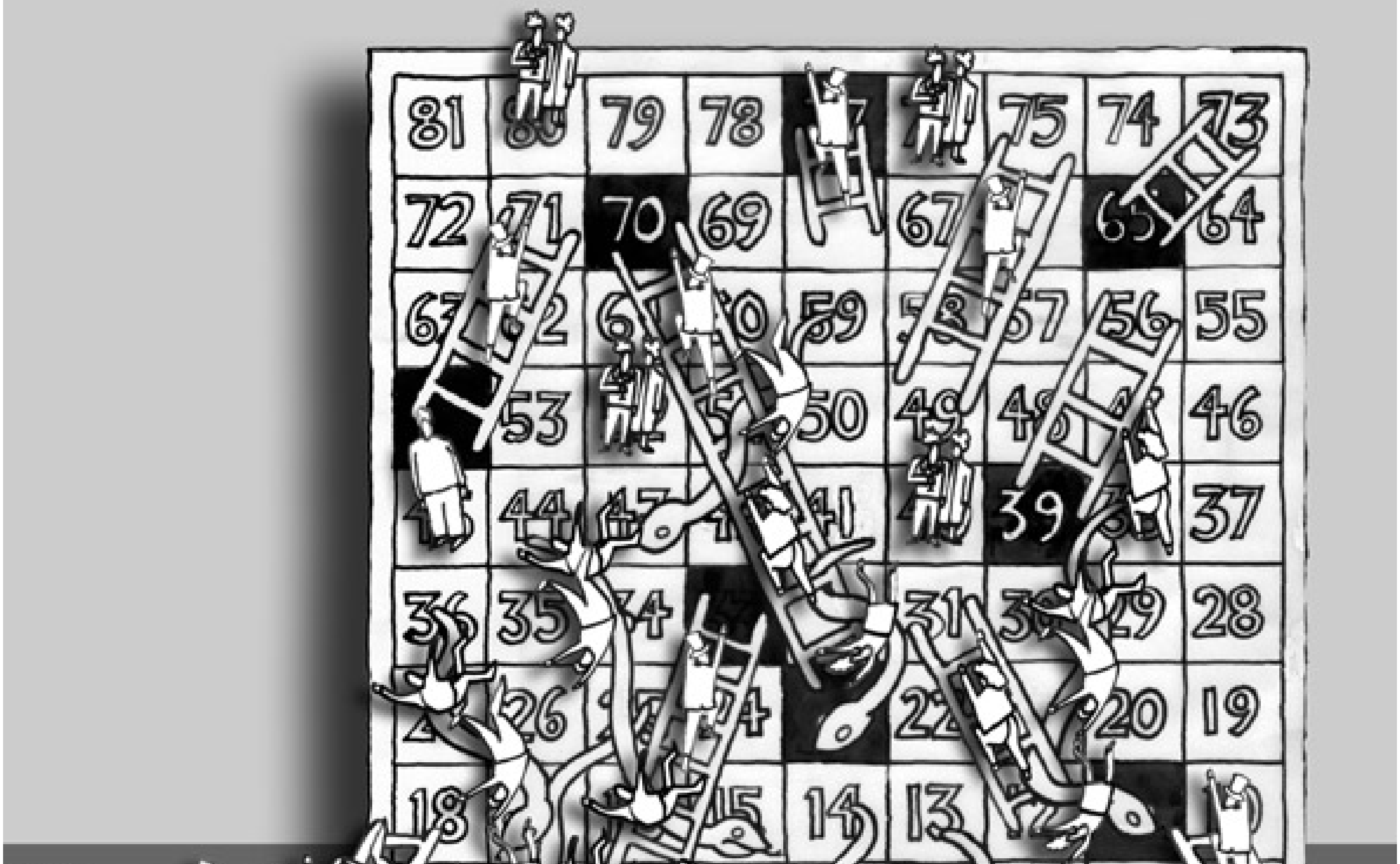

Snakes and Ladders

A policy brief on poverty dynamics

by Marc Lee

October 2002

CANADIAN CENTRE FOR POLICY ALTERNATIVES

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About the author

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Snakes and Ladders

A policy brief on poverty dynamics

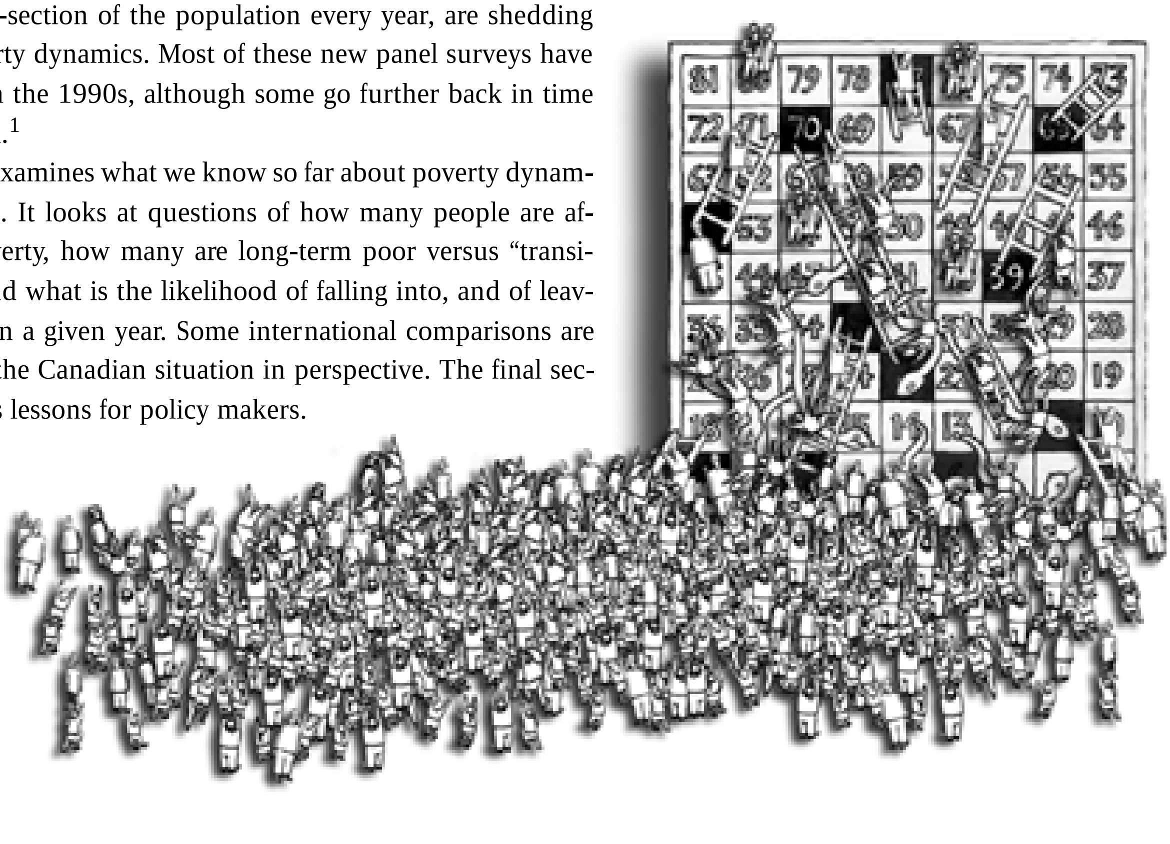
REMEMBER THE BOARD GAME SNAKES AND LADDERS? ALL PLAYERS MOVE THEIR way slowly towards the top, and ultimate victory, but the occasional lucky roll of the dice puts one on a ladder up a few levels, and conversely, an unlucky roll could send one slithering down a snake, losing ground already gained.

Life is a lot like that game. Most people steadily move along, sometimes helped by a ladder – such as an inheritance or a lucky turn of events – and sometimes slipping down a snake – due to an illness or a layoff. Some people, for any number of reasons, get stuck in the bottom row and miss out on the game.

Such is the situation of poverty in Canada. A growing body of research suggests that poverty experiences are characterized by both short-term, transitory spells, as well as by long-term, chronic experiences. An effective social safety net must address both aspects of poverty, as well as the fact that poor people are not a homogeneous group that can be fitted with a one-size-fits-all solution.

Examining these aspects of poverty and inequality has been difficult until recently. New surveys that track the same people over time, rather than the more traditional method of taking a random cross-section of the population every year, are shedding light on poverty dynamics. Most of these new panel surveys have taken place in the 1990s, although some go further back in time using tax data.[1]

