



Social Planning Council
of Cambridge and North Dumfries

June 2006 Poverty Symposium Proceedings

Introduction

The Social Planning Council of Cambridge and North Dumfries held its first annual Poverty Symposium as part of DIRECTIONS on June 9th, 2006. The Social Planning Council has had a long standing interest in reducing poverty and believes that the current level of local poverty in this community is unacceptable for a first world community. The SPC is committed to continuing efforts to keep poverty on the agenda of local decision makers. As a result, the SPC will be forming a planning committee to review and follow-up on the outcomes and recommendations from the event.

This poverty symposium was especially timely, as evidence is increasingly showing that communities with a wide income spread between the rich and the poor also tend to have less healthy populations. Many community leaders demonstrated their support for this event as they were directly involved by facilitating group discussions on specific poverty-related concerns. These small groups addressed a broad range of concerns related to poverty, such as employment and training, poverty and the media, social policy, living wage, “living with less”, seniors and poverty, as well as housing and homelessness (more details follow). Therefore, this symposium was relevant and useful to our community, as it provided a wide array of perspectives on poverty issues.

The purpose of the symposium was to:

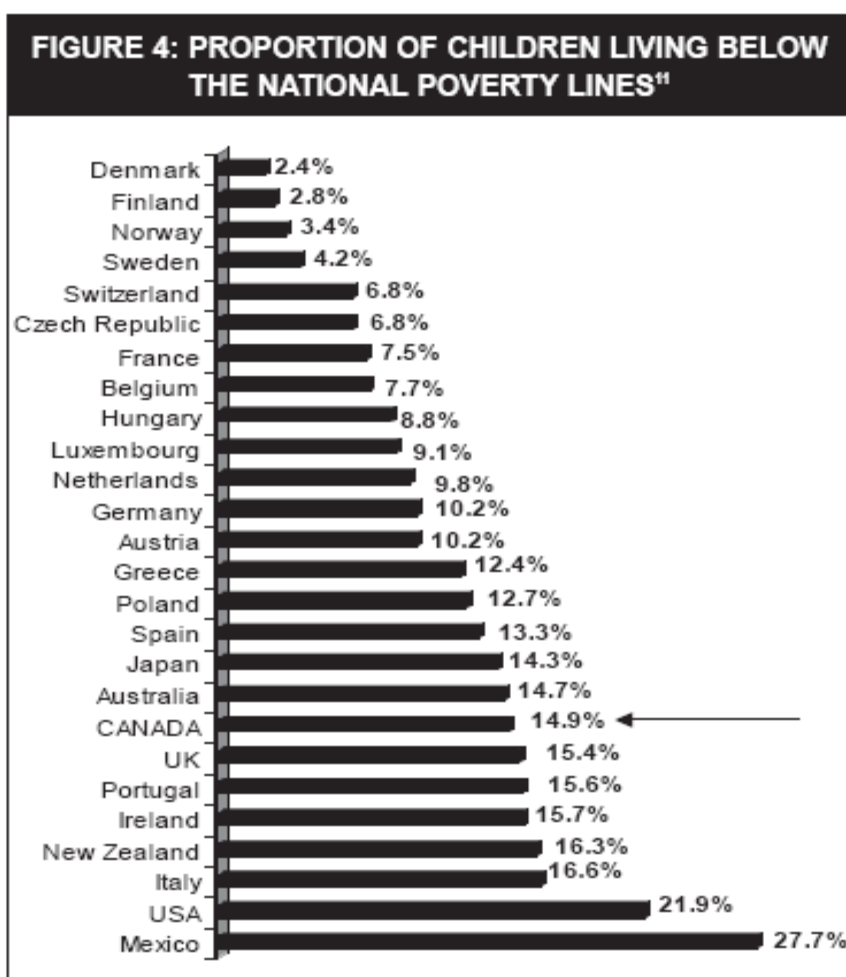
- Raise awareness of national and local poverty issues,
- Share current initiatives addressing issues of poverty and
- Explore strategies for change and social justice

Though a strongpoint of this event was that it is grounded in the Cambridge and North Dumfries community, it also had a national relevance since the keynote speaker was Jacquie Maund, a spokesperson from Campaign 2000. Campaign 2000 is a cross-Canada, non-partisan coalition with 100 partners across Canada (50 in Ontario), and is a public education movement to build Canadian awareness and support for the eradication of child poverty. The keynote address spoke to the current situation of poverty in Canada and beyond while presenting findings from Campaign 2000's latest 'Ontario Report Card on Child and Family Poverty'.

Presentation by Campaign 2000

Jackqui Maund, Coordinator from Campaign 2000 opened her keynote address by reminding all those in attendance of the Canadian government's declaration to eliminate poverty by the year 2000. Despite this declaration, poverty in Canada continues to be at unacceptably high percentages. Figure 1 demonstrates Canada's poverty rate in comparison to other countries in the world.

UNICEF's second report, *Child Poverty in Rich Countries 2005*, continues to rank Canada a dismal 19th out of 26 OECD countries in a global survey of child poverty rates in industrialized countries¹⁰.



How have some countries kept such low levels of child poverty?

