



# A CHILDREN-FIRST CANADIAN POVERTY REDUCTION STRATEGY

A UNICEF Canada Submission to the Department of Children, Families and Social Development

UNICEF Canada 2200 Yonge Street Suite 1100 Toronto, Ontario M4S 2C6 www.unicef.ca

## **INTRODUCTION**

This brief is submitted by UNICEF Canada to the Minister of Families, Children and Social Development Canada in support of the Minister's mandate to develop a Canadian Poverty Reduction Strategy.

UNICEF Canada commends the Government of Canada on its commitment to develop a Poverty Reduction Strategy. Reducing poverty is a challenging task; but if child poverty is a priority, Canada will be successful in this objective. Children and youth are the poorest group in Canada, disproportionately affected by poverty and inequality. Reducing child poverty and dealing with broader income inequality will advance child well-being in many dimensions and elevate Canada from a middle position in the UNICEF Index of Child Well-being. It will amplify the benefits of Government of Canada investments in different areas including the Canada Child Benefit; early child development, care and learning; physical and mental health; support for indigenous children; children in migration; and social union transfers to improve child outcomes, toward a more prosperous and equitable nation.

UNICEF Canada is advancing a child rights-based framework for the Canadian Poverty Reduction Strategy, in line with the United Nations Convention on the Rights of the Child (CRC), given parliamentary and government duties to legislate in a manner consistent with the CRC. We are focusing on the need for robust, child-sensitive approaches to reduce child poverty and measure progress.

#### **ABOUT UNICEF**

As a UN agency, UNICEF is active in 190 countries and we have saved more children's lives than any other humanitarian organization. UNICEF Canada is a Canadian non-governmental organization (NGO) established 60 years ago and is the representative of UNICEF in Canada. We work tirelessly as part of the global UNICEF family to do whatever it takes to ensure that children and young people survive and thrive, and have every opportunity to reach their full potential. Our global reach, unparalleled influence with policymakers, and diverse partnerships make us an instrumental force in shaping a world where the rights of all children are realized.

UNICEF Canada builds awareness, raises funds, and mobilizes Canadians across the country to help save and protect the world's most vulnerable children. We promote public policy and practices in the best interests of children, informed by our global experience and international best practice, to contribute to the fulfillment of children's rights in Canada and around the world.

UNICEF is mandated by the United Nations General Assembly to advocate for the protection of children's rights, to help meet their basic needs and to expand their opportunities to reach their full potential. UNICEF is guided by the United Nations Convention on the Rights of the Child and strives to establish children's rights as enduring ethical principles and international standards of behaviour towards children.

UNICEF is entirely supported by voluntary donations and helps all children, regardless of race, religion or politics. The only organization named in the United Nations Convention on the Rights of the Child as a source of expertise for governments, UNICEF has exceptional access to those whose decisions impact children's survival and quality of life. We are the world's advocate for children and their rights. For more information about UNICEF, please visit <a href="https://www.unicef.ca">www.unicef.ca</a>.

## **OVERVIEW OF UNICEF CANADA'S POSITION**

One in five Canadian children lives in poverty, and Canada is one of the most unequal industrialized countries for children. Poverty and broad inequality affect children disproportionately. Overall, and by any measure, the rate of child poverty has remained persistently too high for decades, despite economic growth. In the meantime, widening overall income inequality has introduced new impacts on child and youth well-being in addition to bottom-end inequality. The evidence is visible in child outcomes across the domains of their lives – particularly in their health, risk behaviours and social relationships and later in post-secondary participation. Canadian children's outcomes across multiple dimensions of their lives are persistently lower than many of our peers. On the UNICEF Index of Child Well-being, Canada's children have been stuck in the middle for many years, held back from better outcomes by poverty and widening income inequality, together with insufficient investments in programs and services.<sup>1</sup>

A better Canada is possible. The Poverty Reduction Strategy must prioritize the reduction of child poverty and use multiple indicators to measure the challenges and track progress. Reducing child poverty (bottom-end income inequality) and broader income inequality should be core objectives of a Poverty Reduction Strategy. UNICEF's report, *Fairness for Children:* Canada's Challenge discusses the dynamics of poverty and broader inequality in relation to child well-being and proposes policies and program measures to reduce them.<sup>2</sup> This brief focuses on measuring child poverty and inequality as a necessary part of a Poverty Reduction Strategy. Targets and progress measurement should be embraced as part of the Government of Canada's commitment to results and transparency, moving past stalemated debates about poverty measurement to embrace the vision that a better Canada is always possible. We can be a nation that loosens the vice-grip of child poverty. We can climb up the UNICEF Index of Child Well-being. Robust targets and measurement attuned to the policy actions that will decrease child poverty and inequality in Canada will chart out progress to the top.