This brief examines what we know so far about poverty dynamics in Canada. It looks at questions of how many people are affected by poverty, how many are long-term poor versus "transitory" poor, and what is the likelihood of falling into, and of leaving, poverty in a given year. Some international comparisons are noted to put the Canadian situation in perspective. The final section considers lessons for policy makers.



Under a spell

More than 2.5 million Canadians were poor for four or more years, and almost one million Canadians poor all six years of the study – a period of economic growth in Canada.

OVER LONG PERIODS OF TIME, MANY PEOPLE WILL EXPERIENCE POVERTY. A STUDY by Statistics Canada researchers Morrissette and Zhang found that, after taxes and transfers, about one-quarter of persons lived in families with low incomes for at least one year over the 1993-1998 period. That is, poverty casts a shadow that is much larger than the 13% average *annual* rate of low income over this time period.

This "poverty shadow" affects certain groups more than the population as a whole (Figure 1). Children experience a higher than average incidence of poverty. Youth aged 18-24 have high poverty rates, largely due to the large proportion of youth who are students. Single people experience a higher incidence of poverty than do couples with or without children. The highest rates are for lone parent families – some 52% had lives touched by poverty over the six-year period analyzed. This illustrates the adage that "there but for fortune go I" – all but the wealthiest among us are vulnerable to factors beyond our control that could put us in dire straights.