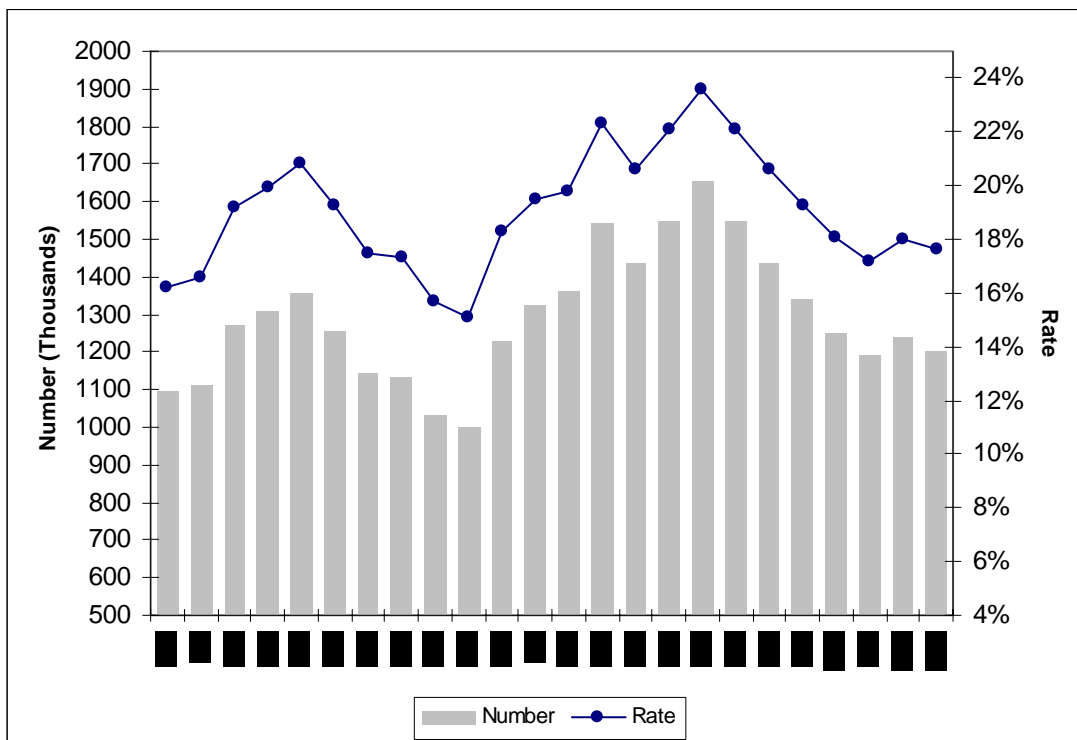
- Spending >10% of national income on social spending for families with children
- Promoting high quality jobs
- Generous cash transfers (tax allowances, income programs for families) and good public services for families with children

Source: UNICEF, 'Child Poverty in Rich Countries, 2005'. *Innocenti Report Card No. 6*, UNICEF Innocenti Research Centre, Florence.

Tackling Child Poverty: What Do We Know?

- Child and family poverty is a structural problem.
- Canada will never be able to end child poverty unless families are prevented from falling into poverty in the first place.
- There is no simple or low-cost solution to ending child poverty.
 - Countries with the lowest levels of child poverty have the highest rates of social investment.
 - A successful strategy includes a comprehensive package of labour market, income security, early learning and child care, and housing programs.

Child & Family Poverty in Canada



At national level Campaign 2000 calls for:

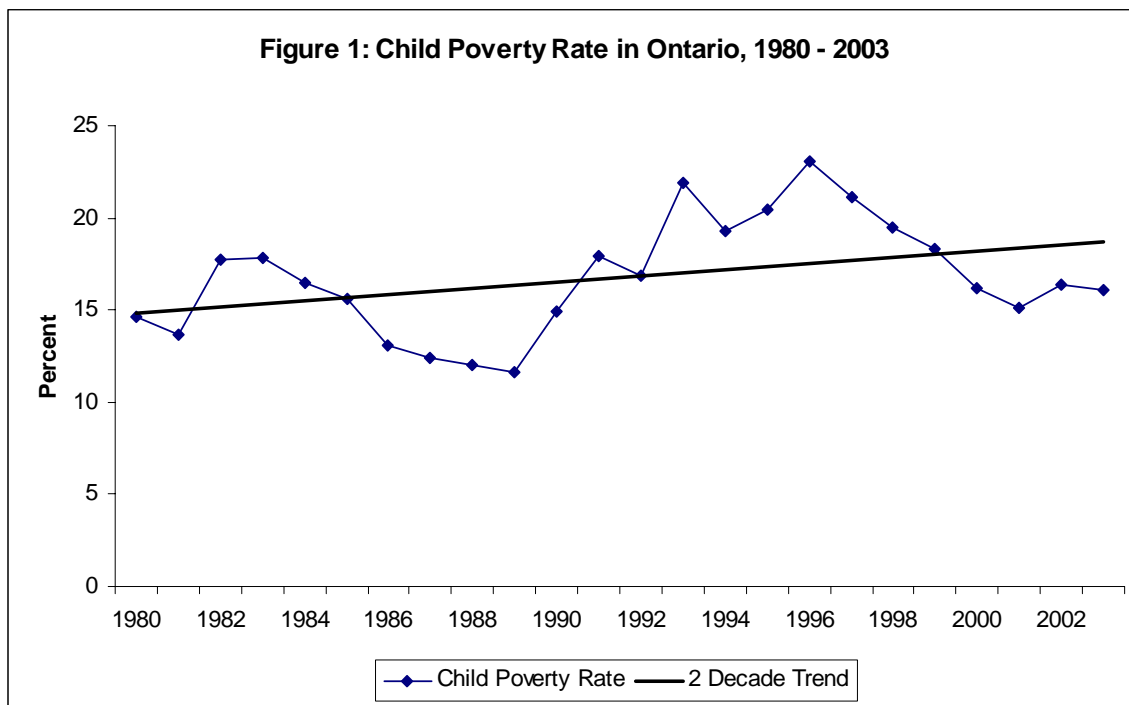
- Increase Canadian Child Tax Benefit to \$5,000/child/year
- Increase minimum wage to \$10/hour inflation indexed
- Invest in family supports:
 - universal, accessible child care
 - affordable housing
 - education & training

Current status at national level:

- \$1,200 family allowance (current federal government's child care plan): better if flowed through Canadian Child Tax Benefit.
- Arthur's Commission (due in September) should prompt minimum wage discussion.
- Child care: keep up the pressure and public discussion.
- Housing: concern that federal government is pulling out.
- Newfoundland & Quebec have poverty reduction strategies.

