

“Taxes, after all,
are dues that we
pay for the
privileges of
membership in an
organized
society.”

FRANKLIN D. ROOSEVELT



Taxes

Making the Tax Shift

Changing how and what we tax to create better, more sustainable communities.

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Tax Policy and Housing Affordability

Housing in our cities is more expensive than it's ever been. There may be tax policy solutions to the affordability crisis.

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The Collaboration Imperative

In a 'do more with less' Canada, the impetus for cooperation and efficiency in spending tax revenues is stronger than ever.

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What Does it Cost to Live in B.C.'s Capital Region?

A living wage can reduce the income gap and help strengthen our families and communities.

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As Certain as Death?

ONE OF THE FIRST TASKS STEPPING into my new role as President of SPARC BC is to comment on this edition of *SPARC BC News*, focusing primarily on the issue of taxes. In my day job working in the financial industry, taxes are often calculated (and interpreted) as a net drain on resources. We “earn” so much money as individuals, businesses, and organizations, and then the government takes it away from us through different means (sales tax, income tax, property tax, etc.). Under this scenario the transfer is ultimately coercive, under threat of penalty by law. For centuries, many commentators have bemoaned the tax collector, and theorists have purported new ways to reduce taxes while simultaneously protecting services and increasing the overall standard of living for all in our society.

At the risk of most certainly offending some of my colleagues, I think this misses the point. Let's take this opportunity to rethink the whole approach to taxes, to celebrate their potential for bringing about positive change and embrace our roles as citizen taxpayers. Hug a tax collector or fiscal policy wonk today! Cheer as you calculate relative percentages and feel good about con-

tributing to (might I even say “investing in”) social welfare, ecological sustainability, cultural abundance, and economic equity.

Our most recently stated priorities at SPARC BC include issues of income security, community capacity building, and accessibility. Within these we believe elements such as education, social assistance, affordable housing, and an adequate distribution of income and services are key components. All of these can be fundamentally affected by tax policy.

There is undoubtedly much more work to be done in terms of creatively aligning taxes with our values and objectives in B.C. and beyond. I hope that this edition of *SPARC BC News* (and our ongoing research, education, and community outreach work) will strike a chord with you and get us thinking about how we each contribute to the common good and support the type of infrastructure necessary in a “just and healthy society for all.”



DEREK GENT
PRESIDENT, SPARC BC

NEW DIRECTORS

SPARC BC would like to welcome its three new Board members, elected to two-year terms at the June 2 AGM.

Marcie Fofonoff is the Healthy Communities Coordinator for Chetwynd and the Family Literacy Coordinator at the Chetwynd Library. She received Chetwynd Citizen of the Year 2005. She is a founding member of the Chetwynd Environmental Society, Chetwynd Society for Community Living, and Chetwynd Social Planning Society. She received the BC Community Achievement Award in 2006.

Hal J. Gerein served, in 24 years of public service, at both the deputy and assistant deputy minister levels in the

governments of BC and the NWT. In his consulting practice, he specializes in planning, leadership, and management. His educational background and experience with community development, social indicators, and social economy initiatives will complement SPARC BC's work.

Irene Willsie is the Executive Director of the Women's Contact Society of Williams Lake. Her career in not-for-profit society management, advocacy, and community development is diverse and progressive. In particular, she has worked on income security issues, program development and delivery models, and developing community partnerships. She also has experience with fundraising.



OUR MISSION

The Social Planning and Research Council of British Columbia works with communities in building a just and healthy society for all.

ABOUT SPARC BC

SPARC BC is a non-partisan, independent charitable organization. Since 1966, SPARC BC has conducted public education and advocacy on key social issues, focusing our efforts on the areas of:

- Income Security
- Accessibility
- Community Development



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SPARC BC conducts public education and advocacy on the priority issues identified by a provincial Board of Directors and volunteer committees. SPARC BC's Research and Consulting Services, Parking Permit Program for People with Disabilities, Community Development Education Program, and other programs contribute to the goals of fostering the social and economic wellbeing of individuals and communities in BC.

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Canada needs to re-think how and what we tax. We should put our tax policies to work for better, more sustainable communities.

BY DONNA MORTON AND MATTHEW BEALL

Making the Tax Shift

CANADIANS PAY TAXES TO PAY FOR CANADA. Taxes support our communities and sustain our lifestyles. We depend on tax dollars everyday for roads, schools, and hospitals; for parks, libraries, and fire halls; for meat inspectors, police officers, and policy analysts; for garbage trucks, Coast Guard helicopters, and community centres; for public broadcasting, climate research, and the arts. Canada, thanks in large part to the taxes we pay, is one of the safest, healthiest, most livable countries in the world.

No doubt, tax revenues are the financial backbone of all three levels of government. How we spend tax money, however, is only one half of the story when it comes to the effects of tax policy on our everyday lives.

The other half is what and how we choose to tax.

It can be argued that in Canada we tax largely the wrong things. All levels of government just want revenues, and only political hot buttons and ease of collection guide how they get them. In general, we tax the ‘good things’: merchandise, services, income, and property—the fruits of our

hard work. What we don’t do in Canada is significantly tax the ‘bad things,’ the negative byproducts of our economy, things like pollution, over-consumption, waste, and urban sprawl.

The simple logic of this tax structure is that by failing to tax detrimental processes and outcomes, we implicitly encourage bad behaviours. We tax income but not how that income is generated, nor wealth itself. We tax the buildings on land, but rarely the value of the land itself. This results

in an economic engine that promotes negative social outcomes. For instance, it makes more sense, tax-wise, for most Canadian developers to build a strip-mall outside of the city centre than to restore a heritage building.

A Better Way to Tax

Why don’t we have a more intuitive tax system?

For years, a leading group of economists and their adherents have advocated for just that. They call it “tax shifting,” a revised tax system where we relieve taxes on pro-social and environmental activities and levy additional costs on harmful,

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“If we taxed the activities that harm or put our communities at risk, we double up on the benefit of taxes. Not only would we be spending the money to support and strengthen our communities, we would be deterring negative behaviours.”

unsustainable ones. Tax shifters want to use tax policy to improve Canadian communities: curb pollution, ease congestion, halt urban sprawl, and alleviate other social ills by taxing their causes. In the hypothetical tax-shifted world, income and business taxes have been cut back dramatically and replaced with fees and levies on activities we wish to discourage—true-cost pollution taxes, metered water usage, tailpipe tolls, congestion charges.

While tax shifting has its critics—from those who decry the inequity of user fees, to those who charge that changes are just another tax grab—the approach remains an important and viable proposal for how to redesign taxes to align them with sustainability. Canadian communities, large and small, stand to benefit from a more just and equitable system of taxation.

With taxes, as with any government policy, the “devil is in the details.” Taxes will always need to be adjusted to assure fairness, but well designed tax shifts can deliver both greater fairness within society and address the equity gap between generations (one of the most ignored forms of equity in our society). Our current economy will pass a huge debt down to future generations who will be significantly less able to manage the triple-

whammy of failing resource economies, damaged social systems, and a devastated environment than we are today.

More Livable, More Sustainable Communities

If we taxed the activities that harm or put our communities at risk, we double up on the benefit of taxes. Not only would we be spending the money to support and strengthen our communities, we would be deterring negative behaviours. Further, the financial disincentives for harmful, unsustainable activities would not only curb those activities, but the revenues from such taxes would also help pay for their true social and environmental costs.

As a result, over the long-term, tax shifting can lead to positive changes in the economy. For example, stiff taxes on greenhouse gas emissions would likely trigger a ‘green revolution’ in the economy where alternative energy technologies have struggled to emerge in an economic system that still grants huge economic favours to carbon-based energy producers. Further, we could tax inefficient land use, like single-level parking lots and derelict buildings, and target the revenues for social housing, sparking safer, and more vibrant downtowns. In London (UK), the congestion charge for driving in the downtown core has met with great success: traffic is down and the revenues have been poured back into mass transit.

With a little creativity and a commitment to re-thinking how we tax, the possibilities for tax

shifting—and better, more sustainable communities—are virtually limitless.

Making the Shift

Tax shifting isn't an all-or-nothing gambit. Shifts in taxation can be piecemeal and gradual, tailored to suit the unique context of a community.

Municipalities, for instance, can begin with small shifts, like a drop in property taxes in return for improving housing density with secondary suites, or a fee-per-bag garbage pick-up system to discourage waste. Shifts can be ongoing and, if desired, revenue neutral (although the great challenge of many Canadian municipalities is a lack of funding).