A key question for policy makers is the extent to which this poverty experience is a short-term phenomenon. If all poverty spells were short-term, it would be easy to dismiss them as not relevant to policy makers – indeed, the Fraser Institute has tried to make this exact case.[2] These commentators would have us believe that people only "pass through" poverty, and thus the growing gap in income and wealth, and the persistence of double-digit poverty rates, are inconsequential. However, only a very selective interpretation of the data could draw such a conclusion.

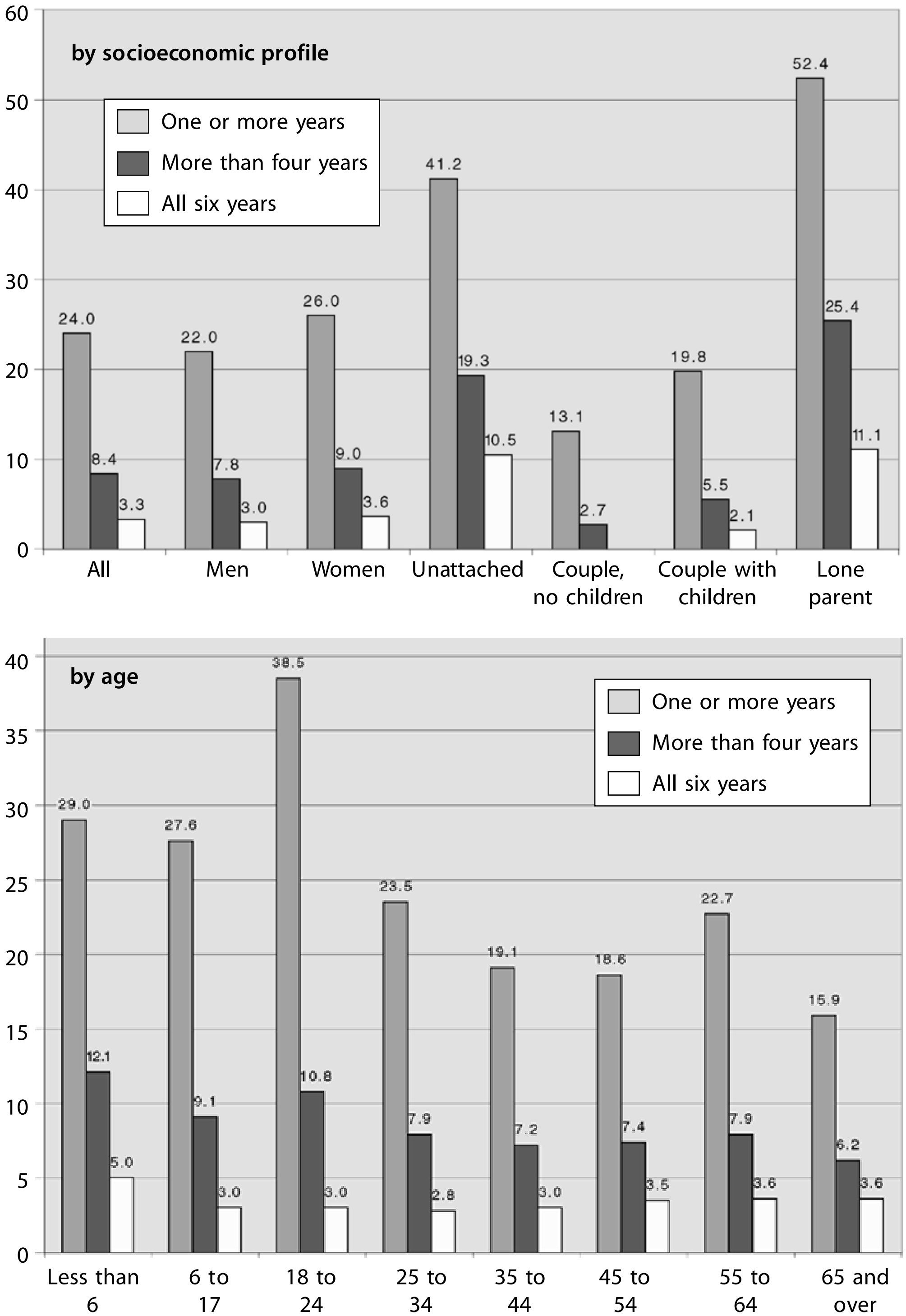
Figure 1 also shows that 8.4% of persons lived in families characterized by low income for four or more of the six years studied, while 3.3% of persons were in low income all six years. This translates into more than 2.5 million Canadians that were poor for four or more years, and almost one million Canadians poor all six years of the study. It is worth emphasizing that the timeframe of the study was during a period of economic growth in Canada – outcomes would be worse during bad economic times, when good jobs are hard to find.