### **SUMMARY OF RECOMMENDATIONS**

**RECOMMENDATION #1:** Make the reduction of child poverty the focus of the Poverty Reduction Strategy, complementing and amplifying the impacts of cross-sectoral public policies and programs to achieve better outcomes for children.

**RECOMMENDATION #2**: Set targets to reduce both child poverty (bottom-end inequality) and overall income inequality that include:

- Overall income inequality (multiple, internationally comparable measures such as Gini)
- Child poverty (LIM measures of relative income poverty among families with children, moving and anchored, at different thresholds below the median income)
- Child poverty relative to the adult or overall rate of poverty
- Child poverty relative to the average among OECD nations
- Child poverty gap (the depth of child poverty measured as the average family income below 50 per cent of the median, and the income gap between the 10<sup>th</sup> and 50<sup>th</sup> percentiles)
- The timing of child poverty measuring rates among children at birth and later intervals to age 18
- Multidimensional child poverty (MODA) at different age intervals
- Public expenditure on children/families with children as a percentage of GDP and of total government expenditure on social protection and services.

- Disaggregation of all measures to calculate the inequality gaps
- Canada's relative position in the UNICEF Index of Child and Youth Well-being

### WHY FOCUS ON CHILDREN?

Children are disproportionately poor – they make up a very large population group and are more likely to live in poverty than the population as a whole (by roughly 3 percentage points).<sup>3</sup> In fact, across OECD nations, the risk of poverty has shifted from the elderly towards the young since the 1980s<sup>4</sup>. This is unacceptable, given children are the most vulnerable to deprivation and that early deprivation and inequality sets up a lifelong trajectory of disadvantage. Some groups of children are at higher risk of poverty, including indigenous children, children with disabilities, some groups of newcomer children, children whose parents are young and those with less education, and children with autonomous (lone) parents.

The rate of child poverty is higher in Canada than in most other industrialized nations, at 17% in contrast to an average of 14%<sup>5</sup>. A number of high-income countries manage to reduce the rate to below 10% including Finland and Norway at 4% and the United Kingdom at 9%.<sup>6</sup> The most significant factor explaining the differences is not migration levels or the deep inequalities experienced by indigenous children: it is public policy. Lower rates of child poverty are achievable with a poverty reduction strategy that explicitly focuses on improvements to policies and programs, calibrated with targets and measurement to advance child well-being.

Child poverty must be a focus in Canada's Poverty Reduction Strategy, not only because of a moral imperative to do better for children; but also because child poverty is an especially problematic, self-reinforcing cycle with long-term consequences for both individuals and societies. Where children are born along the socio-economic gradient shapes opportunity and has a strong influence on their outcomes<sup>7</sup>. Child well-being requires a broad set of conditions including food security, decent housing, parental and familial bonds, quality child care and education, dental and medical care, play and engagement<sup>8</sup>. Low income and broader income inequality impede provision and access to these, and the impacts on developmental outcomes appear very early in life.

Studies in the UK have found that as early as age 3, children from affluent backgrounds tend to do better on cognitive tests than those in less-affluent households.9 By age five, children from poorer families are 3 times more likely to score in the bottom 10<sup>th</sup> percentile.<sup>10</sup> This is partly attributable to the fact that differences in household income influence children's access to educational resources and experiences. However, education isn't the only domain in which poor children suffer. Children from less affluent households have poorer health outcomes than those from wealthier homes. 11 They tend to spend less time engaged in physical activity and consume fewer healthy foods. 12 Children at young ages can perceive social inequality. Children feel anxious when their parents do and excluded when others have opportunities they don't. This translates into a stress reaction that can impede a child's cognitive and social development.<sup>13</sup> In later years, it shows up as heightened anxiety, low life satisfaction, bullying and other risk behaviours. As well, low-income parents often work multiple, insecure jobs to make ends meet and disproportionately lack access to parental leave time and benefits, reducing the quantity and quality of family time. They tend to have less access to quality child care and early learning and development opportunities. High levels of anxiety and frustration impair the parent-child nurturing relationship. 14 This in turn affects a child's health, education and social and mental well-being. 15 Weaker relationships between children and their parents are additional consequences of child poverty.