Higher-level governments can reward tax shifts with greater authority and tax point rewards, and even foster policy collaboration between levels of government. Taxes are always about a balancing of interests, but our current system is anything but fair. Far from innovative, it creates perverse signals to waste resources and cut jobs. Taxes could be more in-line with the ultimate goal: a more livable, more sustainable Canada.

Tax by Value

While tax shifts may present economic benefits to some jurisdictions, the greatest benefit is that we truly align our tax system with our social values. When we use the tax system to promote positive community outcomes—less pollution, reduced congestion, less waste, reduced sprawl—and 'punish' negative ones, the concept

“In Canada, what we tax and how we view tax revenues is limiting our ability to create better places to live. Policy makers at all levels of government should seriously consider tax shifting as a viable instrument for social change.”

of taxes suddenly becomes more transparent. Citizens can see where their tax dollars go. Moreover, developers and progressive businesses will see the incentives for balanced and sustainable development, and benefit accordingly.

In Canada, what we tax and how we view tax revenues is limiting our ability to create better places to live. Policy makers at all levels of government should seriously consider tax shifting as a viable instrument for social change. Politicians need to move beyond the recognition that tax shifting can make a difference and actually work towards making those changes. The public, in turn, has to recognize the value in tax shifting and support such endeavours.

The key to progress on tax shifting is making the public more aware about the role of taxes in creating a more livable Canada. Politicians on the whole are afraid to mess with taxes, therefore those pushing this agenda need more support. Those political leaders capable of supporting tax shifting need our energy—it's hard to make taxes “sexy” in political circles, but it must be done. Progressive government at all levels could lean in and make big, lasting changes, if only we put more of our energy into up-stream solutions like tax shifting.

Progressive and well considered tax policies could have a significant impact on the availability of affordable housing in our ever more expensive cities. **BY HOWARD ROTBERG**

Tax Policy and Housing Affordability

TAXATION IS AN IMPORTANT TOOL of social policy. As such, it is imperative that taxation policies continually be examined and re-examined as social conditions change, and new problems come to the forefront. A serious problem that such policies must address in Vancouver is the fact that housing has become unaffordable for the average person.

This paper is divided into taxation issues at the municipal, provincial, and federal levels. However, it must be noted that municipalities derive their powers from the province, and some of the policy options suggested herein for municipalities would require amendments to provincial legislation to give the necessary jurisdiction to the city.

1. Municipal Taxation Options

(a) Increased property taxes or a “surcharge” to fund affordable housing

If one accepts that a “crisis” in housing affordability exists in Vancouver, then perhaps property taxes should not only pay for basic municipal

infrastructure and essential services, but also assist with the provision of affordable housing.

Research shows that residential property taxes in Vancouver are almost 50% *less* than for identically priced properties in Toronto. (Vancouver properties pay roughly 3% to 6% of value, whereas Toronto properties pay roughly 7% to 10% of value.) Some room, therefore, may exist for higher residential property taxes in Vancouver.

To create more affordable housing there are two main alternatives to traditional public sector construction—first, the provision of inducements to the private sector to offset both the high cost of land, government development cost charges, and construction, in return for registered agreements to keep the product priced affordably; and secondly, the financing of Community Land Trusts (CLT’s) to permanently remove certain affordably priced condos and townhouses from the market.

Community Land Trusts can create housing units that are affordable and that stay affordable. Community Land Trusts are non-profit organiza-

“A serious problem that tax policies must address in Vancouver is the fact that housing has become unaffordable for the average person.”

tions that can be entire developments or can hold selected units in market value developments. The common policy behind CLT's is that they provide units at a discount to market value due to the use of tax revenue, or forced contributions from developers, and then by deed restrictions that obligate the owners to sell at the same discount to market value at which they bought. The homebuyer gives up some amount of gain on the eventual sale in return for reduced initial purchase price and reduced carrying charges throughout the period of ownership. The challenge for tax policy is to direct certain tax revenue to the creation, growth, and development expertise of a variety of CLT's to ensure that the oft-heard goal of "sustainability" includes the sustainability of having our workers live near their workplaces.

(b) Municipal affordable housing programs giving grants towards development cost charges and building permit fees

Development cost charges and municipal building permit fees are an attempt to collect from developers the increased costs of services that will be needed by their developments.

In Ontario, provincial legislation exists that allows municipalities to provide affordable housing programs that allow grants to offset these charges when the residential project meets cer-

tain affordability criteria. To maintain affordability, an agreement is registered on the title that obligates the landowner to meet the program requirements for a stipulated number of years, failing which the grants must be repaid.

(c) Demolition Taxes

The nature of redevelopment is that the most affordable housing units or small apartment buildings are the ones most likely to be purchased for demolition and replacement by more expensive or dense forms of housing.

Because this involves removing much-needed affordable units from the market, it is only fair that those engaged in such enterprise pay a demolition tax which can then be used to fund alternative affordable housing such as Community Land Trusts or incentive programs for private sector builders. The amount of such demolition tax should be at least \$20,000 per unit. This would not greatly affect the price of the new replacement housing units, which tend to be high-priced units anyway.

2. Provincial Taxation Options

(a) Rethinking provincial assistance for municipal property tax:

- (i) The Home Owners' Grant
- (ii) Seniors' Tax Deferral Program

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"Community Land Trusts can create housing units that are affordable and that stay affordable. The challenge for tax policy is to direct certain tax revenue to the creation, growth, and development expertise of a variety of CLT's."

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“Society as a whole is subsidizing some of its wealthier members (those who own homes), rather than helping young people who are shut out of the market.”

Not only are homeowners paying much less tax in Vancouver than they would on a similar home in Toronto, these owners are often receiving “Home Owner Grants” or Tax Deferments.

Homes valued up to \$780,000 get the maximum grant, while homes up to \$949,000 receive a partial grant. Homes under \$780,000 get a grant of \$570. For some homeowners, such as those over 65, the grant can go up to \$845. Accordingly, society as a whole is subsidizing some of its wealthier members (those who own homes), rather than helping young people who are shut out of the market.

The 30-year-old Property Tax Deferral Program allows seniors over 60, or the disabled, with no income test, to defer their whole property tax, until death or sale of the home, with the unpaid taxes bearing simple interest at only 3% per annum. Meant to be a way for cash-poor seniors to stay in their homes, it has become an investment tool for wealthy seniors. There are now 12,000 B.C. seniors deferring \$170 million in property taxes. However, financial planners are suggesting that some higher income seniors defer the taxes so as to invest that money in investment vehicles that will yield more than the 3% liability on the deferral.

If indeed house-rich cash-poor seniors make up a significant number of those deferring their

taxes, then perhaps the Home Owners Grant and the Property Tax Deferral Program can be limited only to those seniors in need. It seems unreasonable to ask young people who cannot afford homeownership to subsidize wealthy senior homeowners.

(b) Property Purchase Taxes

As property transfer taxes are payable by the purchaser as a percentage of the purchase price, the provincial government coffers have benefited by the inflation of housing prices and the hot market for homes in Greater Vancouver. The Property Purchase Tax in British Columbia is 1% on the first \$200,000 of value and 2% on the balance over \$200,000. Accordingly on the sale of every \$800,000 house, the province takes in \$14,000. A portion of this should be used to fund Community Land Trusts or inducement programs for private sector development of affordable housing.

3. Federal Taxation Options

(a) G.S.T. treatment of new residential rental buildings including the problem for conversions

The problem of affordable rental housing is in part the result of how rent controls and other government policies made it unattractive for landlords to build new rental housing.

For example, the landlord of a residential rental building is treated unfairly with respect to G.S.T. compared to the landlord of a commercial building. The latter collects G.S.T. on commercial rents and then is able to write off her G.S.T.

paid. The former however cannot write off his G.S.T. payments against G.S.T. collected because residential rents are tax exempt, so all G.S.T. paid comes off his bottom line.

Moreover, the developer of a rental apartment building faces a “deemed” sale at market value on the completion of the building with G.S.T. payable on the fair market value of the land and building, less any input tax credits paid out during development. Originally land value was not included in the taxable value, but the legislation was amended to include it. As bad as this is for the developer of a brand new building, it is even worse for developers of older non-residential buildings that are converted into residential. These developers have paid no G.S.T. on the purchase of the building, but after the conversion have to pay full G.S.T. on the fair market value. They receive no input tax credits on the value of the building they buy to convert, and thus pay a large G.S.T. liability on completion. The federal government should revisit the rules pertaining to the G.S.T. liability on completion of rental buildings, including conversions.

(b) Affordable housing tax credits issued to developers and transferable to high-income individuals

In the United States, efforts to assist the development of affordable rental housing for low-income individuals through a system of affordable housing tax credits issued to the developers has met with success. These credits serve as a source of much-needed funding as developers are able to sell these credits at a small discount to high-income individuals seeking tax relief.