The Statscan study also compares *total income* over the six-year period to a cumulative poverty line as another approach to measuring long-term poverty. Over the six-year period, 7.9% of persons aged 16 and over lived in families whose cumulative income was lower than the cumulative Low Income Cut-Off (LICO).[3] Some 3.1% had very straightened circumstances, with cumulative incomes less than 75% of the cumulative LICO. Like the statistics in Figure 1, lone parents, unattached individuals, youth, and children all had higher than average poverty rates based on these measures of long-term poverty.

Figure 2 shows the duration of poverty spells beginning in three different years of the study. There is a split between short-term poverty experiences and longer-term ones. Depending on the year, 50-60% of persons who began a poverty spell were poor for just one year, an indication of the turnover in the poor population. On the other hand, 30-38% remained in low income for three years or longer. Of those that started a spell in 1994, 14% were in this state for five or more years. Of note, these numbers do not take into consideration multiple or repeat spells by the same person, a topic discussed in the next section.

A different study by Finnie (2000) finds a higher degree of long-term poverty, when *to-*

Figure 1: Percentage of people in poverty, after taxes and transfers,1993-98



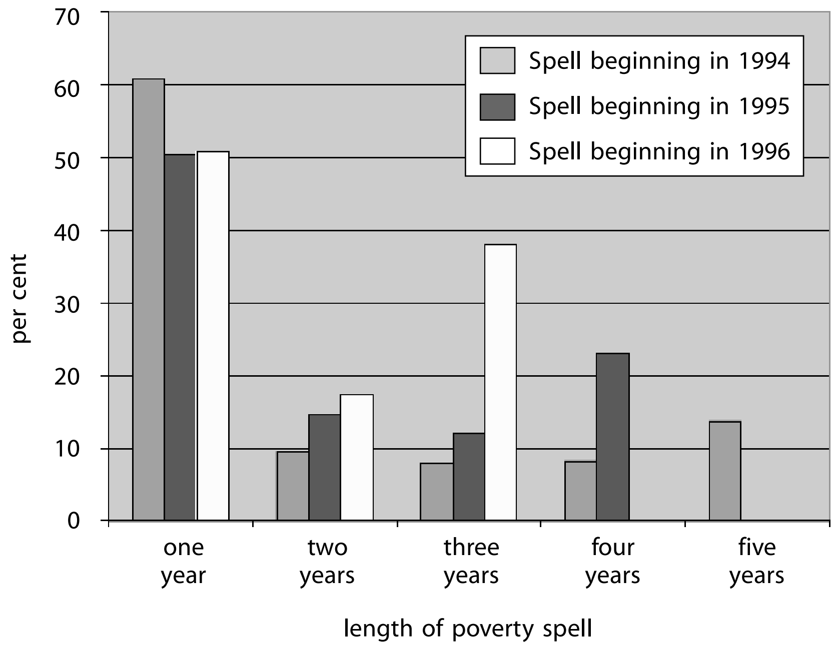
Note: Family composition data presented here allow for changes in family status. The original publication also has data for those that did not change family status over the time period studied. With this constraint, some numbers go up slightly, while others go down slightly.

Source: Morissette and Zhang 2001.

Over longer periods of time, poverty is more common than traditional measures suggest. Over a six-year period, almost one-quarter of people experienced poverty. A smaller, but still significant, number experience long-term poverty – poor for four or more of the six years, or all six years. For each of these indicators, certain groups were more adversely affected.

Figure 2: Duration of new poverty spells, 1994 to 1997

Many poverty spells are for a short duration (not counting repeat spells over time). Depending on the year, some 50 to 60% lasted one year. Other poverty spells are longer-lasting – 30 to 38% of spells lasted three years or longer.



Note: Poverty duration may be longer than five years for a spell beginning in 1994, longer than four years for spell beginning in 1995, and longer than three years for a spell beginning in 1996.

Sources: Morrisette and Zhang (2001).