See www.campaign2000.ca for more information

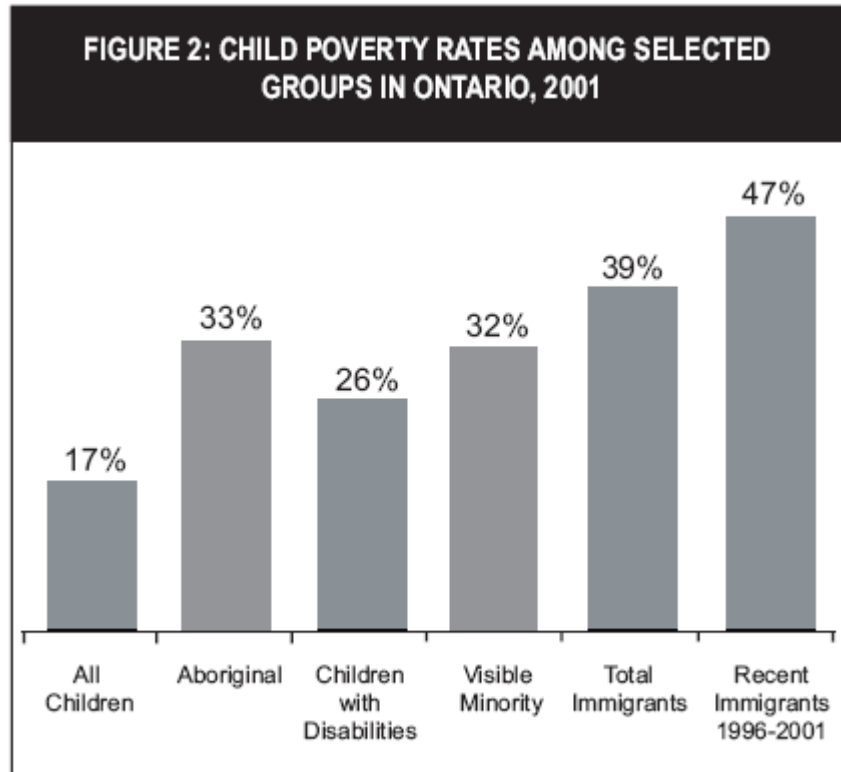
Child & Family Poverty in Ontario



Source: Canadian Council on Social Development, 2005, using Income Trends in Canada 2003. Statistics Canada

Child Poverty Rates Among Selected Groups in Ontario, 2001

(taken from Ontario Campaign 2000's *Putting Children First, 2005 Report Card on Child Poverty in Ontario*, page 3)



Source: Statistics Canada, Census 2001

Key Findings

- 1 in every 6 children/youth living in poverty.
- Many families living far below the poverty line.
- 33% of low income children are in families with parents in workforce full time/full year.
- Poverty rates for Aboriginal, visible minority, and immigrant children twice the Ontario rate

What do the numbers tell us?

- Economic growth not solving our child poverty problem
- Social safety net not preventing families from falling into deep poverty
- A job not always a route out of poverty
- Seeing increased racialization of poverty

Campaign 2000's vision

- Parents need to be able to raise families in dignity & decency, whether in workforce or not.
- Social assistance should provide adequate incomes for families to meet basic needs, & reflect cost of living changes.
- Social assistance should support, not stigmatize.
- Working parents should earn enough to lift families out of poverty.

Ontario Action Plan for Children & Families:

(i) Investment in social programs:

- Raise & index social assistance rates;
- End clawback of National Child Benefit Strategy;
- Expand regulated quality child care spaces; and
- Invest in affordable housing.

(ii) Good Jobs at Living Wages

- Increase minimum wage \$10/hr with inflation indexation;
- Enforce/update Employment Standards Act so that contract and temporary workers are covered; and
- Services to help immigrants secure jobs in keeping with training & experience.

Funding required for the Ontario Action Plan:

- \$3 billion over 5 years
- 2006 Budget showed \$2.2B unexpected revenues; was used to address "transportation deficit"
- Need government to address "social deficit" in its next Budget – last one before '07 election.

What actions can communities take?

- MPP/MP lobby meetings
- Community meetings to raise awareness
- Work with low income parents
- Engage local media
- Explore local Living Wage campaigns
- Join province-wide campaigns (e.g. End clawback, WWRD)

See www.campaign2000.ca/rc/pdf/ON_C2000_RC05_EN.pdf for more information

Small Group Sessions:

Those in attendance at the Poverty Symposium participated in one of seven small group discussion tables to look more deeply at certain aspects of poverty related issues.

Living with Less

Joe Mancini/Working Centre

Background

Grassroots groups are helpful in poverty alleviation with they create concrete projects that assist people with building relationships, finding access to the things they need and developing the necessary skills to deal with their circumstances rather. These concrete programs need not be bureaucratic as low income people are not well served by these systems. Access to tools and projects, by their nature, inspire individuals to work together to serve the community and each other. Those in attendance discussed the difference between building relationships and bureaucracy in relation to poverty relief.

Joe Mancini from the Working Centre shared information on how their organization has effectively developed community tools to assist people in their daily lives. Some program examples include bicycle and computer repair, community gardens, barter-works and a community kitchen. The Working Centre has found that people coming together for a program or service become a community to each other. The participants support each other beyond the specific mandate of the program. Building these communities of support has become one of the functions of the Working Centre.

Group Discussion

What are some of the issues that low-income people face?

- dealing with schools and other bureaucracies
- people struggling with basic needs
- there are many services in Waterloo Region – but people have a hard time accessing the supports and services they need – need a database of what is available
- easier for some to stay on assistance programs as they lose their health benefits when they leave the system
- Many supports and resources are only open during the day – working poor are disadvantaged
- Changes in Employment Insurance eligibility affect the working poor – for example in the past people working 20 hours a week were eligible, but not now
- We live in an overall affluent community – relative poverty for those below poverty line – hard for low-income people as they see so much affluence around them
- Increasing cost/charges in school system – children feel left out if they are unable to participate in social/recreational events (e.g. school trips) for which there are charges

- Our culture professionalizes life and believes that “bigger is better” – this further isolates the poor
- Takes a huge effort to live when poor, takes too much energy – families might not take advantage of supports available because of difficulties in accessing – families might go to convenience stores rather than cheaper grocery store options as they are too far away, too complicated to get there.

What supports are currently available?

- Waterloo Region has more resources than many communities
- Housing workers helping – provide budget information
- Outreach workers at community centres
- Credit counsellors
- Teachers
- KW Counselling
- Some supports available through schools: examples – Families and Schools Together (FAST) as well as Family & Children’s Services programs are both helpful as they create relationships with schools and community
- Low cost meals available at the Working Centre
- There are some supports for low income families that they often don’t take advantage of as they don’t have energy or time to seek out (e.g. recreation sponsorships).
- churches

What are the issues?/What do we need?