(c) Tax credits for investment in affordable housing/mutual funds

It is suggested that there is an urgent need for the development of specialized mutual fund(s) in Canada to provide both debt and equity funding to affordable housing developers, on both an intermediate and permanent basis. A tax credit granted to investors in same would greatly assist in their development.

(d) Penalty tax aimed at speculators “flipping” condo units

Speculators purchase many Vancouver area condos prior to construction and then sell when the unit is finished. Condominium developers may see this as contributing to an “efficient” system of development, which increases the supply of housing, but surely the involvement of those flipping units drives up prices and renders units unaffordable to some purchasers. The re-sale of new housing prior to closing or within a stipulated time period after closing should attract a tax surcharge.

I hope that the above survey policy options might act as a catalyst to a rethinking of how tax policy can assist in aiding affordability of housing in expensive areas like Greater Vancouver. ■

Howard Rotberg, President of Rotberg Development Group, is both a developer of, and a consultant on, affordable housing. He can be reached at <howard@brantcord.com>.



When fewer tax dollars per capita are available for public and social services, funders and civil society organizations need to meet the efficiency challenge through better collaboration. **BY BOB PURDY**

The Collaboration Imperative in a “Do More with Less” World

I’LL BET YOU’VE BEEN to one of those “government-should-fund-this” meetings. Hardworking citizens wring their hands, facing the imminent prospect of a valued social service organization shutting its doors for good. They wonder aloud why a key source of government funding has dried up. All enthusiastically agree to an intensified lobbying effort, and the meeting concludes with many in attendance emboldened with the notion that swift political intervention would save the day.

Meetings like this one play out every day in communities both large and small.

Shifting taxpayer sentiment has ushered in a “do more with less” era that has seen significant reductions per capita in many government services. Local governments are not immune to this trend and face increasing pressure from con-

stituents to hold the line on property taxes despite absorbing responsibilities formerly the domain of other orders of government.

Paradoxically, in a manner that seems at times so uniquely Canadian, many citizens make choices at the ballot box that lead to reduced government funding of programs, yet they continue to expect the same or better services. Short of heroic efforts to increase voter turnout and point out the impact of voting behaviour, how can public expectations be met in this “do more with less” era?

“Paradoxically, in a manner that seems at times so uniquely Canadian, many citizens make choices at the ballot box that lead to reduced government funding of programs, yet they continue to expect the same or better services.”

Governments, as an alternative to cutting programs outright, have responded to the deficit-cutting years by seeking to deliver services through new or expanded civil society and private sector relationships. On some fronts this is

working well. On others where it's not, some key questions are surfacing. Does the "government should" perspective, for instance, severely limit consideration of options and place an undue reliance on political intervention? Perhaps, if only it could be that simple. But the story we started earlier—as an illustration based on real-world examples—runs much deeper and raises other questions.

A candid debriefing session at the local watering hole after the meeting reveals interesting dynamics. Competition with another social service agency had kyboshed an otherwise viable joint funding proposal. A multitude of social service organizations in the community were all vying for the same declining pool of volunteers. Both public and private funding organizations were facing a growing deluge of requests for support, but were finding it increasingly difficult to decide which initiatives to fund as there simply were too many groups trying to do the same things, seemingly at odds with each other. Finally it was disclosed that the executive director of the organization in crisis had recently left, burned out after several years of effort chasing a mixed bag of project grants each year, none of which could be used to pay the rent or build strategic relationships with others.

Does this story sound familiar? Rather than any one cause triggering this particular crisis, the story demonstrates that a number of interrelated factors are typically at play when social service and other civil society organizations face the

"Popular terms these days, 'collaboration' and 'partnership building' are easy to say, but harder to do. To those accustomed to making unilateral decisions or viewing others doing similar work as competitors rather than potential partners, collaboration will be difficult. Still, the business case for collaboration is a compelling one."

challenge of government fiscal restraint. In my view, a critical success factor in facing this challenge is *whether people and the organizations they represent exhibit the attitude, commitment, and skills to work together.*

Popular terms these days, "collaboration" and "partnership building" are easy to say, but harder to do. To those accustomed to making unilateral decisions or viewing others doing similar work as competitors rather than potential partners, collaboration will be difficult. Even those who recognize the value of collaboration face obstacles. As a leader of a non-government organization recently pointed out to me, her organization "doesn't get paid to collaborate," given that all of its funding is strictly targeted toward delivering specific "single silo" outcomes on shoestring budgets. Still, the business case for collaboration is a compelling one, as organizations like the one I work for continue to

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demonstrate. I suggest below some ways to better support collaboration that could lead to a more satisfactory conclusion to our hypothetical story.

Collaboration clearly provides a means to leverage the core competencies and resources of more than one organization. It simply doesn't make sense when cash-strapped organizations reinvent the wheel or stray outside their core competencies simply because they lacked the will or resources to explore whether a given societal need could be addressed through collaboration with others more qualified. Too often this approach results in needless competition, wasted resources, and conflict in cases of unilateral incursions into the legitimate mandates of others. It also has the undesirable result of creating a well-founded impression of disunity to prospective funding agencies. Before launching new initiatives or seeking support for existing ones, civil society organizations could do more to place more emphasis on proactive reconnaissance and relationship building with others to uncover potential synergies and economies of scale.

There also is a need for more collaboration among funding organizations. It's not uncommon to see redundant funding programs in one

area, with a diversity of application criteria, each requiring in-kind contributions of volunteers, while other community needs remain unaddressed due to an absence of funding options. While it's encouraging to see some funding agencies now requiring applicants to secure partnerships before seeking support, collaboration among funding organizations stands to deliver a

“There also is a need for more collaboration among funding organizations. It's not uncommon to see redundant funding programs in one area, with a diversity of application criteria, each requiring in-kind contributions of volunteers, while other community needs remain unaddressed due to an absence of funding options.”

more comprehensive shared understanding of community needs, wiser use of limited social capital, more opportunities to leverage individual grants, and new ways to harmonize application requirements to ease the burden on applicants. It also has the potential to address the ongoing problem of

insufficient support for core operating costs of civil society organizations delivering services for the public good. Ironically, overlooking the need for core support—and the human infrastructure for collaboration that it delivers—can inadvertently reduce efficiency over the long haul, the exact opposite of what funding organizations intended to achieve in the first place.

In a nutshell, the spirit and best practices of collaboration can transform stories of scarcity and crisis to stories of abundance and commu-

nity well being. To those in civil society, don't let organizational self-interest trump smarter ways to fulfill your cause. To those providing funding, intensify your efforts to work with your peers to better understand needs, identify redundancies and gaps, and give recipients the enduring capacity they need to collaborate with each other and ultimately deliver more and better results.

Far from being a one meeting miracle, successful collaboration requires patience, a shared willingness to come together in good faith and let go of command-and-control approaches to decision-making, proactive engagement of key interests, respect for multiple perspectives, the commitment of all interests to deliver their

respective parts of agreed-upon solutions, and appropriate policy and financial support. In a variation of a lyric from the famous John Lennon tune, the challenges we are facing will ultimately prove less daunting if we all work just a little harder to *give collaboration a chance*. It's a critical imperative in a "do more with less" world. ■

Bob Purdy is Director of Corporate Development for the Fraser Basin Council <www.fraserbasin.bc.ca>, a non-profit organization advancing sustainability through collaboration in the Fraser River Basin and beyond.

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- **State of the Basin Address** by FBC Chair Dr. Charles Jago
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When all workers' wages allow them to meet the real costs of living, quality of life improves for the whole community. The Living Wage is calculated to allow a family to enjoy a basic, modest quality of life. **BY RUTH GILLESE**

What Does it Cost to Live in B.C.'s Capital Region?

IT IS IMPORTANT for all of us to talk seriously about living wages. Housing costs in B.C.'s Capital Region are among the highest in the country. Rental rates are rising and, at the same time, there are fewer rental units available.

While the unemployment rate (3.8%) in the Capital Region is the lowest in nearly four decades, employment trends are toward more low-wage, part-time jobs that support the service sector.

High costs of housing and low paying jobs negatively impact the diversity and dynamism of our community. Not many families with children can afford to settle here. Only a small number of new immigrants make their home here and young people tend to move away.

“A living wage begins to close the income gap and reduce the number of people who are disadvantaged because of poverty. This strengthens both individual families and our community, and lowers the shared social costs of poverty.”

When more people are paid a wage that allows them to meet the real costs of living, the quality of life in the community improves. A healthy economy attracts families, business, and tourists. A living wage begins to close the income gap and reduce the number of people who are disadvantaged because of poverty. This strengthens both individual families and our community, and lowers the shared social costs of poverty.