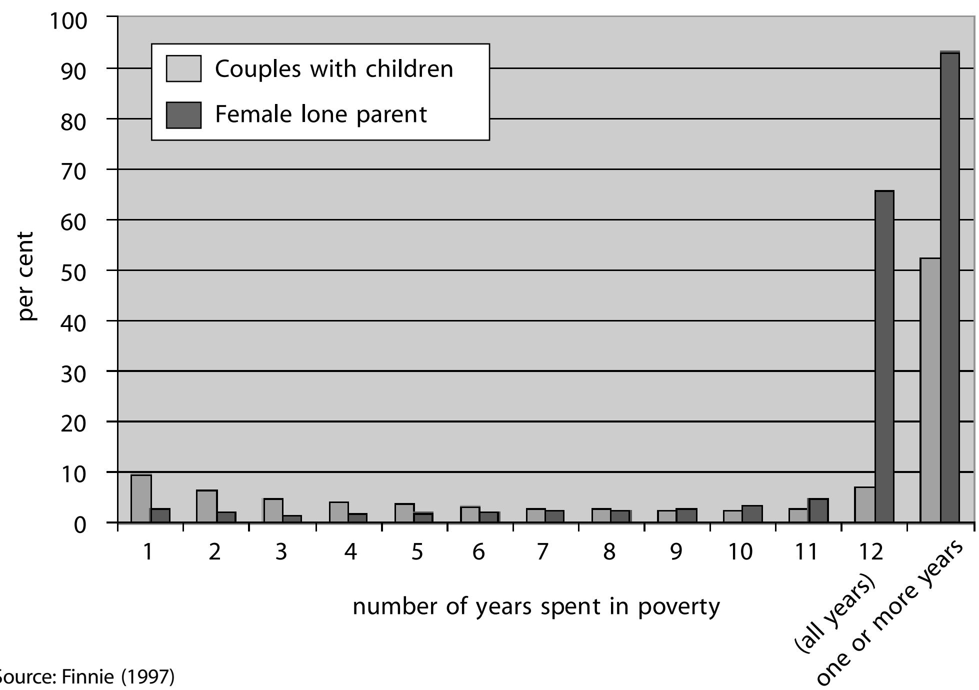
tal years in poverty are considered, rather than the duration of a particular spell. Like the Statscan study, he found that about one-quarter of people (23.2% to 26.4% depending on the year) were poor for at least one year (based on disposable income). However, of those that were poor for at least one year between 1992 and 1996, this was more than a passing phenomenon. Two-fifths of those poor for one or more years were poor for *all five years* of the study, while another 19% were poor four out of five years. In other words, three-fifths of those that experienced poverty at all had more than just a transitory experience. Only 11% of the ever-poor were poor for just one year.[4]

Part of the explanation for the larger degree of long-term poverty may lie in the fact that the Statscan study is based on persons *living in families* characterized by low income (also includes individual "families of one"), while Finnie looked at data for *individuals* based on tax records. There may be many individuals with low income who live in families where the presence of other income earners increases the likelihood that the family will rise above the poverty threshold in subsequent years.

The long-term poverty situation looks worse when only market incomes are analyzed. Both Finnie (2000) and Morrisette and Zhang (2001) present data for *incomes after taxes and transfers*, i.e. they are after interventions by the state to redistribute income. Poverty statistics based on market incomes provide a glance at the poverty situation in the absence of progressive taxation and income transfers to low income people.

Figure 3: Total time in market poverty

Based on market incomes (before the impact of government taxes and transfers), the long-term poverty situation looks worse. Half of couples with children spent at least one year in low income, and 7% spent all 12 years in low income. For female lone parents, 93% spent at least on year in low income, and two-thirds spent all 12 years in low income.



Source: Finnie (1997)

An earlier study by Finnie (1997), based on market income, looked at the total time spent in poverty by families with children (two parents, female lone parent and male lone parent) over the 12-year period from 1982 to 1993.[5] Figure 3 shows that more than half of couples with children (52%) spent at least one year in low income, and 7% spent all 12 years in low income. For female lone parents, 93% spent at least one year in low income, and some two-thirds of female lone parents spent all 12 years in low income when market income is considered.

Finnie (1997) also examined long-term poverty rates by averaging the incomes of these families with children over two-, four- and six-year periods, then comparing them to a low-income threshold. If poverty was a short-term phenomenon, poverty rates over longer periods of time should be significantly lower than over shorter periods of time. Yet, Finnie found that poverty rates for families change only slightly when income is averaged over longer periods. He concludes that: "market poverty is predominantly a long-term condition and not a passing experience."[6]

The evidence thus shows that, on the one hand, many poverty spells are of short duration, but on the other hand, many people are also relegated to lives of poverty over longer periods of time. A successful anti-poverty policy and social safety net must address both dimensions (more on this in the final section). Interventions that can reduce the total time spent in poverty should be considered. This is especially of concern for children, as three or five years in poverty is very long time given the developmental factors at play.

Climbing out, falling back in

THE RATES AT WHICH PEOPLE BECOME POOR, LEAVE POVERTY, OR HAVE MULTIPLE SPELLS of poverty are also important dimensions of poverty dynamics. If one were to only look at the duration of poverty spells, one might get the impression that getting out of poverty is just a matter of time (the Fraser Institute interpretation). But this overlooks a crucial aspect of poverty dynamics – that many people cycle in and out of poverty.

Over the 1993 to 1998 period, 5% of the working age population entered poverty per year on average (based on market incomes). The average duration of a poverty spell was 3.1 years. Over the same time period, the annual rate of exit from poverty was 24% of the poor population. However, there was a high rate of re-entry into poverty for those that exited – 39% re-entered poverty within the time frame of the survey, and only 15% of the poor population each year exited poverty on a permanent basis.[7]

These data reinforce the role for the state in reducing the incidence of poverty, and increasing mobility out of poverty. After taxes and transfers, the poverty entry rate falls to 4.5% of the working age population, and the average duration of a poverty spell falls to 2.6 years. The exit rate out of poverty rises to 34% of the poor population, and the percentage of permanent exits from poverty also rises to 20% of those that exited.