- poverty is relative – e.g. Canada vs Africa; but also low income in Canada vs well-to-do
- pressure of our current working economy
- low status for the working poor
- effort it takes to live simply – goes against the grain
- living with less is where it is at – but no policy in this area
 - o joy in growing one’s own food and getting around by bike
 - o many lack the pre-requisite skills

What action needs to take place?

- Small choices and individual action can result in huge positive action and change - work you do with an individual can make a big impact – “build one at a time”
- Advocacy for sustainable social services

Living Wage (Towards a Sustainable Livelihood)

Mary MacKeigan/Opportunities Waterloo Region

Background on the Living Wage:

Living wage campaigns have been going on in the United States since 1994. It started in Baltimore in 1994, when the city passed an ordinance requiring firms to pay employees a rate above the minimum wage while working on city contracts. Living wage campaigns are based on the belief that pay rates should be sufficient to provide a decent standard of living.

Two Types of Traditional Living Wage Campaigns:

1. **City or Regional ordinances** - governments make it policy to only hire contractors who pay a living wage to their employees.
2. **Voluntary** - encouraging employers to pay living wages through marketing and public awareness campaigns, local champions, etc.

There are Canadian campaigns going on not only in Waterloo Region, but also in communities such as Niagara Region, Calgary and Edmonton.

Group Discussion:

What are the issues? What needs to be done?

- There are 17,000 people in Waterloo Region who are working poor
- Increasing numbers of working people using foodbanks
- In 2003, Opportunities Waterloo Region developed a modest sustainable livelihood budget for a single person. The estimated hourly wage was \$13.21 per hour. There was resistance in the business community for such a high wage jump from the minimum wage.

Living Wage Campaign in Waterloo Region:

Opportunities Waterloo Region ('Opportunities') is taking on a non-traditional approach and we have moved away from the term 'living wage' Now, we are focusing on a comprehensive, multi-prong approach in order to increase and create assets necessary for low-wage workers to achieve a Sustainable Livelihood. We know it takes more than a wage. It also takes accessible/affordable housing and transportation, drug and dental benefits, child care, just to name a few. We also have rural – not just urban areas to consider.

Below are some of the areas that Opportunities Waterloo Region's Leadership Roundtable and network of partners are currently developing strategies for:

- Employer's tool kit
- Employers' Handbook on Best Human Resource Practices (child care options, training, etc.)
- Low-Wage Worker Community Forum
- Low-Wage Worker Resource Booklet (a listing of resources that are available and accessible to working poor)
- Affordable access to youth recreation
- Updating the 2003 sustainable livelihood budget for urban and creating a budget for rural.

Opportunities is considering future strategies, such as:

- Alternative to payday loan organizations
- Increase minimum wage campaign
- Increase the uptake of benefits, subsidies and tax credits
- Literacy and education
- Drug, dental - health benefits

- Employers worry about competitiveness when wages increased
- Opportunities has moved away from its voluntary living wage campaign and is now looking at other strategies. It is valuable to have a sustainable livelihood budget in order to begin conversations or raise public awareness.
- Still good to have a dollar figure as a discussion starter
- Could start local discussion with ethical question “why should people working full-time be below the poverty line?”
- Not sure if City of Cambridge has a living wage or fair wage policy
- LICO is controversial as it is not really a living wage
- Questions for further research – How many people are above LICO but below sustainability? What has worked in other countries? How did they make improvements?
- Need to increase wages in steps – proven to not result in job loss (increasing body of literature to show this – mostly from Scandinavian countries)
- Need to set clear goal, start small, take baby steps and celebrate success – ask the question, what do we want to achieve in Cambridge? – is the current situation acceptable? Staging – small steps and clear goals
- Seek Input from business (those in business we already know)
- Educational piece – message out – create awareness
- Involve labour, low wage earners willing to tell their stories, faith community, United Way
- Host evening meeting
- Have examples from other communities (Toronto has fair wage policy, Baltimore, Calgary has free transit passes, etc.)
- Perhaps use example of local business that has recently reviewed their wages.

What resources exist in community for low-income people?

- o NCB Outreach workers
 - Limited resources for working poor
 - Training funds reduced
 - Food vouchers, recreation supports still available
- o Rent bank limited for low-income families
- o People need more information on what is available for them.

Recommendations:

- o SPC-CND follow-up on a local community discussion/dialogue session on living wage (as described above) – feed information back to Opportunities Waterloo
- o SPC-CND to investigate what the City of Cambridge’s current policy is on wages
- o All involved to support the work of Opportunities Waterloo Region by enhancing partnerships and communication on this important issue.
- o Connect with other similar Ontario communities conducting work in this area to build on their lessons learned.

Media

Carol Goar/Toronto Star

This session gave participants an opportunity to talk about the frustrations they face in getting coverage of poverty, homelessness, need and hunger issues. Carol Goar then provided her perspective as a journalist who has written about social issues for more than 20 years. The group explored the clash in expectations, communication gaps and misunderstandings that often prevent the message from getting out. As well, they discussed means to work around them.

Strategies for dealing with the media (by Carol Goar)

Good Ideas:

- Take advantage of news events – federal, provincial and municipal budgets, the launching of food bank drives, the release of poverty statistics, local charity campaigns – to tell your story. That’s when journalists will be most open to hearing it.
- Make sure you have something to say. The fact that Canada’s poverty rate is still unacceptably high is lamentable, but it isn’t new. Find something to say that people don’t already know.
- Put a human fact on the issue. This can be difficult because you don’t want to exploit low-income people or violate their privacy. But, for example, if you can find social assistance recipients or single mothers who can’t afford groceries, it will have a much more powerful impact than facts and figures.
- Be as concrete and specific as you can. How much does an individual living on social assistance get? (\$536. for an individual, \$987 for a single parent with child). What is the average rent for an apartment in Cambridge? How much does that leave for groceries? That will have a much more powerful impact than facts and figures.
- Work together. When social activists, housing advocates, child care proponents, food bank workers, churches and charities forge alliances, they are much more effective than when they speak individually.
- Figure out who covers social issues in local media (in some cases, there won’t be anybody because the staff is too small). If there is a journalist who is open to stories about the disadvantaged, help him or her as much as you can.
- Be patient. Building contacts and consciousness takes time.

