income payment (not specifically directed at families with children). The Conservative Party has already increased its Universal Child Care Benefit (a family allowance payment to all families with children) to \$160 per month for families with children less than six years of age and \$60 per month for children up to eighteen years. This benefit is taxable in the hands of the lower-income parent. The New Democratic Party would maintain these changes to the UCCB. The Liberal Party would create a new Canada Child Benefit, rolling monies from the Universal Child Care Benefit, the Canada Child Tax Benefit and the National Child Benefit Supplement together and adding to them. This benefit would vary based on the amount of family income, and is said to lift 315,000 children out of poverty. It would not be subject to taxation. This has been an election focused around which party can best improve the lot of the "middle class"; perhaps it is no surprise that policies for early childhood education and care have been largely silent on the effects those policies would have on poverty. Only the Liberal Canada Child Benefit and the Green Guaranteed Livable

Income payment are clearly directed at poverty reduction, and only the Liberal promise is guaranteed for immediate delivery. The NDP promise of \$15 a day child care could, when fully implemented, encourage many low-income families into the workforce; however, full implementation would be a long way off and most immediate benefits might go to families in middle-income families. Conservative policies towards families focus on tax reduction and UCCB payments. UCCB payments are designed to deliver payments to all families with children rather than to provide focused assistance to low-income families. Further, the tax arrangements for UCCB payments are more generous for mothers not in the labour force than those in the labour force, independent of total family income - an unattractive bias for a policy if it aims to reduce poverty.

### Final Ratings

The big differences between the parties for the purpose of these ratings are, first, the emphasis they place on poverty reduction, and, second, whether they believe that early childhood education and care policies should encourage labour force activity of mothers. These ratings refer only to the effects of parties' policies with respect to early childhood education and care, including child-related benefits.

- With pretty high confidence, I judge that the Liberal Party will lessen poverty amongst families with children.
- With medium confidence, I judge that the New Democratic Party's policies will lessen poverty amongst families with children.
- With medium confidence, I judge that the Green Party's policies will lessen poverty amongst families with children.
- Because I believe that encouragement of labour force activity is key to poverty reduction, I only have pretty low confidence the Conservative Party's policies will lessen poverty amongst families with children.

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## INDIGENOUS PEOPLES

**Frances Abele, Public Policy & Administration; Director, Carleton Centre for Community Innovation, Carleton University.**

Indigenous people in Canada are found at all income levels, but a greater proportion of them are poor than is the case for the general population. For example, in 2010, 15% of Indigenous people living off reserve fell below the Low Income Cut-Off, compared to 9% for the general population. Besides individual and family poverty, many living on reserve or in communities deal with impoverished public infrastructure –inferior and overcrowded housing, undrinkable water, overloaded public waste disposal, underfunded and sometimes unsafe schools. In addition to a full agenda of practical social and economic problems, there are outstanding matters in the relationship between Indigenous peoples and the Crown that underlie Indigenous people's public and personal impoverishment. These include outstanding negotiations concerning land and treaty rights, needed improvement in federal and provincial capacity to fulfill numbered and modern



treaty obligations, and the establishment of appropriate nation-to-nation or public government institutional arrangements.

While these political and constitutional matters affect all Canadians – Indigenous and non-Indigenous-- in important ways, it is necessary to recognize that practical matters of policy and social development differ with the diverse circumstances of Indigenous peoples. Over half live in cities, and far fewer than half on reserves. Some reserves are prosperous, orderly communities, while others are in crisis. In the northern two-thirds of Canada, Indigenous people constitute large minorities or majorities in most regions, while in heavily populated southern Canada, they comprise about 4% of the population . Across the country, Indigenous people live under a variety of governance regimes, ranging from public (non-ethnic) governments, as in Nunavut, to Indigenous governments established by modern treaty, to Indian Act governments with varying powers.

Three political parties –the Greens, the Liberals and the New Democrats— addressed Indigenous policy matters in a holistic fashion, implicitly acknowledging the connections between, for example, treaty obligations and adequate social services. None of the four parties mention poverty elimination as a key goal, though most of the proposed measures, across all parties, are relevant to poverty reduction.

**The Conservative Party** platform avoids all mention of treaty or nation-to-nation relationships, and it is selective in focus, emphasizing economic development, land management, and education.