How Is the Living Wage Defined?

A living wage is the hourly rate of pay that allows a family to enjoy a basic, modest quality of life.

While it is more than a survival wage or minimum wage, it is not an affluent wage. It is lower than what is needed to obtain much of what it

considered normal in our community. A family earning a living wage:

- Adequately feeds, clothes, and shelters its household;
- Maintains the health of family members;
- Participates in activities that are an ordinary part of community life;
- Rents rather than owns their home;
- Uses public transit rather than owning a car;
- Cannot save for children's education, home, car, holidays, or retirement;
- Cannot afford house insurance;
- Cannot service loan debts or credit card bills;
- Cannot afford to care for an elderly relative or a disabled family member.

What any one person or family needs to earn in order to live varies dramatically depending on his or her circumstances. Is he single and living at home with his parents? Is she paying off heavy student loans? Do they have children, a dependant spouse, or elderly relative? Has he been out of the work force for a while because of an injury and has a large debt load? Are they carrying a mortgage in this expensive housing market?

Tax brackets and tax breaks also affect how much a given individual needs to earn. It is impossible to state a single wage that is a living wage for everyone. For this reason, the Living Wage was calculated based on the costs of living for a statistically typical family in B.C.'s Capital Region (*see sidebar on page 18*).

continued on page 18

TABLE 1: Monthly Costs of Living for a Family of Four in BC's Capital Region¹

Family Expense	Monthly Cost
Rent, 3 bedroom apt.	\$950.00
Utilities	\$75.83
Food	\$654.46
Phone	\$52.30
Transportation	\$183.00
Clothing	\$173.28
Child Care	\$570.00
Health Care	\$245.16
Personal Care	\$72.50
Schooling	\$12.50
Recreation	\$229.01
Household Furniture	\$46.00
Household Supplies	\$40.42
Laundry	\$54.17
Banking	\$10.00
Emergencies	\$60.00
RRSP & RESP	0
Other	\$51.67
Total Monthly Costs	\$3,480.29

¹ Figures are based on data from many sources including Canada Mortgage and Housing Corporation; 2004 CRD Survey of Household Spending, BC Transit, Telus; Victoria Child Care Resource and Referral Centre; Dentists, Opticians, Vancouver Island Health Authority. See details in Living Wage report, <www.qolchallenge.ca>.

TABLE 2: Calculating the Living Wage²

Total Gross Income	\$46,410.00
minus EI, CPP, provincial and federal taxes	– \$7,133.65
equals Take Home Pay	= \$39,276.35
plus Child Tax Benefit and GST Rebate	+ \$2,493.40
equals Total Take Home Income	= \$41,769.75
minus Family Expenses ³ (\$3,480.29) x 12	– \$41,763.48
equals Income less expenses	= \$6.27

² The Living Wage was calculated prior to federal budget May 2, 2006.

³ See Table of Monthly Expenses, above.

continued from page 17

TABLE 3: The Living Wage

Income Earner	Living Wage Annually	Living Wage Monthly	Living Wage Hourly
1st parent: 40 hours/week	\$30,940.00	\$2,578.33 ⁶	\$14.88
2nd parent: 20 hours/week	\$15,470.00	\$1,289.17 ⁷	\$14.88
Combined Gross Income	\$46,410.00		

⁶ Take-home pay after EI and CPP deductions and taxes equals \$2,058.88.

⁷ Take-home pay after EI and CPP deductions and taxes equals \$1,214.65.

TABLE 4: Rising Cost of Housing in the Victoria Census Metropolitan Area 2004 to 2005³

Apartment Size	Average Rent		Increase
	2004	2005	
Bachelor	\$516	\$540	5.0 %
1 Bedroom	\$630	\$657	4.3 %
2 Bedroom	\$799	\$837	4.8 %
3 Bedroom +	\$918	\$976	6.3 %

³ Canada Mortgage and Housing Corporation, Rental Market Report, Victoria CMA. October 2005.

TABLE 5: Number of Apartments in the Victoria Census Metropolitan Area 2004 to 2005⁴

Apartment Size	Total Units		Change
	2004	2005	
Bachelor	2,671	2,661	0.0 %
1 Bedroom	13,381	13,299	0.0 %
2 Bedroom	7,181	7,194	0.0 %
3 Bedroom +	476	455	4.4 %
All Units	23,709	23,609	0.0 %

⁴ Canada Mortgage and Housing Corporation, Rental Market Report, Victoria CMA. October 2005.

The Living Wage has been calculated for a two-parent family with two children, one school aged and one four years old. The four-year-old child is in day care because both parents are employed. The family rents a three-bedroom apartment.

The Living Wage is based upon this family's monthly costs of living. To be able to meet the costs listed in the table to the left, with both parents employed all year, one at 40 hours per week, the other at 20 hours per week, both parents would have to be earning \$14.88 an hour.

If either parent is unable to work this number of hours per week, or does not have year-round employment, the living wage amount will have to increase or the family will not afford the expenses listed in the table.

THE MOST TYPICAL FAMILY IN THIS REGION:

- Is a two-parent family (84%).
- Has children living at home (45% of the two parent families).
- Includes two or more children (60% of two parent families).
- Has one parent working full-time and one working part-time (24%). The next most common family has both parents employed full-time (21.7%).

Sources: CRD Regional Planning Services, Municipal Profiles, Statistics Canada, 2001 Census, Statistics Canada, 2000.

The Living Wage Calculation

The Living Wage is calculated “back to front.” That is, in order to determine the hourly wage needed to meet the costs listed in the table, the calculation starts with the couple’s combined gross income.

From the combined gross income, Employment Insurance (EI) and Canada Pension Plan (CPP) contributions, and federal and provincial income tax are subtracted. The result is the couple’s take-home pay. However, the calculation does not end there. The amount of Child Tax Benefit and GST rebate to which this family is entitled is based on their take home pay. These amounts are added to the couple’s take home pay because they assist in defraying

the family’s monthly costs. The resulting amount equals the total take home income of this family.

When their monthly expenses are subtracted, only a few dollars remain. ■

The Quality of Life CHALLENGE undertook the Living Wage research in 2005–2006. The CHALLENGE is launching this data in B.C.’s Capital Region to engage employers in a dialogue about enhancing the quality of life of their employees. See <www.qolchallenge.ca> for more information.



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Promoting Accessibility and Inclusion: Do We Need to Discuss Legislation in B.C.?

British Columbians may wish to explore the role that legislation could play in improving accessibility and inclusion, writes **Tina Parbhakar**.

'DISABLED' IS THE MOST RECOGNIZED label used to describe British Columbians that report difficulties with daily living activities, or who indicate that a physical, mental, or health condition reduces the kind or amount of activities they can do. This group includes one in every seven British Columbians.¹ In 2005, the provincial Liberal party announced that its third great goal was to build the best system of support in Canada for persons with disabilities. As the local disability community pursues this promise, the question arises as to what role, if any, can legislation play in this process?

Although many other countries have national disability legislation, historical legacies and our political structure have heretofore limited the development of such enactments in Canada. The constitutional division of powers leaves the oversight of private property, local labour relations, and design and delivery of social services in the hands of the provincial governments. Further, the *Charter* provides a constitutional protection for persons with disabilities and has produced decades' worth interpretation on the balance of policy interests against the human rights' interests of minorities. Finally, there are a clearly viable alternatives at the Federal-level: first, the government can take a stand by fully endorsing the upcoming *UN Convention on the Promotion*

and Protection of the Rights of Persons with Disabilities; or second, it can amend existing legislation to meet the *Convention* obligations.

Focusing on provincial legislation, then, British Columbians can look to the events in Ontario for some perspective and insight. In 1994, Ontario, like B.C. today, lacked a broadly envisioned and well-planned approach to accessibility. A volunteer-based campaign lobbied until the *Ontarians with Disabilities Act, 2001* (ODA) was passed. The ODA promoted the creation of accessibility plans by ministries and municipalities, but it failed to apply to the private sector. Disappointed campaigners demanded that their message be heard in its entirety. A change of government thus brought about the *Accessibility for Ontarians with Disabilities Act, 2005* (AODA). This document applies to both the private and public sector and features binding accessibility standards. The AODA requires measures be completed within specific timeframes, the formation of joint committees of persons with disabilities and representatives of industry and government, and stipulates administrative and monetary penalties for non-compliance. Although incomplete regulations mean the

¹ Statistics Canada Housing, Family and Social Statistics Division, 2002. "A Profile of Disability in Canada, 2001," Ottawa: Minister of Industry. <<http://www.statcan.ca/english/freepub/89-577-XIE/pdf/89-577-XIE01001.pdf>>.

effects of the AODA are yet to be determined, the disability community is monitoring its implementation closely.²

In considering the legislative process in Ontario, some of the success and stagnation factors of a provincial framework emerge. Legislation should contain a statutory declaration of purpose, inclusive definitions, reference to Universal Design, and an affirmation of previous legal guarantees. Weak legislation may diminish existing protections, make prescribed actions difficult, or imply a medicalized version of disability. A lack of jurisdiction over the private sector, furthermore, leaves a large portion of goods, services, and physical spaces inaccessible. Finally, a lack of regulations and enforcement propagate uncertainty and delay, rather than create responsible stakeholders and uniform change.