Family status plays an important role in determining exit rates from poverty and re-entry rates into poverty for those that previously "escaped." Generally, exit rates are higher, and re-entry rates lower, for young people and couples, but the situation tends to deteriorate as people age and when they have children. In a detailed econometric analysis of these impacts, Finnie (2000) finds that:

- Couples without children have the greatest likelihood of escaping poverty – about half escape the year after beginning a spell. Slightly lower numbers prevail for couples with children, but clearly the capacity for two (or more) income earners has a great bearing on ability to escape poverty.
- Age in an important factor. Young, unattached individuals have a high likelihood of escaping poverty. Older, unattached individuals (but under age 65) have a much lower rate of escape. Some 45% of unattached 20-39 year olds will leave poverty the year after beginning a spell, but this falls to 36% for those aged 40-65.
- Lone parents have the hardest time escaping poverty – only one-third will escape poverty one year after the start of a spell. They face the prospect of only one potential income, but also several barriers to entering the labour market, such as the availability and cost of quality child care services and the availability of jobs that enable work and family responsibilities to be adequately balanced.
- Those with the highest probability of escaping poverty (couples with or without children, and young individuals) also have the lowest likelihoods of re-entering poverty. Couples without children have a very low likelihood of re-entering poverty once they escape, especially if they are young.

Hence, changes in family status are important drivers of the probability of falling into poverty and the chance of escaping. Becoming a lone parent greatly increases the probability of entering poverty, and this is much worse for women than men. Finnie (2000) also finds that lone parents experienced an increasing likelihood of entering poverty over the time period studied (1992-96), which he attributes in part to the deterioration of social assistance payments and other transfers upon which these families depend.

Conversely, exit rates out of poverty are the highest for men and women who are attached (whether with or without children), and are much lower for singles and lone parents. A change in family status from unattached single or lone parent to being in a couple greatly increases the probability of exiting low income.

International comparisons

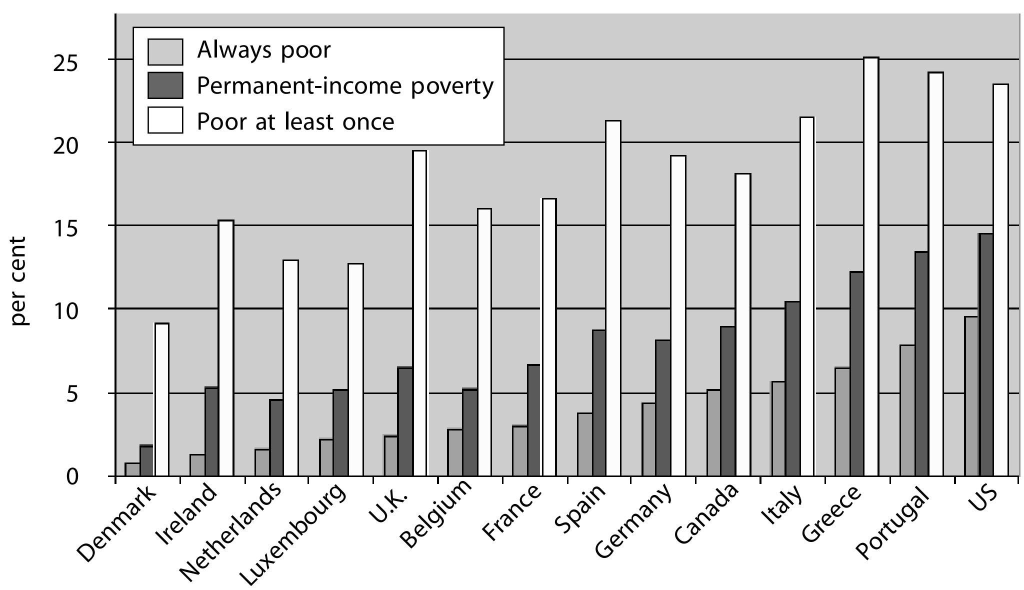
THE PATTERNS DESCRIBED ABOVE ARE BROADLY SIMILAR TO THOSE FOUND IN other OECD countries. In North American and European countries, poverty experiences tend to be characterized by both short-term, transitory spells and longer-term poverty. There are, however, some notable differences among countries.

Figure 4 shows comparative data for 12 European countries plus Canada and the United States based on calculations of three-year poverty rates (using disposable income) for the 1993-95 period.[8] The indicators are: percentage of the population poor *at least once* over the three-year period, the percentage poor *all three years* (called "always poor"), and the percentage whose *average income falls below the poverty line* for the period (called "permanent-income poverty").