Bad Ideas

- Don’t inundate the media with non-stop request for coverage. Pick your times and spots.
- Don’t use guilt to get a reporter to write about poverty. Most have limited control over their assignments. Moreover, they’ll stop taking your calls.
- Don’t assume that everybody knows the extent and seriousness of poverty in this country or this community. Lots of people don’t.
- Don’t ignore or belittle progress in the fight against poverty. Celebrate it, no matter how minimal it is, but use it to put the extent of the problem in perspective.
- Don’t rely on national or provincial poverty figures if you can get local ones. People need to understand that it’s their neighbours who are affected, not just strangers in downtown Toronto or on an out-of-sight native reserve.
- Don’t give up. There will be disappointments and setbacks and stories that fall through. But you’ve got to keep fighting.

Group Discussion

What are the issues from the media's perspective?

- Carol shared that it is a journalist's job to look at the issue from various perspectives – first the public's next that of low-income Canadians and finally that of anti poverty organization (APOs).
- Journalists can't afford to be one-sided. They have to strive for truth and balance.
- A good journalist strives to avoid stereotypes, especially in regards to poverty issues.
- Due to downsizing at many media organizations, there aren't enough reporters to cover everything and editors tend not to give priority to social issues. However, columnists often have more creative licence.

What are the issues from nonprofit's perspective?

- Nonprofits have sometimes struggled with the media's insensitivity to low-income people and want to shield them from negative and sensational side of stories.
- Nonprofits need to get better at celebrating and reporting success. Some activists want to hide or downplay progress to keep the pressure on governments. In theory APO's should be "working themselves out of jobs" – for them success may actually mean harm for their organizations. Some organizations may not want to report stats accurately as it may lead to funding cuts.

Recommendations:

- Nonprofits can write letters to the editor or opinion page submissions when frustrated by media coverage – can be effective and cathartic.
- Focus press releases and media articles on what's new or different.
- Utilize strategies provided by Carol Goar.
- Perhaps work collectively to encourage local media to have an anti-poverty day.

Seniors – Poverty and How it affects Nutrition

Monica Morrison, Meals on Wheels & Community Home Support

This group looked at how to identify older adults in our community who cannot afford to eat properly. They discussed tools that could be developed, relationships that could be established in the community to help identify seniors at risk.

Group Discussion

What are the issues?

- People living alone are at a higher risk of not being identified as needing support
- Women are at a higher risk of living in poverty than men – many older women are not accessing pensions
- Many seniors are eligible for additional benefits but are not accessing them – not aware
- Immigrants – lack of service before but made do – now growth influx
- Other mitigating issues compound issues for seniors – mental health/substance abuse

What resources or supports are available?

- Revenue Canada website – call HRSDC
- Ontario Seniors Secretariat – resource booklet
- Affordable food accessibility – mapping
- Community awareness - knowing doctors office, community health clinics, hospitals

Background

- Healthy eating is paramount for maintaining a healthy body. Diet helps prevent chronic diseases, and overall decline of the health of an individual.
- Poverty contributes to the decline of oral health which effects eating.
- Statistics – what do we know?
 - o On a national level, in 1991, 92% of all people aged 65 and over lived in a private household, 28% of them lived alone.
 - o In Waterloo Region:
 - In the 1996 census 10% of the population were over the age of 65.
 - The 2001 stats show that it was 11%.
 - o As our population ages these numbers will increase. The poverty issue that is part of the under 65 cohort will be part of the over 65 cohort.
- If a person over the age of 65 only has transfer payments as a source of income they will be living in poverty. For example, a single senior getting OAS/GIS only, gets \$938.38 per month.
- The other area to look at is accessibility to affordable food. In 2004, Waterloo Region Public Health put together a map that indicated what type of Food Retail outlets were available to consumers and where they were. Where a person shops depends on how much money they have, and how they can get to the food source. As a person ages you run a higher risk of disabilities. Statistics Canada states that 83 % of people over the age of 85 have a disability. So if you cannot go far, and the convenience store is the closest food retail, and you are on a limited income you are not going to have available healthy choices, at affordable prices.

Recommendations/What is needed?

- Community awareness program
 - o Education against stigma – “okay to ask for help” Need peer spokespersons – change the way its talked about – “you have the right”, “entitled”
 - o Educate family members
 - o Neighbourhood associations could be doing this – community meals programs (e.g. Kitchener Victoria park school has meal program)
 - o Educational tools – media/newspapers – on topics such as rights to money/benefits
 - o Start outreach with the young old
- A food delivery service from grocery stores (e.g. KW has a program where groceries are bought)
- Grassroots programs with seniors – medical bracelets, lifelines – government should pay – can’t afford not to do it – lifeline is cheaper than long term care
- Not enough long term care facilities not available – lobby government
- Creative ways of meeting needs – matching single moms with seniors (intergenerational); school meals ideas; link seniors with childcares; congregate dining programs at neighbourhood sites
- Stigma – make programs universal, not just for poor people
- Need to make seniors centres and programs more welcoming - people who need it most currently don’t feel welcomed
- Investigate what other communities are doing – e.g. SOS – seniors offering support – senior volunteers (Guelph example)
- Idea: city fund a position that is a case manager for people not in CCAC – to hook seniors up with appropriate services
- Lobby government to automatically offer OAS and GIS instead of an application process
- Use seniors clubs as advocates
- SPC could do an educational study
- Promote Public Health’s nutritional programs (e.g. preventative cooking)

Training and Employment

Susan Grimes/Lutherwood

This group looked at what strategies are needed at the local, provincial, and national levels to address the issues of persons who are under-employed or working poor. They also discussed how we, as a community, ensure we develop a skilled workforce to meet the needs of a changing labour market. And finally they considered strategies to address the needs of unemployed persons, including youth, adults, mature workers, immigrants, women, and disabled persons.

