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# Dignity For All in Practice

Derek Cook, CPI Director

Dignity for All in Practice is the theme of the 2022 International Day for the Eradication of Poverty. As stated by the United Nations *“The dignity of the human being is not only a fundamental right in itself but constitutes the basis of all other fundamental rights.”* Poverty compromises human dignity in multiple ways.

The stigma attached to poverty is the first indignity imposed on people. Assumptions about poverty that implicate people in their condition denigrate their humanity. Persistent myths that poverty is a result of laziness, poor choices, or moral deficiencies are not only wrong, but an affront to our shared humanity.

But human dignity can also be compromised in the many ways society has sought to solve poverty. The common understanding of poverty is that it is fundamentally a lack of money. When viewed from this perspective, the solution to poverty is to increase the spending power of those deemed poor. But is the goal of poverty reduction merely to make people better consumers? Or is it to envision and work toward a different kind of society where human worth and dignity is not attached to one's economic status?

I once led a discussion with a group of people in a local shelter. These were people experiencing the most severe material deprivation. When asked what the most important issue facing them was, the response had nothing to do with money or basic needs. Rather, they said, it was their lack of rights.

Abraham Maslow famously developed a hierarchy of needs. The foundational needs, he argued, are food, shelter, clothing and other things required for our biological survival. The need for things such as esteem and self-actualization are at the top of the pyramid, needs that can be satisfied once our other needs are met.

Yet do not all people have a present need and inherent right to self-actualization and esteem regardless of their material circumstances? Perhaps the response of the shelter residents is instructive. Perhaps the pyramid should be inverted. Perhaps our most fundamental needs are for respect and meaning in life.


If we started with respect and meaning as our foundational needs, the way we approach poverty would be radically different. In place of the power and control inherent in helping relationships, we might instead begin with a place of empowerment and trust.

Instead of complex eligibility criteria and rules that screen people out of supports, what if we simply opened our doors to all who choose to come? Rather than starting with the deficits people experience, what if instead we saw their immense gifts? Rather than treating people as clients to be managed with outcomes to be achieved, what if instead we entered into relationship with each other as neighbours? Rather than goading people into independence, what if instead we embraced our inter-dependence, recognizing the fundamental vulnerability that we all experience that is inherent to the human condition?

**“The dignity of the human being is not only a fundamental right in itself but constitutes the basis of all other fundamental rights.”**

The Nigerian writer Chimamanda Ngozi Adichie says that the problem of stereotypes is not that they're untrue, it's that they're incomplete. The dignity of the human person is fulfilled when we see each other as complete in our full and complex humanity, not just economic agents with material needs.

Canada's official definition of poverty states that poverty is *“the condition of a person who is deprived of the resources, means, choices and power necessary to acquire and maintain a basic level of living standards and to facilitate integration and participation in society.”*

Let's start with restoring power to those whose dignity has been stripped away and watch what happens to a society thus transformed. This is our vision for a world without poverty. 

## Reducing Energy Poverty for Low-income Tenants

In 2021, Canada had one of the highest rates of inflation in recent years driven in part by significant increases in energy costs that have risen by 33 per cent. Those with the lowest incomes have been disproportionately affected by this increase. Even before the recent spike, home energy costs for the lowest income households had risen by 43% between 2015 and 2019, compared to an increase of just 8% for the highest income households.

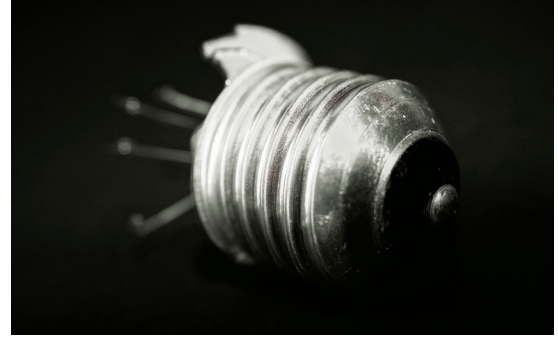
People living on a low income are often caught in a bind. While they are least able to afford the increased cost of utilities, they also often live in the least energy efficient housing. And, with low incomes, they are also least able to make the renovations necessary to improve their energy efficiency and reduce their costs. These households are sometimes referred to as being in “energy poverty”.

Energy poverty exists when people spend a disproportionate amount of their income on home energy costs. This is due to the combined influence of low incomes, increasing prices and poor home energy efficiency. The most recent estimates suggest that roughly 1 in 5 households in Alberta live in energy poverty. These are the ones likely hit hardest by the recent market increase in energy costs.

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Energy poverty can have significant impacts on our health and well-being. Poorly heated homes can affect our health due to cold and the presence of mold that can exacerbate chronic conditions like asthma. There are also financial impacts when people take on debt or forgo other expenses to pay their bills, or they fall behind in their utility payments, which can affect their credit rating. Safety is another risk when people sometimes resort to unsafe cooking and heating methods, like using barbeques indoors. Energy poverty even affects our social lives as people are less likely to have visitors as a result.

To help address this issue, the Canadian Poverty Institute has partnered with the Calgary Housing Company (CHC) and EmpowerMe to improve the energy efficiency of



low-income CHC tenants. Over the next several months, energy efficiency workshops will be delivered to 100 tenant households in 7 CHC complexes. In addition to learning important energy saving practices, workshop participants will also receive an energy savings kit and support to install. The energy savings kits have been generously provided by Enmax Power.