As would be expected in the platform of an incumbent, the Conservative platform takes credit for past initiatives. New measures are few. Particularly important to the matter of poverty reduction, no new funding for education is promised. Selected and disparate “key themes” of the Truth and Reconciliation Commission report are identified for post-election action: ensuring that First Nations (but not Inuit or Métis) concerns are reflected in palliative care research and work by the Mental Health Commission of Canada, rural broadband expansion, anti-gang programming, and more funding for Aboriginal languages. No amounts or deadlines are given. A few other very specific measures are announced. For example, the Conservative platform commits to an affirmative response to a request from a very small First Nation in British Columbia (60 people in 2010, with reserve lands of less than 2 ha) for legislation that would enable private property ownership within current reserve boundaries. The Whispering Pines/Clinton Indian Band is the only First Nation mentioned by name in the policy document, and no Indigenous representative organizations or other governments are mentioned at all. In general there is little in the Conservatives’ platform addressed explicitly to Métis or Inuit. For northern communities, there were three main and very specific promises: highway improvements in southern NWT, improvement and expansion of the ineffective food subsidy program (Nutrition North), and devolution of “land and resource powers” to the Government of Nunavut within four years.

**The Green Party** proposes to revive federalism by establishing a Council of Canadian Governments, to include Inuit, First Nation and Métis leaders, that will agree upon common goals and coordinate implementation of these. Along with this engagement, the Green Party promises to work towards elimination of the Indian Act, and to work with provinces and First Nations on appropriate resource development. These measures all respond to the requirement that poverty and inequality be addressed not as isolated problems, but in the context of overall nation-to-nation decision-making. The Party commits to implementing the recommendations of the Truth and Reconciliation Commission, building a nation-to-nation relationship over time, respecting the rights of Indigenous peoples to lead development planning of their territories, and to funding Aboriginal languages education. The platform emphasizes general principles and large goals over the specific. There are no recommendations focused on northern Canada, though many of those mentioned will be particularly pertinent there.

**The Liberal Party** promises a renewed nation-to-nation relationship with all Indigenous peoples, as “the right thing to do and a sure path to economic growth.” The Kelowna Accord, abrogated by the Harper government immediately after its first election in 2006, will be implemented. The Kelowna Accord included a number of measures supported by all Canadian governments and Indigenous organizations that would reduce poverty among Indigenous peoples –cooperation on funding and measures leading to improved housing, education funding, infrastructure, health and economic development. The Liberal platform also responds to a number of other demands by First Nations, Métis and Inuit. These include implementation of the recommendations of the Truth and Reconciliation Commission, creation of an inquiry into missing and murdered Aboriginal women, removal of the annual 2% funding cap for First Nation governments, extension of more equitable services to Métis and stable funding for Métis membership identification (necessary for renewal of their relationship with the Crown), and negotiation of Métis land claims. No promises specific to northern Canada are made, though most of the provisions discussed above are relevant there.

**The New Democratic Party** platform envisions a new start on a nation-to-nation relationship. Key provisions include the creation of a Cabinet-level committee, chaired by the prime minister, “to ensure that all government decisions respect treaty rights, inherent rights and Canada’s international obligations.” These include implementation of the principles of the United Nations Declaration on the Rights of Indigenous Peoples and those of the Truth and Reconciliation Commission, calling of a national inquiry into the missing and murdered Indigenous women, removal of the 2% funding cap, establishment of a “fair fiscal relationship to close the gap” between Indigenous and non-Indigenous communities, repeal of Bill C-51 (of particular concern to Indigenous people because it threatens their right to peaceful protest, which is one of the few avenues available to them for collective political action), repair of the treaty process, and “deal[ing] with” unresolved land claims. With these relationship issues as backdrop, the NDP offers very detailed, specific and substantial commitments under the following headings: closing the education

gap, strengthening Indigenous communities, addressing the housing crisis, making health care a priority, and growing a sustainable economy: job, infrastructure and environment. Almost all of the 34 specific commitments made under these headings are likely to address Indigenous poverty and to promote well-being.

FINAL RATING:

Conservatives - very low confidence

Liberals - very high confidence

New Democrats - very high confidence

Greens - pretty high confidence

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## **IMMIGRANTS**

### **Avvy Yao-Yao Go, Steering Committee Member, Colour of Poverty-Colour of Change Network**

There is substantial evidence of intensified racialization and feminization of the labour market and its differential effects on the incomes of racialized and non-racialized groups in Canada. Racialized groups, immigrants, refugees and women have borne the brunt of economic inequality created by decades of restructuring and austerity.

In 2005, racialized immigrant women earned 48.7% of the earnings of non-racialized immigrant men. This disadvantage persists even with control for educational attainment, with university educated racialized immigrant women earning 56.5% of the earnings of university educated non-racialized men

Between 2000 and 2005, racialized Canadians earned 81.4 cents for every dollar paid to non-racialized Canadians. Racialized women earned 55.6 cents for every dollar non-racialized men earned in 2005 while racialized men made 77.9 cents for every dollar than non-racialized men earned in 2005.

The economy is touted as the central issue in this election but mainly in the context of taxation (i.e. whether to increase or decrease tax rates) and to a lesser extent, the Government's role in job creation.

Other than the Green, none of the major parties have proposed any specific poverty reduction strategy. Nor have any of the parties – including the Green - proposed any targeted strategy to address racialized economic inequities.