Background (by Susan Grimes)

A changing labour market in Waterloo Region has led to an ever widening gap between those who find numerous opportunities to access well paying jobs and those who find themselves continually facing long term unemployment, underemployment, lay offs and plant closures. As the labour market has shifted from a primarily agricultural, to industrial, to increasingly technology based economy, individuals and families have faced the challenge of earning sufficient income to fully participate in society. According to a recent Ontario Regional Labour Market Report (MTCU 4th quarter report Oct.-Dec. 2005), the Kitchener Census Metropolitan Area was the leader among CMA's in job growth, increasing employment by 4%. Growth in Waterloo Region's Technology Triangle has been fueled by growth in the high tech and services sectors, while at the same time this Region has been particularly hard hit by job losses in the manufacturing sector. The Region was once a leader in the shoe, textile, and plastics industries. Technological changes have led to the demise of these industries.

This July, 1100 employees of B.F. Goodrich will lose their jobs. The ripple effect in the local economy will be huge. To use this example to illustrate the financial impact on families, if we consider that the average family size in the Region is approximately 2.5 persons, then we can see that over 2500 people will be immediately affected by that one closure alone. This reflects the continuation of a trend towards declining jobs in the provincial manufacturing sector, with total losses of 165,000 since the end of 2002 (The Record, May 6, 2006).

Job loss frequently leads to poverty as income support systems prove woefully inadequate to meet the needs of local families. Changes to the Service Canada Employment Insurance program have made it more difficult for individuals to qualify for benefits and for those who do qualify benefit periods have also been reduced. A recent article in The Record stated that only 1 in 5 unemployed people qualify for employment insurance benefits (The Record, May 15, 2006) similarly, the provincial Ontario Works program provides only subsistence level support to families affected by job loss. Education is a key factor related to job loss and the incidence of poverty. Generally, the higher the level of education the less the impact of job loss, as these individuals are better equipped to transfer skills and experience to new opportunities in the labour market. Unfortunately, individuals impacted by job loss in the manufacturing sector frequently have lower educational attainment. Most of the available jobs require a minimum of a high school diploma while an increasing number demand college or university completion. In the Cambridge area, approximately 14% of working age individuals (20-64) holds a university certificate, diploma, or degree ((MTCU 4th quarter report Oct.-Dec. 2005).

Preparing our residents to compete in this new economy is a responsibility to be shared by the entire community.

Youth are also disadvantaged as they often lack both experience and education. Youth are frequently employed in service sector positions with minimum wages, little or no benefits, and limited opportunity for advancement. Women, sole support parents, immigrants, and individuals with disabilities also face considerable challenges when seeking employment and they are at even greater risk of living in poverty.

Access to re-training is a major issue that requires the combined efforts of the private sector, government, and educational institutions. In recent years government funded re-training programs have all but vanished. While there are excellent examples of employers who invest in workplace training, more needs to be done. A recent article in the Globe and Mail's Report on Business (Report on Business, April 24, 2006) indicated that the Region of Waterloo leads the country in economic development and that it could serve as a model for other communities. While this is true, we need to ensure that all residents in the community have equal access to opportunity. The Record recently conducted a survey as part of its' SmartCity forums to determine what residents believe are the key challenges facing the community (The Record, May 6, 2006). The issue of poverty was not even among the possible topics for citizens to choose from. We need to increase awareness of the issues and identify solutions to address this problem.

Some strategies suggested by the Toronto based Task Force on Modernizing Income Security for Working Age Adults include reform of the employment insurance program, creation of a refundable tax benefit for all low income working age adults, and provision of a national disability support program for those unable to enter the workforce (The Record, May 16, 2006). Additionally, we need to ensure that basic stability issues are addressed. These include the provision of affordable housing, development of a true national child care program, and increasing social assistance benefits. In the 1990's social assistance rates were cut by 21.6%. Although there have been some increases since then, they have not restored rates to their earlier level. At the same time, the cost of living continues to increase.

Mel Hurtig, in his book "Pay the Rent or Feed the Kids", wrote: "How is it that somehow Canadians seem prepared to tolerate so much hunger, homelessness, and suffering in such a relatively well-to-do country (1999). We need to prepare for the pending changes to programming resulting from the recently signed Labour Market Development Agreement between Services Canada and the Ontario provincial government.

Group Discussion

What are the issues/what's needed?

Individual perspective:

- Isolation of people needing help— don't know where to go – gaps in service
 - o Could bring in other sectors to help with this – e.g. business community
 - o People need help navigating the employment system – coordination required
 - o Reduced self-esteem and self-worth when downsized
- Need continuum of service from self development to employment strategies and training

- People need basic support to learn to market themselves
- New Canadian program
 - o Translate employment service information into different languages – need government support and money for this

Government perspective:

- Need coordinated local/provincial/federal strategies to address service gaps
 - o Need ongoing government commitment to training and employment services

Business perspective:

- How do we build a skilled workforce? Need dependable/reliable workers
- There are many unemployed people needing work and many businesses looking to hire – how to bring the two together?
 - o Perhaps employers could pool training instead of laying people off
 - o Educate employers – how training employees ultimately benefits them and their bottom line
 - o Money needed to educate employers about apprentice and pre-apprentice programs – create more incentives and more such programs that are paid by government
 - o E.g. need for trades employees – could train from within
- Downsizing – need to realize impacts on population/community – how best to facilitate them when inevitable?
 - o Employees need information about available supports and there is a need to ensure adequate supports are available.

Employment agency perspective:

- Address needs of working poor and underemployed
- Language skills program - Need easier screening process and more flexibility in programming, reduce benchmarks, be more culturally sensitive – credentials sometimes seem arbitrary
- Need for ongoing updates and good dissemination of information – could be directory created – may need to be updated quarterly and programming changes so quickly
- Career services – there are not as many as there used to be – funding cuts – need to be built back up
- Link with employer and educator system – need easier recognition of prior learning and work – prior learning assessment
 - o Work with businesses to review professional or educational credentials required for positions – ask what’s really needed for the job?
- Raise awareness of impact of downsizing on community
- Need collective letter writing campaign to government to ensure more commitment to training and employment programs

Homelessness and Housing - "Building" for the Future: Where we are now and where should we be going?"