Ultimately, legislation can waste energies or create momentum. In order to assess the costs and benefits of a legislative process, a non-partisan organization from B.C. should assess the evidence from other jurisdictions. A broad dialogue process would elicit valuable information on the sources, varieties, frequencies, and effects of barriers throughout B.C. Dialogue would also provide a forum to gauge stakeholder opinion about the usefulness of a legislative initiative.

Although research and dialogue are necessary, the debate on legislation should be seen as a “work in progress.” Equity among citizens in terms of participation requires a large-scale shift in both theoretical tenets and material resources.

The current discourse in disability theory proposes such a transformation by challenging liberalism’s assumption that the individual is a foundational unit for analysis, and that

differences among individuals can and should be eliminated. It proposes that dominant society can move away from able-ism when it comes to terms with ‘difference’ and develops a true acceptance of persons with disabilities.³

With this perspective in mind, legislation could be a tool to open up normalized ideals. First, it could create room to discover and value how people with disabilities construct themselves. Second, it could promote an acceptance of the fact that different circumstances require different monetary, physical, and social resource allocations to achieve full citizenship. A transformative piece of legislation would thus operationalize the view that the most prosperous, accessible, and inclusive society provides adequate support for the independence, comfort, self-esteem, and security of citizens with a spectrum of abilities. ■

“Ultimately, legislation can waste energies or create momentum...

Legislation could be a tool to open up normalized ideals.”

² Lepofsky, David M. 2004. “The Long, Arduous Road to a Barrier-Free Ontario for People with Disabilities: The History of the Ontarians with Disabilities Act – The First Chapter.” *National Journal of Constitutional Law* 15.2: 125-133. Gordon, Phyllis, Harry Beatty and Bill Holder, 2002. “An Analysis of the *Ontarians with Disabilities Act, 2001*.” *Journal of Law and Social Policy* 17: 15-38.

³ Pothier, Dianne and Richard Devlin, 2006. *Critical Disability Theory: Essays in Philosophy, Politics, Policy, and Law*. Vancouver: UBC Press. <<http://www.ubcpress.ca/books/pdf/chapters/pothier.pdf>>.

Self-Delusion, Disaster, and Governance

As the United States marks the first anniversary of Hurricane Katrina, Canadians might do well to reflect on how our own public institutions are coping with some of the critical issues of the day. Vancouver social policy researcher **Steve Kerstetter**, a former director of the National Council of Welfare and long-time government-watcher, offers this personal view on government and governance.

THE DEVASTATION ON THE U.S. Gulf Coast caused by Hurricane Katrina last summer was all the more shocking because of the failure of the federal, state, and local governments to deal swiftly and effectively with the crisis at hand.

It was a shock felt round the world, but a special shock to people like myself who believe that governments are the best institutions to solve many of the larger problems we face as a society.

Canada has been fortunate to avoid massive government failures in dealing with natural disasters. On reflection, though, it hasn't done very well in many other areas of public policy. The results may not show up on the front page day after day, but they are devastating all the same to the people affected.

Here are just a few of the many government failures in the news in recent months:

- The investigation of the 1985 Air India bombing, Canada's worst terrorist attack, dragged on for years and eventually ended in the acquittal of two of the prime suspects in 2005. One of the truly bizarre revelations that came out during the trial was that the CSIS had erased tapes of wiretaps that might have

assisted the prosecution.

- Members of the House of Commons voted unanimously in 1989 to work to end child poverty by the year 2000, yet the child poverty rate is even higher now than it was in 1989. BC's own child poverty rate has grown to the highest in Canada, but BC's minister of employment and income assistance apparently doesn't think it's a problem. The premier and the minister of finance continue to talk about children, but they have done precious little to address child poverty.

"The only characteristic that all these examples have in common is poor outcomes."

- It took many years of complaints, adjudication, and posturing for Canada to progress with the softwood lumber dispute. The best the federal government was able to negotiate was a short-term deal that lets the Americans keep \$1 billion of the \$5 billion in duties wrongfully imposed by the U.S.
- Law enforcement officials took years to follow up all the clues surrounding the disappearance and death of more than 50 workers in the sex trade from Vancouver's Downtown Eastside. Most observers understand the unspoken truth underlying the tragedy: if it

had been 50 female students from UBC, police would have been no stone left unturned. Authorities in northern B.C. face similar criticisms with respect to the young hitchhikers who disappeared along the “Highway of Tears.”

- Governments have yet to solve the most serious problems facing medicare. They have still not delivered on promises to trim the waiting lists for surgery—this many months after they declared that solving the problem was central to fixing our health care system. The Conservatives didn’t even include money to address the problem in their first budget.

All this is not to mention the sponsorship scandal in Québec, tax policies that have widened the gap between rich and poor, the feared collapse of the B.C. sockeye fishery, continuing roadblocks in allowing foreign-trained professionals to become certified to work in Canada and—oh yes—complaints from the federal auditor general about the state of emergency preparedness in Canada.

And the list goes on.

The only characteristic that all these examples have in common is poor outcomes. The governments at fault collectively span most of the Canadian political spectrum, and it is difficult to believe that the outcomes would have been markedly better with governments of different political stripes.

The cases also reflect a variety of root causes. Incompetence is certainly a contributing factor

in many of the examples, but some are mainly the result of a lack of political will, misplaced government priorities or inadequate govern-

“If people expect governments to address the needs of Canadians, they have to insist on much higher standards of performance.”

ment resources.

People on the Right might argue that these failures are further proof that governments simply aren’t up to the job of governing. There may be some truth in that analysis, but it’s impossible to imagine the alternative: the private sector coping with crime and punishment, negotiating land claim treaties or ending child poverty.

People on the Left might insist that the failures aren’t as bad as they seem. That’s hardly a credible stand any longer in light of the number of failures and the fact that they pervade government departments and agencies almost everywhere. If people expect governments to address the needs of Canadians, they have to insist on much higher standards of performance.

Holding governments accountable is easier said than done, of course, as witnessed by the many university courses on public administration and the many scholarly and other volumes in the bookstores about fixing the machinery of government.

What’s also needed is a change in the political culture. Personally, I’d start with a frontal attack on self-delusion in government.

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There are three forms of self-delusion that go a long way to explaining many of the current perversities of public policy.

The first is the failure of governments to admit that anything is wrong. Any good twelve-step program begins with a frank and honest admission by participants that they have a problem. Perhaps it's time for a twelve-step program for government. Every public opinion poll I've seen about attitudes toward occupations in Canada shows politicians near or at the bottom of the list. People in public life don't do themselves or the rest of us any favours by pretending that all's well.

The second form of self-delusion is spin, or what we all used to call propaganda. Every government tries to cast itself in the best possible light, but the spin doctors have clearly spun themselves out of control. During the cuts in provincial government programs during the first term of the current BC Liberal government, for example, every cut was presented as a beacon of hope for the future. I could almost imagine the ultimate BC government news release announcing the end of the world tomorrow under the following headline: "No taxes for British Columbians next year."

The third issue is cheer leading, which has become endemic in federal government circles in recent years. Ottawa has had more than its share of half-baked ideas, but there's rarely a word of criticism from within the ranks of gov-

ernment. Too many politicians in the governing party and too many senior bureaucrats prefer to be team players and cheer for bad policy rather than fight for good policy.

These self-delusion reached epidemic proportions in Ottawa under the Liberal governments of Jean Chrétien and Paul Martin. Will it be any different with Stephen Harper and the Conservatives? The early signs are not very encouraging.

Similar questions could be asked about provincial and local governments. Will the BC Liberals be more open in their second mandate or will they consult mainly with themselves and their supporters? Will local councils and public agencies such as Translink really listen to the public or will they continue to follow their own agendas?

It may to be cold comfort, but Canada has never reached the depths of self-delusion that existed in the United States in the early days following Katrina. We all recall President Bush's remark to his emergency measures chief Michael Brown during a well-publicized visit to New Orleans: "You're doing a heck of a job, Brownie." The remark was meant as a compliment, but turned out to be a misguided testimonial to cronyism and incompetence. Brown resigned in disgrace a short while later.