The Conservatives' focus on "tax cuts" and their initiatives such as income splitting and doubling contribution for tax-free savings accounts will benefit the well-heeled, while reducing government capacity to pay for services and infrastructures needed by the poor. The Conservatives' decision to increase eligibility age for receiving Old Age Security benefits to 67, and to bar sponsored parents and grandparents from

accessing Guaranteed Income Supplement for 20 years have a disproportionately negative impact on immigrant seniors.

Both the NDP and the Liberals have promised to reverse the Conservatives' decision to increase OAS eligibility age, while the Green will consider restoring OAS eligibility to age 65. None of the parties have promised to lift the 20 year ban on GIS for sponsored parents and grandparents.

The NDP's plan to increase the federal minimum wage may benefit some of the low-waged workers covered by the Canada Labour Code, some of whom are racialized immigrants. It may also have the effect of enticing provinces to lift the provincial minimum wage, and thereby benefit racialized and immigrant workers that are over-represented among the low income earners.

Credential recognition is an important factor in the persistent under performance of racialized immigrant workers in the Canadian labour market. A recent study showed that about 40% of immigrants have difficulty having their internationally obtained credentials recognized.

All four parties have stated that they will find ways to improve the process for recognizing foreign credentials. The NDP has promised to spend the \$30 million set aside by the Conservative Government to help new Canadians get their credentials recognized. The Liberals would bring the provinces, regulatory bodies and employers together to improve foreign credentials recognition. The Green said it would establish a more effective process for recognizing foreign credentials. Significantly, the Green also promised that it would enforce the Employment Equity Act to ensure racialized immigrants have an adequate opportunity to employment and advancement in society.

Based on the above, the following is the rating for each of the parties' in their ability to address racialized poverty and poverty among new immigrants:

Conservatives: very low confidence

NDP: medium confidence

Liberals: pretty low confidence

Green: medium confidence

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## HEALTH

### **Karen Palmer, Adjunct Professor, Simon Fraser University**

Health consistently ranks among the top 3 issues that matter to Canadians. Based on the official party platforms and health planks released on party websites as of September 30, 2015, no party is emphasizing health in proportion to how much it matters to Canadians. No party is talking about a commitment to **enforcing the**

**Canada Health Act** so that hospital and physician care remains free at the point of service. No party is talking about upholding the way in which we **finance care as a single payer** in each province. The NDP, Liberals, and Greens would all negotiate with provincial and territorial governments to **develop a fair funding policy based on population needs and characteristics**. The Conservatives would not negotiate funding with provinces/territories and would instead fund health care on a per capita basis, leaving provinces with sicker or older communities to either make up the difference, cut services, or shift costs to patients. The NDP, Liberals, and Greens all include **investment in home or community care** in their health planks, potentially alleviating some of the deleterious consequences on caregivers who are unemployed or underemployed as a consequence of providing care to family members. The Conservatives do not mention home or community care this in their plank. The NDP and Greens both include a plan to publicly-fund affordable **access to prescription drugs**, with the Greens proposing a no-fee program and the NDP unclear on the extent to which they would rely on user fees to subsidize the program. Neither the Liberals nor the Conservatives include a comprehensive universal National Drug Plan/Pharmacare, but both would lower drug prices for governments through bulk purchase of drugs, presumably passing those savings on to Canadians.

Among the most important parameters influencing party policies and actions when it comes to designing their health planks is political ideology, and the effect it has on fiscal policy, including taxation. This, in turn, influences what health services are available to Canadians, and whether services are publicly or privately funded.

**Conservative Party:** As of September 30, 2015, the Conservative party has not released a comprehensive party platform document, or even a health plank. Therefore, we can only infer their plans based on past commitments and past behaviours as a reasonable predictor of the future. On the upside, the Conservatives established the Mental Health Commission of Canada, and further invested in electronic medical/health records through Canada Health Infoway, a program started under the Liberals in 2001. On the downside, based on past behaviour, the Conservatives will write increasingly smaller cheques, and play a declining leadership role in health. Investments in health research declined overall, excepting a few notable investments in targeted initiatives. The 10-year 2004 Health Accord, a formal funding agreement between the federal, provincial, and territorial governments, expired in March of 2014, and was replaced by a new unilaterally determined methodology to establish future funding levels. This occurred ostensibly to implement a simplified funding formula that avoided the back-and-forth inherent in negotiations, and in spite of some previous indications that the pre-2014 funding rate would continue at 6%. Under the new formula, rather than the Canada Health Transfer increasing at a guaranteed rate of 6% annually, starting in 2017 it will increase by an amount commensurate with the rolling 3-year average rate of the nominal GDP, with a guaranteed floor of 3%. Some estimate that under this arrangement, the provinces and territories will receive \$36 billion less over the next 10 years than they would have, had the 6% increase continued. The smaller the federal transfer for health, the less clout the federal government has to enforce the

conditions of the Canada Health Act. In addition, the built-in equalization arrangement that gave “have not” provinces more money than “have” provinces was also eliminated. Instead, as of 2015 the provinces now receive money on a per capita basis, with the poorer provinces left to make up the difference.