Gay Slinger/Waterloo Region Community Legal Services

This small group explored the current situation of housing and homelessness in Cambridge and North Dumfries Township and discussed alternatives for the future to better accommodate those in our community who are very limited financially. The session was a time to think creatively and have a say as to what needs to be done about housing our citizens safely and affordably.

Background

Supply isn't meeting demand

"Many households are still facing affordability issues across Canada. Either these households need to move to less expensive units or require additional help to make their monthly shelter costs more affordable. In many cases, however, there are not enough vacant units to meet the needs of all households in core housing need. Therefore, additional affordable housing units continue to be required." *CMHC Chief Economist Bob Dugan – December 2005*

NOTE: "core housing need" is defined as housing that costs 30% of a household's before-tax income

Info from "Community Trends in Cambridge and North Dumfries" – June 2005

"Currently, 100,000 Canadians are homeless and 1.7 million require core housing (that is, housing which is adequate, suitable, and affordable). ... [Lone] parents, Aboriginal peoples, seniors and newly arrived immigrants are in greatest need of core housing."

"In Ontario, the Canadian Mortgage and Housing Corporation reported that over 42% of Ontario tenant households pay 30% per month of their household income on shelter costs, while 20% pay 50% or more." [2003 data]

"For the most part, rent is no longer affordable for the growing number of low-income earners, seniors, recent immigrants, Aboriginals and single parents." [2004 report of Federation of Canadian Municipalities]

"Since 2001/2002 to 2003/2004, there has been a 39% increase in the average number of people sleeping at Out of the Cold sites [in Cambridge]."

As of 2005, there are currently 2,605 "affordable" housing units in Cambridge – includes units that are RGI housing and rent supplemented units. Social housing in North Dumfries is restricted to senior citizens in Ayr.

Group Discussion

What are the needs/what are the issues?

- Affordable quality housing that is safe and accessible – currently those waiting for subsidized housing is roughly 4,000 in our Region
- Quality of life issue – people have a right to shelter
- Problems – NIMBY
- Challenge of displacement - How to place everyone in downtown core – Bridges/Heartwood – competing with condos which are displacing the poor – how to create a downtown that welcomes people of various socio-economic backgrounds
- Can't have isolated types of housing
- Affordability is not currently defined in terms of income of people on OW and ODSP
- Vacancy rate is still over 3% in Cambridge on some times of housing
- Rent supplements – good strategy – paid to landlords – sometimes challenges re: restrictions - so need to think long term
- Reintegration of people coming out of prison system– model from “Circle of Friends” program run by Mary's Place in KW works on re-integration through peer support
- Problems for some with maintaining housing - cycle of losing housing – people need support to keep housing – link people to resources they need to keep housing – need community development workers who work with people's strengths
- Isolation – significant resources needed to build on networking – isolation sometimes leads to suicides – also illiteracy contributes to isolation
- compounding problems for some – addictions/mental health

Background continued

Info from Advocacy Centre for Tenants Ontario (ACTO)

36% of Ontario's tenant households are living at or below the “poverty line”
[based on 2001 Census info]

96% of Ontario Works' beneficiaries are tenants but only 17% of those who rent live in subsidized housing – the vast majority live in the private rental market
[based on 2005 data from Ministry of Community and Social Services]

76% of Ontario Disability Support Program beneficiaries are tenants but only 22% of those who rent live in subsidized housing [based on 2005 as above]

Ontario averaged 2,462 rental starts annually over the years 1995 to 2004. By contrast, from 1988 to 1992, rental starts averaged 16,000 units annually. Ontario is facing an affordable housing deficit of almost 80,000 units. Federal social housing program cut in 1993. Ontario social housing development cancelled in 1995.

Info from Region of Waterloo Co-ordinated Access System

Total Active Applications for Subsidized Housing in Cambridge as of February 28, 2006 – 692. Of those applicants, 398 wanted a one-bedroom unit.

- stable housing contributes to success for children, stable housing needed so people can work on their other issues
- need more networks and collaborations
- solution is not always adding more programs
- need government to build more affordable stock
- investing in housing is key to transforming the mental health system – cheaper to provide stable housing than have someone institutionalized
- housing is a determinant of health
- Regional gov't is responsible for social housing – but really we are all responsible for each other – need to build caring community
- City of Cambridge does not have committee to deal with social/housing issues – Cambridge Action on Homelessness Group is working on this

Recommendations;

- tax breaks for developers – Canadian Mortgage and Housing used to offer incentives, need to re-implement programs
- low interest mortgage rates for townhouses
- need leadership to combat NIMBY
- be creative with resources and collaborations to meet mixed housing and accessibility needs
- develop and promote vision – “that all individuals and families deserve access to quality affordable housing”
- increased quality, affordable housing – more range in housing options
- more rent supplements
- build support networks (e.g. Circle of Friends) to address isolation – also more supportive housing workers
- coordination among government levels – support community organizations
- need to build caring community where people care for others

Policy

Peter Dunn/Wilfred Laurier University

The premise of this session was that poverty can be eradicated by changing government policies. The group examined policies related to social assistance levels, minimum wages, decent and affordable housing, social supports and a minimum guaranteed income. Strategies to lobby for more effective social change were also discussed

Background - Government Policies, Poverty and Advocacy

(by Peter A. Dunn, Ph.D. Faculty of Social Work, Wilfrid Laurier University)

Government policies directly impact the number and types of people who are poor in Canada. At present roughly 15% of Canadians are poor. At least 250,000 Canadians were homeless and used shelters last year. Homelessness has been declared a national disaster by the Federation of Canadian Municipalities, the Big City Mayor's Caucus and the City of Toronto. In the Waterloo Region there are over 47,450 women, men and children who live below the poverty line (Statistics Canada, 2004). Poverty grinds down people's self-esteem and hope creating depression, self-blame and despair.

Pension policies and programs of the Canadian government have helped reduce the percentage of seniors who are poor since 1980 from 34% to 16% in 2001. However, during this same period government policies have not had an impact on the percentage of children who are poor. Roughly 16% of all children continue to live in poverty despite an all party commitment to eradicate child poverty by 2000. In contrast, Sweden has been able to bring the child poverty rate down to below 3% (Statistics Canada, 2004).