About one-third of children who live in low income households will remain in low income as adults. <sup>16</sup> The chance that they will be socially mobile (i.e., move up the socio-economic ladder) is two times less likely than for children from non-poor households. <sup>17</sup> Growing up at the bottom increases the risk of youth unemployment, followed by lower earnings and poorer health in adulthood. This perpetuates a cycle of disadvantage across generations. It also creates higher remedial costs for health care, education, justice, social assistance and welfare systems. These costs begin to accrue in childhood and grow, diverting resources from positive investments in opportunities to support better outcomes across the population. These are the costs of poverty and inequality.

In addition to the dampening effects of bottom-end inequality or poverty on broad dimensions of child well-being, widening inequality in Canada from top to bottom has ushered in new challenges. Broad income inequality is at its highest level in three decades for most OECD nations. A wide gap between the richest and the poorest families has a broad impact on the health, education and mental well-being of young people. Wide inequality decreases the quality of life not only for poor children, but for all children within a country regardless of their income level. As income inequality has widened, the gaps between children in Canada at the bottom end have widened – in income, health, education and life satisfaction. UNICEF Report Card 13 presented ground-breaking evidence that industrialized countries that have wider overall income inequality, and wider disparities in different dimensions of children's lives, have lower average levels of child well-being.

The effect is not only to exacerbate poverty and poor outcomes at the bottom end, but to dampen the prospects of children in general. Countries like Canada with wide inequality and higher relative poverty have poorer child health outcomes (including more children with low birthweight and infant mortality, overweight and poor mental health); weaker social relationships along with more bullying and fighting; worse life satisfaction; fewer children in further education; and lower rankings in the UNICEF Index of Child Well-Being than countries with narrower gaps between the richest and the poorest.<sup>21</sup> Even Canada's education system, notoriously a strong performer in evening out social and economic disadvantage, is showing signs of strain. In unequal societies, there is a greater sense of competition and stress that shows up in worse outcomes across childhood. This is not confined to the most marginalized and low income children. Despite fairly steady economic growth, the disparity in outcomes among Canada's children has widened and average well-being has been stubbornly mediocre in contrast to other industrialized nations.

The impact of broad inequality is magnified for children as a result of insufficient public policy measures, particularly in the early years when the effects of disadvantage become measurable. Therefore, public policies that reduce inequalities from birth will have greatest positive effect. The Canada Child Benefit (CCB) introduced in July 2016 and the commitment to an early child care and learning framework are key steps. However, the CCB must be indexed to sustain its potential to reduce child poverty and improve a range of child outcomes, or the impact will dwindle rapidly to a level similar to that of the former underperforming benefit scheme by 2024<sup>22</sup>. Their positive impact would be amplified with more universal and better remunerated parental leave, better access to effective child development programming, and food and housing security. Investments in these areas would yield better outcomes across a range of child and youth well-being dimensions including health, education, life satisfaction and youth employment, particularly if broader income inequality is also addressed.

So, to improve outcomes in different domains of children's lives, we need to reduce overall income inequality and limit the tail-end child poverty gap. And, because children need effective

public services as well as material resources, we need to increase investments in the early years to reduce the effects of poverty and limit inequality. With the evidence presented by UNICEF demonstrating that high rates of inequality influence child well-being possibly as much or more than the level of family income, it becomes important to consider new methods of measuring child well-being, and new means of improving child outcomes.

**RECOMMENDATION #1:** Make the reduction of child poverty the focus of the Poverty Reduction Strategy, complementing and amplifying the impacts of cross-sectoral public policies and programs to achieve better outcomes for children.

#### **MEASURING CHILD POVERTY**

Measuring child poverty is an important feature of a Poverty Reduction Strategy. Without an official set of child poverty measures at the national or federal level, protracted debate about how to measure poverty has distracted from the task of dealing with it. The range of different calculations employed by think tanks and advocacy groups has only widened in recent years due to the lack of official measures, varying approaches taken in provincial/territorial poverty reduction strategies, and changes in federal surveys and available data. Internationally, Canada is becoming a data "island" as other high-income countries adopt common approaches that differ from the suite of measures used in Canada. The Government of Canada's strategy to employ multiple measures to describe low income recognizes that the complexity of poverty is challenging to measure, there is no perfect yardstick and different vantage points are valuable. However, poverty measurement should be updated and survey data refreshed so that Canada has a clearer and more sensitive picture of child poverty that can be disaggregated among groups and geographically; aligned across Canada's governments and advocacy organizations; and compared to other industrialized countries based on use of international standards.