Early on in the campaign, the Conservatives made public statements about their intent to support bulk purchase of drugs jointly with the provinces, thereby reducing costs to governments (not necessarily to other purchasers), but this does not appear on their website as an official party plank. Through the combination of these actions on health, the party demonstrates a relatively weak commitment to poverty reduction in Canada.

**Liberal Party:** As of September 30, 2015, the Liberal party has not released their party platform as a single document, but rather as individual planks, some health related. The Liberals state they are committed to innovation, collaboration, and partnering with provinces and territories to achieve a modern, efficient, equitable system of universal health care. They call for a renewed federal-provincial partnership, including a long-term agreement on health care funding in the form of a negotiated new Health Accord with provinces and territories, and Pan-Canadian collaboration on health innovations to improve access to, and quality of, health care across the country. As part of ensuring an integrated primary care system, they will invest \$3 billion over the next four years to enable a shift from physician- and hospital-based care to a system that incorporates community, home, and long-term care, so Canadians can remain at home and in their communities as long as they are able. If sufficiently funded and staffed, this investment could reduce the deleterious effects on caregivers, enabling those who choose to remain in the workforce to do so, knowing that their loved ones are well-cared for by others. For families who prefer to care for loved ones themselves, they will also expand the Employment Insurance Compassionate Care Benefit. They will invest \$20 billion in social infrastructure, in the form of affordable housing and seniors’ facilities. Though not going so far as to commit to a full Pharmacare/ National Drug plan, they will negotiate lower drug prices for governments through bulk purchase, and ensure timely approval of new medicines. They will support and disseminate research and best practices to reduce inappropriate poly-pharmacy and improve reporting of adverse drug reactions. They will increase the availability of high-quality mental health services. With regard to equalization, the party would be open to engaging in dialogue with the provincial governments. The party has previously committed to a poverty reduction plan for Canada. Through the combination of these actions, the party claims a relatively strong commitment to poverty reduction.

**NDP Party:** As of September 30, 2015, the NDP has not released their party platform as a single document, but rather as individual planks, some health-related and aimed at quality, affordability, and availability of health care. These include promises to help provinces hire 7000 more doctors, nurse practitioners, nurses, and other health professionals; maximize access to health services by targeting communities and neighborhoods facing physician shortages; invest \$300 million to

help build 200 clinics across Canada; expand home care to support 41,000 more seniors; help provinces build 5000 more nursing home beds; improve access to palliative and end-of-life care; invest \$40 million to create a national Alzheimer’s and Dementia Strategy; invest \$2.6 billion with the goal of providing universal access to prescription drug coverage, albeit user fees are on the table; and establish a \$100 million Mental Health Innovation Fund for Children and Youth aimed at reducing wait times and improving care. The NDP is committed to reversing the planned declining rate of increases in federal health care transfers expected to take effect in 2017, instead maintaining the 6% annual increase in funding established under the 2004 Health Accord, rather than the per capita funding formula implemented in 2015 under the Conservatives. Through the combination of these actions, the party claims a relatively strong commitment to poverty reduction.

**Green Party:** As of September 30, 2015, the Green party is the only party to release their health plank in a single complete party platform document. The Greens would join the provincial and territorial governments at the table in negotiating a new Health Accord. The Greens will implement a no-fee National Pharmacare Plan including the bulk purchase of drugs that will save an estimated \$11 billion each year and provide coverage to Canadians now paying out-of-pocket for prescription medications. They will increase the rigour with which new pharmaceuticals are assessed, and improve medication tracking to reduce risks associated with over-medication. They are the only party proposing to expand dental coverage for low-income Canadians under 18 years of age. They will work with the provinces to develop preventative health care guidelines that incentivize active lifestyles and healthy diet, and adopt stricter regulations to prohibit cancer-causing chemicals in food and consumer products. They will ensure a National conference on Lyme Disease. They will develop a National Seniors Strategy that includes an “aging in place” housing approach, guaranteed livable income, National Dementia Strategy, and expansion of CPP and pension protection. Through the combination of these actions, the party claims a relatively strong commitment to poverty reduction.

**FINAL RATING of HEALTH PLATFORM/PLANKS**

	<b>CONSERVATIVE</b>	<b>LIBERAL</b>	<b>NDP</b>	<b>GREEN</b>
	<b>Very low</b>	<b>Pretty high</b>	<b>Pretty high</b>	<b>Pretty high</b>

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ASAP hopes to perform regular Audits in the future, after this pilot.

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