Canada falls in the middle of the pack relative to other countries. Canada ranked seventh (out of the 14 countries) on the percentage that experienced at least one year of poverty. However, Canada fared relatively worse on the longer-term measures, ranking tenth on both the percentage who were poor on a permanent-income basis (8.9%), and those poor for all three years (5.1%). The US displays the worst performance of all countries in the sample, with the highest levels of permanent-income poverty (14.5%) and always poor (9.5%). At the other end of the scale, Denmark shows the most impressive performance in

Figure 4: International poverty rates, 1993 to 1995

Some countries have been very successful in fighting poverty. These international comparisons drive home the point that there is nothing inevitable about poverty or its persistence.



Notes: "Permanent-income poverty" refers to the percentage of the sample whose three-year income falls below the three-year aggregated poverty threshold. Poverty threshold is defined as one-half the median household disposable income. Data for the United States are 1987-1989. Countries are ordered based on percent always poor.

Source: OECD (2001), p. 45, Table 2.1

reducing poverty, with only 0.8% poor all three years and 1.8% in permanent-income poverty.

For a smaller set of countries for which there are comparable data, the OECD also looks at poverty rates over a slightly longer time frame. Table 1 sets out these figures for Canada, the US, Germany and the UK, with data on poverty rates based on market incomes and incomes after taxes and transfers.

Over this longer time period, Germany is the best performer of the four, with only 1.0% always poor and 4.1% in permanent-income poverty (after taxes and transfers). Notably, Germany starts with similar levels as Canada for always poor and permanent income poverty based on *market income*, but appears to reduce poverty to a greater extent when the presence of the state is taken into account (however, part of the difference may be attributable to the slightly shorter time frame of study for Canada).

The US has the worst outcomes after taxes and transfers, although this is not the case based solely on market income. In the US, the state does very little to alleviate poverty compared to the other countries cited. Even after the impact of the tax and transfer system, one in eight persons in the US was in permanent-income poverty, and one in three was poor at least once. Poverty is clearly a major problem in the US despite its economic superpower status.

Based on its comparisons across countries, the OECD notes:

> *Simple cross-country correlation analysis suggests that a more extensive welfare state, as well as directing a higher share*

Table 1: Poverty rates in longer panels

	Average annual poverty rate	Always poor	Permanent-income poverty	Poor at least once
Canada, 1993-1998				
Market income	24.7	12.7	20.6	38.3
After taxes and transfers	11.5	3.0	8.3	23.8
Germany, 1990-1997				
Market income	27.7	12.9	19.9	38.8
After taxes and transfers	9.6	1.0	4.1	17.4
United Kingdom, 1990-1997				
Market income	20.1	2.7	12.4	48.4
After taxes and transfers	15.1	2.2	9.8	31.2
United States, 1985-1992				
Market income	21.0	7.6	16.0	38.2
After taxes and transfers	16.8	4.5	12.5	34.0

Notes: "Permanent-income poverty" refers to the percentage of the sample whose three-year income falls below the three-year aggregated poverty threshold. Poverty threshold is defined as one-half the median household disposable income.

Source: OECD (2001), p. 64, Table 2.9

of social spending to low-income households, contributes to decreased poverty persistence, in addition to the well-established effectiveness of these programmes at lowering cross-sectional poverty. There is also some evidence that a higher share of low-paid employment in total employment may increase poverty persistence, while higher union density may decrease it. International differences in employment and unemployment rates do not appear to play much of a role in explaining differences in poverty persistence.[9]

Denmark, the star performer in Figure 4, provides an interesting point of comparison to social policy in Canada or the US. Denmark has higher levels of taxation and social spending (tax revenues amounted to 49.8% of GDP in 1998 for Denmark, compared to 37.4% in Canada and 28.9% in the US). Subsidized child care and greater spending on social security are key factors related to lower poverty rates. The international comparisons drive home the point that there is nothing inevitable about poverty or its persistence. The record of many European countries dispels the notion that "poverty will always be with us." Good public policy can go a long way towards reducing the incidence and duration of poverty.

Revitalizing social policy

THE LITERATURE ON POVERTY DYNAMICS IS STILL IN ITS INFANCY, BUT DEMONSTRATES that poverty is a complex phenomenon that does not lend itself to sweeping generalizations ("the poor are lazy", "a hand up, not a hand out"). New research on the dynamics of poverty not only gives us a better picture of what is going on, but also reinforces the case for a system of social assistance and supports that help those in need.

The data paint a picture where many people are "just a missed paycheque" or two away from difficult times. A layoff due to a recession or simple bad luck could mean a serious cash crunch for an uncomfortably high percentage of people. A related factor is that amount of a "buffer" that people have when hit by adverse circumstances. Data from Statistics Canada's 1999 Survey of Financial Security show that people close to the bottom of the wealth ladder have no or few assets that would enable them to weather more than a brief storm. Those at the very bottom are clearly the most vulnerable, but even into the middle of the distribution, levels of net worth would not allow a family to stay afloat for more than six months.[10]

The fact that poverty is a fairly common experience when viewed over longer time periods reiterates the need for a social safety net to help those hit by forces beyond their control. In a market-based society that emphasizes competition, change and adaptability, the need to smooth harsh transitions and adjustments – cases of short-term poverty – is heightened. The absence of an adequate safety net may only serve to turn short-term poor into long-term poor. This is an important reminder to policy-makers given the erosion of Canada's two pillars of (non-elderly) income support, Employment Insurance and Income Assistance, which have become shells of what they used to be due to lower benefit rates and more stringent eligibility criteria.