The question for Canadians is whether we can do better than our neighbours to the south, not only in disaster relief, but in all areas of public policy. ■

"There are three forms of self-delusion that go a long way to explaining many of the current perversities of public policy."

Alex Michalos Receives the 2006 Deryck Thomson Award

SPARC BC recently honoured Alex Michalos with the Deryck Thomson Award for his exceptional work to improve the well-being of Canadian communities.

THE DERYCK THOMSON Award for Community Social Planning is named for one of the founders of SPARC BC, an outstanding advocate and community leader, and a pioneer in social planning in British Columbia. The award is given in his name each year to an organization or individual that has made an outstanding contribution to community social planning, in their community or across the province. This year's recipient was Alex Michalos, a long-time researcher and community leader in Prince George whose work on issues of quality of life and social well-being has garnered national attention and had a significant positive impact on the community of Prince George.

Raising public consciousness about the importance of social well-being is one of the primary values recognized by the Deryck Thomson Award, and there can hardly be anyone who better meets that value than Alex. He is a world leader in quality of life studies, and has worked with governments here and around the world promoting social well-being and its development and measurement. In Alex's case, the aspect of the award that particularly speaks to his outstanding efforts in community development is that it recognizes efforts to share research knowledge beyond the academic community. His generosity in sharing his time and expertise

to consult on projects is well known. His commitment to sharing knowledge with the community and has earned him a reputation as a citizen scholar, so much so that he was awarded the Gold Medal for Achievement from the Social Sciences and Humanities Research Council, the Council's highest research honour.

Alex has been active in community development in Prince George since 1994. His work on a range of innovative community-oriented projects—from the UNITY project with youth, to founding a centre for Learning Difficulties, to promoting Healthy Communities, to working with the Institute for Social Research and Evaluation at UNBC, to participating in the Community Partners Addressing Homelessness, to current efforts on the Canadian Index of Well-Being—has improved community awareness, equity, and engagement. In 1996, he joined the Community Planning Council of Prince George and has been its chair since 2002.

SPARC BC wishes Alex all future success in his work. He is one of British Columbia's great champions of social justice. We know that he will continue to tirelessly pursue the equity and opportunity, participation and engagement, and recognition and celebration of diversity that make our communities better places to live. ■

Bucking the National Trend:

The Campbell Cuts and Poverty Among Lone Mother in B.C.

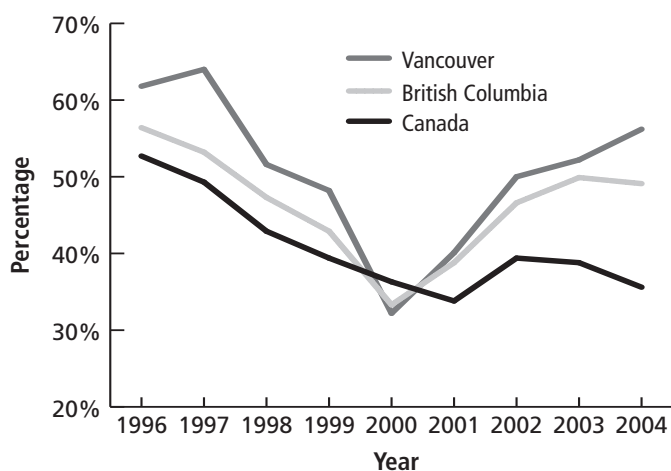
British Columbia has the highest poverty rate in Canada, the worst in particular for lone mothers, writes researcher **Jane Pulkingham**. Low market income and inadequate income supports leave too many lone mothers in poverty.

BEHIND THE BANNER headlines about record housing starts, construction booms, and decades-low unemployment, there is a dark side to B.C.'s economic recovery. The persistence of poverty among plenty is striking. Even though the overall poverty rate in B.C. dipped slightly in 2004 (the last year for which Statistics Canada has produced data¹), it remains the highest in Canada, and higher than the national average for almost every demographic group.

The gap between Canada and B.C. is most evident in the alarmingly high poverty rate for lone mothers, a statistic that tells us a lot about changes to provincial social policy priorities.

The latest figures from Statistics Canada show an improvement in the lot of Canada's poor, especially poor lone mothers and their kids, over the last decade. Today, just over one-third (36%) of Canada's lone mothers are poor compared to more than one-half (53%) in 1996 (see Figure 1). One-third is still too many. But it certainly beats one-half.

FIGURE 1. Percentage of Female Lone-Parent Families with Low Incomes: 1996–2004

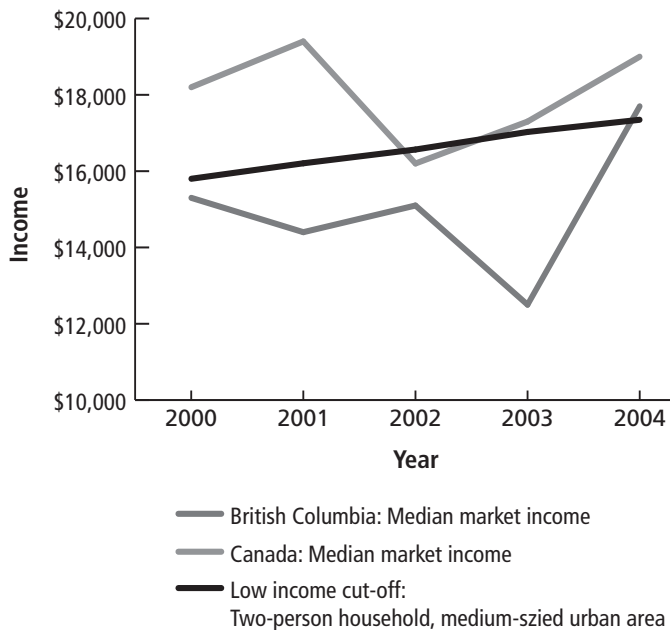


B.C. used to be part of this “good news” story. Until 2001, the poverty rate in BC had dropped faster and further than the national rate. Unfortunately, things shifted in 2001 when the poverty rate for lone mothers began to climb back up. With one-half (49%) of lone mothers in poverty in B.C. today, B.C.'s poverty rate is higher than the national average by a wide margin. In B.C., poverty among lone mothers rose an astounding 15.8 percentage points between 2000 and 2004; in Vancouver, it rose a staggering 24 percentage points.

So why did lone mothers' poverty rates rise?

¹ The poverty data is based on the percentage of lone parents who have after-tax income below the after-tax low income cut off (LICO).

FIGURE 2. **Median Market Income for Female Lone-Parent 2000–2004**



The simple reason is that their incomes dropped due to a combination of unstable market incomes and declining government transfers.

To begin with, in 2000 median market incomes in B.C. were well below their national comparator. But matters got worse because nationally, lone mothers' median market incomes rose every year except one (2001) while in B.C. no such trend is apparent (*see Figure 2*).

But market income is only part of the story.

The other—more important—part of the story has to do with the impact of government policies. Here too, we have a “made in B.C.” story. During the 2001–2004 period, average government transfers to lone mothers declined by a whopping \$2,300, compared to a national drop of only \$200. The bulk of the transfer cuts

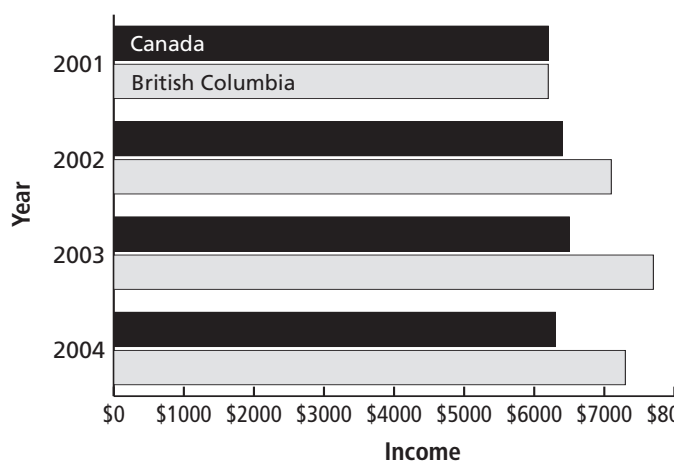
in B.C. occurred in two years—2002 and 2003—when the Campbell government introduced sweeping changes to an array of social programs, including welfare. The net result was to reduce its financial commitment to lone mothers in significant ways.