The purpose of this project is to increase individuals' knowledge and skills related to energy use and budgeting in order to allow them to successfully maintain and remain in their home. In so doing, the project aims to improve the health and well-being of low-income tenant households by improving their energy efficiency and reducing energy costs. Funding for the project is provided by a Home Program Grant from The City of Calgary. 🌿

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## Decent Work and the Labour Crunch

In June, the Canadian Poverty Institute co-hosted a webinar with the Tamarack Institute exploring the business advantages of decent work and living wages. This event “*Decent Work and the Labour Crunch: Attracting and Retaining Great Employees*” featured Ottawa restaurateur Devinder Chaudry who spoke about his decent work business model. Not only has paying a living wage allowed him to retain staff during the current labour shortage, he said, it has also improved his sales and profitability. Mr. Chaudry was joined by Dr. Anna Barford, from the Cambridge Institute of Sustainability Leadership at the University of Cambridge, who spoke about the business benefits of decent work as revealed by her research. The event was well attended by over 50 people from the business, government and non-profit sectors. A video of the webinar is available at <https://www.youtube.com/watch?v=4pvCV0X5Av4>. This webinar was an initiative of the New Economy Roundtable.

## Fair Access to Insurance the Focus of New CPI Initiative

We all face the inevitability that there is a constant threat of a disruptive event coming along when you least expect it. You might rear-end someone at a red light, your house could get broken into, or a hailstorm could grate your siding like cheese. Many people have the privilege of accessing insurance to mitigate the impacts of those risks. We know that insurance is a proven method for reducing risk, improving resilience, and promoting recovery from disruptive events.

Research has shown, however, that certain populations are less likely to have insurance or appropriate insurance, leaving many un- or under-insured. As crisis events can precipitate entry into poverty or exacerbate conditions of existing poverty, improving access to insurance is an important component of poverty reduction work.

This past summer, the Canadian Poverty Institute collaborated with the communities in Northeast Calgary to publish the “Calgary Hailstorm Impact Study Report”, which documented the impacts of the June 13, 2020 hailstorm and provided recommendations for community organizations, government, and the insurance industry. What we learned, however, was that the conversation was far from over. With generous funding from the City of Calgary, the Fair Access to Insurance Roundtable (FAIR) was formed.



The purpose of FAIR is to bring stakeholders together to research and collaboratively find whole of society solutions to the barriers of property insurance coverage for vulnerable persons and communities. Members are from the community, municipal government, the insurance industry, disaster mitigation and management, and academia. Meeting once a month, the group acts as an information sharing collaborative and steering committee for the research, backed by the Canadian Poverty Institute.

The research seeks to explore three key questions about property and casualty insurance in North America, using Calgary as a case study:

1. What are the consequences (or impacts) of personal and community level events faced by people who do not have any or adequate property insurance?
2. What are the barriers to accessing insurance for different population groups experiencing vulnerabilities, such as low income households, Immigrants and New Canadians, persons with disabilities, Indigenous persons, and older adults?
3. How can these risks and barriers be buffered within and outside of the insurance system, and what are some best practices and innovative approaches to addressing them?



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The final output of this project, which will be available at the start of 2023, is a report answering these three questions. It will include results from narrative interviews and workshops in the community, as well as a scan of the literature and best practices that exist. This is a complex issue with many nuances, and collecting the stories from people with lived experiences of poverty is at the heart of this project. 🌿

## The CPI Welcomes Dr. Rodrigo Dal Ben

The Canadian Poverty Institute is pleased to welcome Dr. Rodrigo Dal Ben as a Faculty Associate. Dr. Dal Ben is an Assistant Professor of Psychology at Ambrose University and psychology researcher who is broadly interested in learning and language. His teaching philosophy is centered around active learners and problem solving, believing that we are more eager to learn things that resonate with our personal history and values.



Being trained with teams from Brazil, the USA, and Canada, Dr. Dal Ben brings a unique perspective of how cultural backgrounds permeate each and every step of research and teaching.

## New CPI Publications and Resources

Over the past six months, the Canadian Poverty Institute is pleased to have released the following reports and publications that are available on our website:

### Calgary Hailstorm Impact Study

- <https://www.povertyinstitute.ca/s/Hailstorm-Impact-Study-REPORT.pdf>

### New Economy Roundtable Fact Sheets

- Business for Inclusive Growth: What's the B.I.G. Idea?  
<https://www.povertyinstitute.ca/s/Whats-the-BIG-Idea.pdf>
- Doing Better by Being Better.  
<https://www.povertyinstitute.ca/s/Doing-Better-by-Being-Better.pdf>

### Submission to the Federal Sustainable Development Strategy

<https://www.povertyinstitute.ca/s/CPI-Response-to-Federal-Sustainable-Development-Strategy.pdf>

## Support the CPI

- The Canadian Poverty Institute is a community partner of Sponsor Energy. Customers of Sponsor Energy can direct a portion of all profits from their utility bill to the Canadian Poverty Institute. For more information, please visit: [www.sponsorenergy.com/charity/cpi/](http://www.sponsorenergy.com/charity/cpi/)
- The Canadian Poverty Institute welcomes individuals and organizations who wish to support the Canadian Poverty Institute financially. If you wish to become a supporter, please visit <https://www2.ambrose.edu/donate> and indicate you wish to designate your gift to the Canadian Poverty Institute.



## About the CPI

The Canadian Poverty Institute is an inter-disciplinary research and teaching institute housed within Ambrose University in Calgary. Our mission is to contribute to the healing of poverty in Canada through teaching, research and public education.

We are grounded in the Christian tradition of extending compassion while seeking justice and reconciliation for the marginalized and oppressed.

The Canadian Poverty Institute is a member of:

- Vibrant Communities
- Canadian Council of Churches, Commission on Justice and Peace
- The Calgary Alliance for the Common Good



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