Anti-poverty programs must also change to better match the needs of particular individuals and groups that fall into poverty. The poor are not a homogeneous population. The data point out certain groups that are much more prone to falling into poverty, and that likewise have a much more difficult time getting out. Lone parent families, particularly those headed by women, have the highest poverty rates, no matter how these are measured. Yet, as this group makes up only a small proportion of the total poor population, targeted interventions would not be particularly costly.

Truly addressing long-term poverty requires commitments to make investments in people. More resources are required up-front to alleviate long-term poverty through a variety of mechanisms from education to social housing to addiction services. Over time, such investments will save public money, since a well-conceived plan that succeeds in reducing the population of "chronic poor" would have a significant impact on poverty rates, while shrinking the loss to society of wasted human resources. Finnie notes that:

> *[P]roactive programs are, in fact, more costly than traditional social assistance programs in the short run. However, they should be seen as investments that hold the promise of large long-run payoffs if individuals can be made less dependent on cash handouts and are able to move into the economic mainstream and gradually climb up the socio-economic ladder as their initial, supported footholds gradually lead to better jobs, higher earnings, and economic independence.*[11]

Labour market institutions play an important role in the resulting wages of the poorest workers, and the viability of work as part of an anti-poverty strategy. Thus, policy must look beyond social assistance rates and training programs to encompass institutional factors, such as setting minimum wages at a livable level, so that work becomes a feasible exit strategy. Earnings exemptions that allow welfare recipients to work while retaining most or all of their income also ease the transition into the labour market. As the Danish case points out, accessible and affordable, high-quality child care is vital in facilitating labour market participation, particularly for lone parents.

The Self-Sufficiency Project in Canada provides some evidence that supports an investment approach linked to labour force attachment. In this project, long-term welfare recipients (limited to lone parents in this trial) that found work were provided with a generous supplement, equal to half the difference between their earnings and an "earnings benchmark". The supplement was provided for three years as long as employment was maintained, with the intention of "making work pay" (it had the potential of doubling earnings from minimum wage work). About one-third of participants went into the labour market and got the supplement, increasing their incomes and decreasing poverty. Still, two-thirds did not take up the supplement, suggesting that there are still barriers for many people in getting employment. Nonetheless, the SSP shows that supplements can accelerate attachment to the labour market for those that are ready to do so, with a net benefit to society.[12]

In the end, there are limits to "getting the poor off welfare and into work." There are people who, for any number of reasons, have great difficulty participating regularly in a competitive labour market, or whose attachment will only ever be marginal (for example, people with chronic disabilities or mental illnesses). We should accept the fact that a labour market solution is not for everyone, and ensure that all people facing poverty have sufficient financial resources to meet their needs.

How we as a society treat the poorest and most vulnerable is ultimately about how we would want to be treated ourselves should misfortune place us in dire straights. Federal and provincial governments alike have taken increasingly mean-spirited perspectives on income support and other related social programs. While sliding down snakes may be unavoidable, public policy needs to ensure that the ladders are in place.

Notes

1. The studies cited in this brief draw on two main Canadian data sources: panel data from the Survey of Labour and Income Dynamics (SLID) cover the 1993 to 1998 period; and, tax filer data from the Longitudinal Administrative Database (LAD) with data going back to 1982. The SLID provides more information than the LAD, but the LAD covers a longer period of time.

2. See Clemons and Emes (2001).

3. The LICO is the income level at which a household will spend a disproportionate share of its income on food, clothing, and shelter relative to the average family. While many use the LICO interchangeably with "poverty line," Statistics Canada does not officially endorse its use as a "poverty line."

4. These results are based on a different data set (LAD rather than SLID), a different poverty measure (LIM rather than LICO), and a slightly different time period (1992-1996).

5. This study is also based on tax data, and uses the LICO as the poverty threshold.

6. Finnie (1997), p. 32, Table 7.

7. Organization for Economic Cooperation and Development (2001): Tables 2.10 and 2.12.

8. Due to data issues, the time frame is 1987-1989 for the US. If anything this should bias the US figures downwards, as the late-1980s were a time of economic boom in the US. Numbers may differ slightly from those reported earlier due to standardization of data across countries.

9. Organization for Economic Cooperation and Development (2001), p. 39.

10. See Kerstetter (2002).

11. Finnie (2000), p. 33.

12. Social Research and Demonstration Corporation (2002)

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