Declining transfers is the key to understanding lone mothers' declining after-tax income and rising poverty rates in B.C. For lone mothers with welfare income and no earnings, cuts to welfare rates caused part of the decline in transfers. These cuts meant that they were (and are) poorer than they used to be—the poverty “gap” (the difference between average incomes and the poverty line) among these lone mothers has grown (*see Figure 3*). These changes do not affect their overall poverty rate because their incomes already fell below the poverty line.

The poverty rate for lone mothers has risen

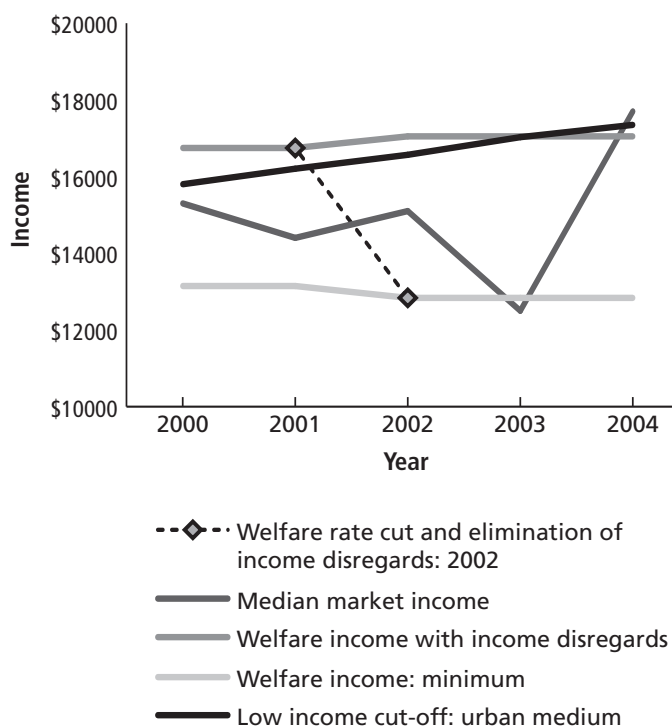
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FIGURE 3. **Average Poverty Gap for Female Lone-Parent: 2001–2004**



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FIGURE 4. Welfare, Median Market Income, and Income Exemptions: 2000–2004, British Columbia



- Welfare benefit rates were cut by \$43 a month;
- People without a recognized disability are no longer eligible for earnings exemptions, a rule change that costs many single mothers up to \$200 per month; and
- The child maintenance exemption of \$100 per month was eliminated.

Together, these changes explain why lone mothers' after tax incomes plummeted and why they were catapulted into poverty in staggering numbers. Not only did the market fail lone mothers in B.C. during this period, so did our government because of its failure to provide adequate income supports.

On a more promising note, in 2004, lone mothers' median market income in B.C. rose sharply and for the first time in more than five years, hovered just above the poverty line (for a family consisting of a lone parent and one child) (see Figure 2). Even so, in B.C. lone mothers' median market incomes still fall well below the national comparator and it remains to be seen whether the most recent improvement in market earnings in B.C. will continue into the future. But whether or not market incomes continue to rise, significant reductions in the poverty rate among lone mothers will require the provincial government to provide adequate income supports for mothers who rely on income assistance as well as income top-ups for mothers with employment earnings. ■

because, prior to 2002, many single mothers could combine income assistance, paid employment, and child support payments in such a way that, in the course of a year, their incomes could reach just above the poverty line. As of 2002, however, welfare benefit cuts and rule changes mean they can no longer do so. B.C. is the only province to not allow welfare recipients without a recognized disability to keep any earned income.

Over the course of a year, a lone mother with one child saw her potential income decline by more than \$3,900 because of these changes (see Figure 4):

Six Tips for an Accessible Online Dialogue

The use of online communications tools in dialogue has the potential to be a powerful, accessible tool for meaningful engagement on social issues.

DIALOGUE ONLINE is not simply chat-rooms filled with bad grammar and emoticons. Organizations are beginning to recognize and use online communications tools to bring remote participants together to engage in dialogue about important issues. Well executed dialogue events have the ability to create a sense of shared purpose, foster understanding of complex problems, and energize a community around an issue. The same goes for dialogue that takes place online. Online dialogue, however, has a few different concerns and pitfalls that do not apply to live, in-person dialogue events. Here are a few tips to keep in mind when organizing your own online dialogue:

- 1. CHOOSE YOUR SOFTWARE CAREFULLY.** Many online communications programs claim to have all the answers. However, accessible dialogues are different from your typical corporate meeting. The dialogue software you choose should be compatible with major adaptive technologies, such as text readers and live captioning. It should also be affordable and easy for the average person to use.
- 2. FIND A GOOD FACILITATOR.** An experienced facilitator who is comfortable with the technology involved can guide the discussion so that the participants stay focused and productive.
- 3. TRAIN YOUR PARTICIPANTS WELL.** Your participants need to be familiar with the online dia-

logue software, and the dialogue concept. A short and simple information package and a training session, if needed, should suffice. Try to make contact with your remote participants by phone rather than just by email—the personal connection will help to keep everyone on board.

- 4. GET TECHNICAL ASSISTANCE FROM SOMEONE WHO KNOWS ABOUT ASSISTIVE TECHNOLOGY.** You need to find someone who is not only familiar with the routine technical problems, but also the needs of people who use assistive technologies.
- 5. MAKE IT ACCESSIBLE.** You can depend on the Internet's ability to give a voice to many who were previously unheard. Live captioning and instant messaging can make the dialogue software more accessible for participants with hearing impairments or language difficulties. Make sure that materials are available in Braille and plain text formats, and do not refer to too many images during the dialogue.
- 6. MAKE IT SIMPLE.** This applies to all aspects of project planning, but especially to online dialogues. It is easy to be over-enthusiastic or tempted to bite off more than you can chew with the different "add-ons" to the software. However, you don't want to alienate your participants with too much technical complexity, and the dialogue will be more worthwhile if people can explore one topic in depth, rather than skim the surface of many issues. ■

Michael Goldberg, a True “SPARC Spark,” Retires

After eighteen years as a researcher at SPARC BC, Michael Goldberg retired to the Sunshine Coast. His intelligence, enthusiasm, knowledge, and integrity will be missed.

SINCE 1970, MICHAEL GOLDBERG has worked in the social development arena in the Vancouver area. He has worked in neighborhood houses, for various levels of government, but is most well known for his nearly two decades of work with SPARC BC. He retired in June 2006 to enjoy a more leisured life with his partner, Diane. His talents and experience, analysis and communications skills, sense of values—and the energy with which he pursues them—will all be greatly missed by SPARC BC.

Every community project Michael that has been a part of over his career can identify a positive legacy from the experience, whether it's improved capacity, new knowledge or skills, strong policy development, or just an engaging experience with lots of humour.

Michael is a true community leader whose life-long commitment to social justice is an inspiration. He has touched the lives of a great many people over the years and left an indelible mark on the social justice community in B.C. He leaves a legacy at SPARC BC of thoroughness and professionalism, of energy and enthusiasm, and of sensitivity and integrity that will serve the organization and its staff for years—nay, decades—to come.

Captured on this page and the next are photos from Michael's retirement celebration, as well as well-wishes from friends and colleagues. ■



SPARC Forever. Michael and Dianne receive a life membership to SPARC BC from board member Sheila Dobie.

Your dedication to social justice and your research into issues of concern for all citizens has often been the impetus for change often against great odds.

It was always my pleasure to work with you while I was part of the SPARC board. They were very rewarding years for me and I feel fortunate to have had the opportunity to participate and meet all the dedicated people who have been a part of the SPARC organization.

Warm Regards,

Gail Thomas

Your reputation as a researcher is second-to-none! I hope your retirement is as much a success as your career has been!

—Martha Lewis



SPARC-ies Old and New. A collection of many current and past SPARC BC staff.

For me, Michael personifies the essence of caring, respect, advocacy, and social justice. And I doubt that his retirement will halt his activities relating to these values. Thanks, Michael. And here's wishing you an enjoyable and happy retirement.

—Roopchand Seebaran

Michael has been and will continue to be a tireless advocate for social justice, a well respected researcher and author who puts the “stark stats” before us, a lead spokesperson for diverse communities and a great friend! It has been our privilege and pleasure to work with him. We honour him and wish him a long happy and healthy retirement in a world at peace—with justice for all.

—Gyda Chud, Rita Chudnovsky, and families

Dear Michael—

Our deepest thanks for everything you have done in our movements for a more just society. We have flown higher thanks to your excellent counsel and leadership on how to get the job done well, creatively and effectively.

Congratulations on an inspiring career with purpose!

In friendship,

Pedro Barata



Old School. Michael Goldberg and Deryck Thomson.