Child poverty has specific characteristics that require specific approaches to measurement, distinct from overall population approaches. The objective of measuring child poverty is to increase our understanding of children's lives, and focus resources effectively and efficiently to combat child poverty and improve overall well-being. A key indicator of this would be to advance Canada's position up the UNICEF Index of Child Well-being from a middle position at 17 of 29 peer nations in 2013. The United Kingdom managed to move from last place (among 21 countries measured by the Index in 2007) to 16<sup>th</sup> place by 2013, just above Canada. A key driver was the UK poverty reduction strategy which included clear goals and benchmarks, and publicly documented progress.

## The Child Poverty Rate

An important question is, what level of income and other material resources is necessary for children to achieve good outcomes? UNICEF has demonstrated that to do so, it is necessary to decrease inequality and enable more children to participate "normally" in society. Family income is a partial requisite. The Low Income Measure (LIM) is a suitable measurement used by Statistics Canada and in some provincial poverty reduction strategies. Child poverty is visible when the LIM is applied to families with children. The LIM cut-off may be measured at 50 per cent of median income as by the OECD or at 60 per cent of the median as in the European Union survey, Statistics on Income and Living Standards, to facilitate comparison among industrialized nations.<sup>23</sup> In a high-income society where poverty is for most a relative concept and social inclusion is critical for child well-being, LIM provides an important assessment of how

many children live in families with incomes so much less than the average that they are excluded from normal conditions and opportunities for development.

The child poverty rate (LIM) should also be compared to the adult or overall population rate to gauge whether and to what extent poverty disproportionately affects children. The Poverty Reduction Strategy should include an objective to maintain the rate of child poverty lower than the adult or average rate. It should also aim to bring child poverty measured by LIM to a level at least comparable to other nations with similar resources – from 17% to less than 10%. When measuring the change in the rate over time, LIM can be problematic (e.g., when the rate improves because the median income has fallen relative to low income) and should be adjusted and complemented with other measures. UNICEF Report Card 12, *Children of the Great Recession*, used an adjusted LIM to measure change in low income before and after the financial crisis. Miles Corak proposes that LIM be adjusted using a five-year moving average of median incomes to measure change over time (a Moving Low Income Measure), complemented with an Anchored Low Income Measure for the purpose of setting a specific public policy target for governments, whether federal or provincial<sup>24</sup>.

# Child Poverty Gap

The child poverty gap measures how far the poorest children trail behind the average or normal child based on family income. Rather than the *number* of poor children, it reveals the depth of child poverty. This indicates the level of income benefits and transfers that are necessary to bring children in low income families closer to the "middle". There are two approaches used by UNICEF and many governments to measure the child poverty gap in affluent nations: (1) the income differential between the median family income and the average income of families earning less than 50 per cent of the median, and (2) the difference in family incomes between children at the 10<sup>th</sup> percentile of the income distribution and those at the median, as a percentage of the median.<sup>25</sup> Both are internationally comparable. The latter can also be used to compare the size of the material well-being gap among children to gaps in other indicators of child well-being such as healthy eating and school achievement. Using this approach to measure bottom-end income inequality, UNICEF found that in Canada, the poorest children at the 10<sup>th</sup> percentile of the family income distribution have family incomes 53 percent lower than the average child.<sup>26</sup> Generally, countries with high rates of child poverty also have large poverty gaps - more children in low income and some trailing very far behind the "normal" conditions for growing up. An important objective of the Poverty Reduction Strategy in addition to reducing the number of children in low income should be to reduce the depth of child poverty – the child poverty gap.

## Material Deprivation Analysis

Income is one proxy for the material resources available for children. However, it should be complemented with a more robust measure of the material resources that families and children have to support child development and well-being - the Material Deprivation Index. Analysis of material deprivation can help us better understand the situation of children at the bottom end of the income distribution. It helps to put into real terms the results of living in low income and reveals what poor children are able to afford and what items and activities they can't access. The uniquely Canadian Low Income Cut-Off and Market Basket Measure share some of the characteristics of this approach but are more opaque and more difficult to update and compare across jurisdictions.