Some Goldbergs. (Left to Right) Avi, Joshua, Dianne, Michael, and Bobbi.

Accessible Urban Space: A Sketch of a Moment

Joe Thompson reflects on SPARC BC's official networking event *Accessible Urban Space: A Facilitated Discussion on Inclusive Cities and Communities*, held on June 20, 2006 at the UN World Urban Forum 3 in Vancouver.

AROUND THE WORLD so many disabled folk sit in back rooms, uneducated, underutilized, viewed as drains on a family's resources. In so many places there are so many other issues: clean water, food, coping with urban expansion, job creation, slums, education, vaccination. Disability-related issues aren't even close to the top ten on the public agenda.

But here in British Columbia we can afford to explore this topic, and for those of us who are no longer in back rooms, it scores a considerably higher priority. And so I decided to attend the World Urban Forum 3 (WUF3) to bring my comprehension of the concerns of disabled folk and of other real problems to the world.

I tripped into SPARC BC's Accessible Urban Space session largely by chance. So much was going on at WUF3 that it was a virtual maelstrom of opportunity. Given the conference

schedule, a person could only attend less than 5% of all the events—and for somebody with limited stamina, even less. The first recommendation to attend SPARC BC's event came from a chance meeting on the WUF3 trade show floor with a SPARC BC staff member. Later, I saw a fellow disability activist, Craig, wheeling down the main hallway of the Vancouver Convention and Exhibition Centre—"Be there!" he said.

So on day two of WUF3, just after lunch, I found myself upstairs in a ballroom among many chairs thoughtfully arranged with a triple-wide aisle and tape-marked wheelchair parking slots on the floor. A table of techies was busy at the front

left, peering at computers, setting up Internet lines and coordinating communications from elsewhere. At the rear left, a WUF3 booth was set to provide French translation. By the time things got going the room was packed.

"I found myself upstairs in a ballroom among many chairs thoughtfully arranged with a triple-wide aisle and tape-marked wheelchair parking slots on the floor. A table of techies was busy, peering at computers, setting up Internet lines and coordinating communications from elsewhere. By the time things got going the room was packed."



PHOTO PAUL TUBBE



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There was lots of variety at the session. The lead moderator, Vince Verlaan, Nancy Henderson, executive director of SPARC BC, and Wendy Sarkissian, a well known Australian social planner and researcher, sketched out examples of issues of concern to urban disabled folk around the world, from curb ramps to jobs.

The main part of the session was a dialogue divided into three discussion blocks on transportation, housing, and participation. A speaker introduced each block with a short presentation of their lived experience (two of the three speakers were participating remotely over the Internet). The moderator then invited feedback from people in the room, and other people from around the world over the Internet. Many of the 70 people in the room and twenty people participating over the Internet got to contribute thoughts and suggestions.

There wasn't much in the way of other languages, varieties of English, but some accents were more inscrutable than others. Who'd think Mumbai and Newfoundland would be a bit difficult to swallow, while Singapore and Hungary

went down more smoothly. Oh, and the live captioning on the bottom of the front screen helped more than just the deaf.

Overall I was very impressed. Both the moderator and the techies said there had been a dress rehearsal to smooth topic flow and technical difficulties. Practice matters. Physio drills, dexterity exercises, been there, yes, we know. It was amazing how smoothly things went for such a complex undertaking.

My concluding thought is that this session was a marvelous experience and a fascinating assortment of tools, but while necessary, it is not sufficient. A moment is not a life, a picture is not a movie, or to paraphrase Oliver Twist, 'Could I have *more*, please?' ■

Joe also sketched an approach to continuing the dialogue which SPARC BC will actively consider as we continue our work in accessibility. Also we are developing a full report of the session that will be available on the SPARC BC website shortly.

Working with Low-Income Volunteers

Income can affect the ways in which an individual can take advantage of volunteer opportunities. Organizations can make an effort to accommodate their unique needs.

MANY COMMUNITY AND NON-PROFIT organizations benefit from the hard work and dedication of volunteers with limited income. These volunteers often have unique needs, particularly with regard to health and disability. Further, low-income volunteers have different motivations and concerns related to volunteerism and in turn benefit from and appreciate different types of recognition.

Making an environment welcoming to low-income volunteers means making an effort to accommodate some of the special needs they might have. It also means thinking about different ways an organization can show its appreciation for their efforts.

TRANSPORTATION: Many low-income volunteers have difficulty with transportation, either with access to transportation or being able to afford transportation. Health problems often exacerbate transportation barriers. Alleviate such barriers as much as possible with carpools, bus tickets, or a vehicle allowance.

SCHEDULE: Health considerations can make it difficult for some volunteers to plan their schedules. The effects of illness or disability can be unpredictable; such volunteers appreciate organizations that offer flexible schedules and a supportive environment.

VALUE: Volunteering is an important source of personal affirmation and satisfaction to many

low-income volunteers. These volunteers, many of whom cannot hold regular jobs, appreciate the opportunity to contribute to an organization or community, especially where they can put their skills and experience to good use. Volunteer work becomes an important source of satisfaction and personal affirmation.

UNIQUE PERKS: Organizations that wish to show their appreciation to low-income volunteers in ways tailored to their unique circumstances should consider perks that help the volunteers meet their basic needs. Many volunteers appreciate increased access to food, whether meals or snacks during volunteer hours, gift certificates, or grocery vouchers. Consider supplemental income in the form of honourariums or stipends. Many low-income volunteers would also appreciate access to clothing and household items, or free or low-cost access to the resources and services of the host organization.

In short, organizations that value the individual volunteers it has, no matter their skills or standing, and who make the effort to show their appreciation in unique, appropriate ways can look forward to long, rewarding relationships with their volunteers. ■

For more information: See the Canada Volunteerism Initiative report, "What Motivates Low-Income Volunteers?" <www.kdc-cdc.ca/attachments/sparc_report.pdf>

Please join us in building a just and healthy society for all!

ADDRESS _____

FIRST NAME _____

LAST NAME _____

PHONE NUMBER _____

EMAIL ADDRESS (optional) _____

CITY _____

POSTAL CODE _____

1 Join

I will renew my SPARC BC Annual Membership

\$25 Individual \$60 Organization

Low income membership available — contact us for more information.

2 Make a donation

I will further support SPARC BC's programs and services

\$75 \$50 \$35 \$ _____

Payment

I would like to pay by:

- Cheque
 VISA
 MASTERCARD

\$ _____
TOTAL AMOUNT

_____/_____
 CREDIT CARD NUMBER

_____/_____
 EXPIRY DATE

 SIGNATURE

 DATE

3 Become a sustaining member

I would like to show my commitment to the work of SPARC BC by becoming a sustaining member and making a **monthly pre-authorized donation in the amount of**

\$20 \$15 \$10 \$ _____

I understand I will receive one tax receipt for my entire donation within a calendar year, and that I may change my donation any time by sending written notice to SPARC BC of my new donation amount.

I prefer to pay by cheque.

I authorize SPARC BC to withdraw from my chequing account on the ____ day of each month, beginning _____, 20____, for the amount indicated above. (I have included a cheque marked void).

 SIGNATURE

 DATE

I prefer to pay by credit card.

I authorize SPARC BC to charge my: (check one) VISA MASTERCARD

on the ____ day of each month, beginning _____, 20____, for the amount indicated above.

_____-_____-_____-_____-_____
 ACCOUNT NUMBER

_____/_____
 EXPIRY DATE

 SIGNATURE

 DATE

SPARC BC collects certain personal information from our members and donors during the course of your financial support of the organization in order to manage our relationship with you. For example, as a federally registered charity we collect your name, telephone number and address in order to issue you a tax receipt. Additionally, SPARC BC uses that information to contact you for future donations to support our programs, renew membership, and issue copies of SPARC BC News. The submission of this form constitutes your consent to the collection and use of information for the purposes described above. You may withdraw or change your consent at any time, in respect of your personal information and in respect of any of the purposes described above, by contacting SPARC BC by email info@sparc.bc.ca or phone at (604) 718-7734.

Additionally, on approval of SPARC BC's Board of Directors, SPARC BC may periodically share your contact information with other charitable organizations within BC, so that they may contact you about their local programs. In all cases these organizations would have goals and charitable purposes similar to SPARC BC. No financial information will ever be shared. If you do not wish to have your information used in this manner please contact us by email

- **Parking permit holders: membership in SPARC BC does not affect your permit status.**
- **To update your contact information please: print corrections on the letter address label, call 604-718-7733 or email info@sparc.bc.ca**
- **Please return this form with payment to:**

SPARC BC
201-221 East 10th Ave.
Vancouver, BC V5T 4V3