Most industrialized nations participate in the EU survey, Statistics on Income and Living Conditions (SILC), which includes a Material Deprivation measure. Children are considered materially deprived when their family can't afford three or more of nine items considered necessary for an adequate or "normal" life: 1) to face unexpected expenses; 2) to afford a one-week annual holiday away from home; 3) to avoid arrears in rent, mortgage and utility bills; 4) to have a meal with meat or protein every second day; 5) to keep the home adequately heated; 6) to have a washing machine; 7) to have a colour TV; 8) to have a telephone; and 9) to have a car.<sup>27</sup> In 2009, child-focused deprivation indicators were included in EU-SILC, including indicators of children's access to healthy food and child development opportunities (selected results are reported in UNICEF Report Card 11). A Canadian approach developed with provinces and territories and more sensitive to children (which might, for instance, include access to the Internet and a cell phone) would provide a more robust analysis of how materially poor children are. Ontario has led the way with a child-focused deprivation index.

## Multiple Overlapping Deprivation Analysis

Child poverty should be understood as deprivation of the material, spiritual and emotional resources needed for children to survive, develop and be protected to the fullest extent possible. Material well-being - focusing on money and what it can buy - does not provide a fulsome picture of what it means to be a poor child in a rich country. Children experience poverty in multiple dimensions of their lives – including health, education, relationships and life satisfaction – and there are important feedback loops among them. Responses to child poverty include income benefits, but children also need access to services including education, health care, housing and transportation that are publicly *and* privately funded. Using income and material poverty measures based on affordability does not take into account the availability or the quality of public services children in Canada rely on together with adequate family income.

Multiple Overlapping Deprivation Analysis (MODA) is an approach to measuring child poverty developed by UNICEF - the most comprehensive measure of the multidimensional aspects of child poverty and deprivation. MODA broadens the lens of child poverty to include the 'big picture' of child well-being. It enables us to see not only the children who live in income poverty, but also those not achieving in school, those experiencing poorer health outcomes, etc. that are influenced by all levels of government. Because MODA reveals which deprivations children experience simultaneously in different aspects of their lives, it can identify when multiple inequities and overlapping deprivations are taking place (including or complementing monetary poverty), shed insight on the influence of family income/affluence on this, and generate a profile of which children are most deprived. It can reveal whether deprivations (e.g., in early child care or nutrition) are due more to affordability or to access. It can also monitor key aspects of well-being that are relevant for children at particular stages of their lives.

MODA provides policy-makers with more detailed information about the areas and severity of deprivation, revealing where and for which children it would be effective and efficient to direct policies, programs and services such as income, education or housing. This is important for policy-makers since many of the measures taken to reduce poverty and inequality involve enhanced public services rather than just money – for example, Ontario's universal early childhood education and Quebec's child care programs.<sup>29</sup> International research (including research in Canada) shows that typically there is a fairly small overlap among children who are income-poor and those who are deprived in other aspects such as having healthy food and health care. Therefore, measurement based solely on income may exclude a large group of children who live in more affluent families but are not accessing important services and supports – and experiencing poor outcomes in certain aspects of their development. For income-poor

children, it can reveal confounding effects on income benefit and transfer programs, which might be assessed as less effective and less efficient in reducing poverty when children are deprived of public services necessary for development and well-being.

Some other defining characteristics of MODA of note:

- The child is the unit of analysis rather than the household, since children experience poverty differently from adults based on different developmental needs;
- It recognizes that children's needs are not homogenous across their childhood; the life-cycle approach reflects the different needs of early childhood, primary childhood, middle years and adolescence:
- It applies a whole-child approach by measuring the deprivations children experience simultaneously, revealing those most deprived and the ways they are deprived;
- It treats deprivation and income poverty as separate fields of well-being; yet it reveals
  overlaps between monetary poverty and multidimensional deprivation when income or
  consumption data are available;
- It supports a focus on equity and progressive universalism in the design of policies and programs, because it reveals the breadth of deprivations across the socio-economic gradient as well as identifying the geographic and social location of highly deprived groups;
- It analyzes the extent to which the background characteristics of children (and their households) are associated with the risk of multidimensional deprivation, helping inform effective policy design/response<sup>30</sup>.

UNICEF Canada recommends that the Government of Canada develop a domestic version of MODA to create a national picture of child poverty, inequality and well-being that can be disaggregated to different geographic scales. We have worked with children, youth and other stakeholders across Canada over the past several years to identify the domains and indicators of a comprehensive framework of child well-being, which could inform the MODA. The Prime Minister's Youth Advisory Council could play a role in testing and validating a MODA.

Domains of well-being can be drawn from UNICEF's Index of Child Well-being and our work with children and youth, including:

- Material well-being
- Health and safety
- Risk-taking
- Education
- Employment
- Affordable living conditions and environment
- Relationships
- Engagement

Indicators and data to populate MODA can be built into and/or extracted from existing Canadian surveys, such as the Canada Labour Force Survey, the General Social Survey, the Community Health Survey, the Health Behaviour in School-Aged Children Survey and the Census. Particular attention should be paid to ensuring that indicators are appropriate for and include the hardest-to-reach young people, including indigenous populations. Some provinces and territories already include relevant indicators in their Poverty Reduction Strategies and in child and youth strategies, such as access to affordable housing and the high school completion rate. MODA should be explored for its potential to measure child poverty in First Nations communities

where, due to unique fiduciary and economic arrangements, income may not be a sensitive yardstick. The dimensions could be adjusted to include cultural and land-based aspects of child well-being and deprivations more common to First Nations communities such as access to potable water.

Change over time can be measured by converting the MODA to an index such as OPHI's Multidimensional Poverty Index. MODA may also be used for international comparison if calibrated to the EU-MODA. The EU-MODA is a special application of the tool for European Union countries, Norway and Iceland that includes dimensions and indicators focused on material well-being, extracting data collected by the EU-SILC (e.g., housing, nutrition, health care access and NEET, with different versions for different stages of the life cycle). It has been useful to monitor levels of poverty and social inclusion in the EU, and to set poverty reduction targets.<sup>31</sup>

**RECOMMENDATION #2**: Set targets to reduce both child poverty (bottom-end inequality) and overall income inequality that include:

- Overall income inequality (multiple, internationally comparable measures such as Gini)
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- Disaggregation of all measures to calculate the inequality gaps
- Canada's relative position in the UNICEF Index of Child and Youth Well-being

#### CONCLUSION

Twenty-five years after Canada ratified the Convention on the Rights of the Child and well past the date by which the Parliament of Canada pledged to eradicate child poverty, it is time to do better. Canada's Poverty Reduction Strategy should have a First Call for Children, based on article 3 of the Convention:

In all actions concerning children, whether undertaken by public or private social welfare institutions, courts of law, administrative authorities or legislative bodies, the best interests of the child shall be a primary consideration.<sup>32</sup>

The well-being of children and youth is lower than Canadians expect for our great nation – at a stubborn, middle position among rich nations and becoming more unequal. Today, children do not come first. A Poverty Reduction Strategy is needed not only to reduce child poverty but also to address widening income inequality. Until we do so, we will not see the kinds of outcomes for children that peer nations manage to achieve - along with robust economies.<sup>33</sup>

The Government of Canada has taken significant steps to reduce both bottom-end inequality – the traditional territory of child poverty – and broader income inequality. The reformed CCB and a start to an early child care and learning framework are key measures. They need to be supplemented as soon as possible with indexing the CCB, improvements to parental leave, child development support, and housing and food security, designed with the principle of progressive universalism and with opportunities for social innovation to do things better. Tackling both income poverty and income inequality will amplify the impacts of these investments and yield measurable improvements in child outcomes, from the earliest years to high school graduation and youth employment.

Our progress must be measured with robust, child-sensitive approaches. By 2030, we can reduce child poverty to below 10%. We can move Canada up the UNICEF Index of Child Wellbeing while reducing disparities. We can do our part to achieve Goal 1 of the universal Sustainable Development Goals (SDG), to 'End poverty in all its forms everywhere'. We can be the best country in which to grow up.

- <sup>5</sup> Ibid.
- <sup>6</sup> Ibid.
- <sup>7</sup> Wolff, Lisa. (2016). Fairness for Children: Canada's Challenge. UNICEF Canada. Toronto, Canada.
- <sup>8</sup> Wolff, Lisa. (2014). Children of the Recession: Canadian Companion. UNICEF Canada. Toronto, Canada.
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- <sup>10</sup> Ibid.
- <sup>11</sup> Ibid.
- 12 Ibid.
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- <sup>15</sup> Ibid.
- <sup>16</sup> Wolff, Lisa. (2016). Fairness for Children: Canada's Challenge. UNICEF Canada. Toronto, Canada.
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<sup>&</sup>lt;sup>1</sup> Adamson, Peter. (2013). Child Well-being in Rich Countries: A comparative overview. Innocenti Report Card no. 11, UNICEF Office of Research – Innocenti. Florence.

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<sup>&</sup>lt;sup>3</sup> Fanjul, Gonzalo (2014). Children of the Recession: The impact of the economic crisis on child well-being in rich countries, Innocenti Report Card no. 12, UNICEF Office of Research - Innocenti, Florence.

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