A lot of people feel that poverty will always be here and it is a bottomless pit. However, the existing government programs cut poverty in Canada by about 50%. If we spent another \$18 billion per year, or 5% of all government (federal, provincial and municipal) expenditures/budget, we could eradicate poverty in Canada (Canadian Council of Social Development, 2005).

Recently a coalition of bankers, economists and consumers declared that it is time to share Canada's vast wealth. The economic boom is dramatically increasing the salaries of the wealthy CEOs at the expenses of the working poor. At the same time there is a huge housing affordability problem and poverty is rising amongst children, Aboriginal peoples and new immigrants. A vice-president of the TD Bank stressed the need to continue to promote the growth of the economy, but also redistribute the resources in Canada more equitably (Record, May 26, 2006).

The Harris/Eves government reduced social assistance by 21.6%; froze the minimum wage in 1995 at (\$6.85 per hour); terminated or reduced many social programs; and downloaded programs to the municipalities. Even though the Provincial Liberal government increased the social assistance rates by three percent, social assistance recipients are still 18.6 % behind from where they were 11 years ago, which doesn't even take into account inflation (Dunn, 2005). The Provincial Liberal Government is predicting a surplus before the next election. The timing is right for change.

Group Discussion

General discussion:

- There have been some true changes to poverty levels in Canada
- Rates amongst seniors has decreases – 39% in 1980 and 16% in 2001
- Result of money put into old age security as well as gains in education and RRSPs
- Without these policies, more people would be poor
- Have not had the same gains in subsidized housing and child care
- We know how much money it would take to cut poverty rate by 50% of current rate - \$18 billion per year – only 5% more than we are currently spending
- Bottom line – we have the resources in Canada so no one in the country needs to be poor – likewise we have the resources in the world so noone in the world needs to be poor
- How much more can the average person do? – bring to an issue of personal responsibility
- Challenge: What comes first – education or policy?
- Social action – when should this be direct like OCAP?

What's needed/recommendations:

- Need combination of stats and personal stories (ethnograph) in reports as an excellent policy tool – put this in a context of relationship with policy makers
 - o Look at real issues
 - o Personal experiences
 - o Choices people make
 - o Costs – real social and economic costs
- Social action
 - o Go after electorate who vote
 - o Focus on working class who have less income
- Difference between working with municipalities and the provincial or federal governments – different approaches needed
 - o At municipal level need relationships
 - o At provincial/federal levels can use postcard campaigns though relationships with local representatives still important
- Work for support that might mitigate the effects of poverty
- Learn from examples where policy has been changed
 - o Did it take a cataclysmic event?
 - o E.g. smoking bans – start slowly at municipal level – use education – then move to province
- Maybe we need to start slowly with poverty and living wage discussions – small steps – start with SPC and Sunlife, then City, then Region, then Province
- Small steps building to a large shift – again, learn from examples of success with this – smoking, recycling
- Need education and champions – spin “does this effect me”
- Need attitude shift – education on where tax money goes
- Need package (information/stats/ethnograph)

Summary of Small Group Discussions

by Jacquie Maund

As wrap-up to the Poverty Symposium, Jacquie Maund provided a summary of what she heard through the small group reports back to the audience as a whole. The following are her comments, observations and summary.

Through the discussions of the day and the break out group output a number of recommendations were made on how to address poverty in our community and in our province. They could be broken down to three levels:

- (a) Activities we can follow up on at the level of community –based services;
- (b) Approaches and steps we can take at the broader community level;
- (c) Activities and actions we can follow up on at the provincial level.

There were ideas and suggestions from many people who work at community service agencies. For example, those working with seniors suggest matching new parents with seniors for support and advice. Employment agencies can help low income people navigate the system better and provide updated information on supports available in the community. Networks are needed to help supportive housing units and work with individuals to help those who are struggling to live with less.

There seemed to be agreement that taking action to address local poverty issues can be done most effectively in small steps starting at the community or municipal level. For example, we could raise awareness about how minimum wage earners are still living below the poverty line by holding a local meeting with concerned stakeholders: low wage workers, faith leaders, low income parents, sympathetic business leaders. We could begin discussion of the idea of a 'living wage' that ensures workers an adequate income, and how 'Living Wage' bylaws have helped do this at the municipal level.

We need to build community to support those who are living with less, and build community leadership to take responsibility for actions that would make a difference. Poverty can affect all of us at some point in our lives. The three main reasons why people are on social assistance are: illness/disability; loss of employment and inability to get Employment Insurance; and marital breakdown/loss of spouse. It's in our community interest to ensure that a strong social safety net is in place. And we need public investment in services that support those who are living with less. For example, we need community leadership on housing and homelessness issues to address the 'Not in My Backyard' syndrome that holds back affordable housing developments.

At the provincial level we can advocate with our politicians and help get out the message to the media. For example, it was suggested we lobby our federal government representatives to ensure that OAS and GIS are automatically offered to seniors and they don't have to apply for this support. When dealing with our politicians and the media we should combine statistics with personal experiences. For example, encourage seniors to be advocates.

We need to develop ongoing relationships with our politicians and keep them informed on local statistics, what programs are working, what programs we need to address poverty in our community, and the costs of not addressing poverty. For example, we can emphasize that

government programs do have an impact in reducing poverty – without the Canada Child Tax Benefit, Employment Insurance and the GST tax credit Canada’s child poverty rate would be even higher at 27%. We need to strengthen and expand public investments to significantly reduce child and family poverty rates to less than 5% as countries in Europe have been able to do.

We need to build local support for programs and policies that make a difference for low income families – for example, ending the province’s clawback of the National Child Benefit Supplement from social assistance recipients; increasing Ontario Works and ODSP support payments so people can live in decency and dignity when not able to be in the workforce; ensuring the minimum wage lifts workers above the poverty line; and investing in affordable child care and housing.

Outreach to the media can help build local awareness and support, but we need to do this effectively. We learned that our message must be newsworthy, local and include specific information and personal stories. Raising awareness and taking action at all these levels – in our community agencies, at the community level and through politicians and the media at the broader provincial level – are key to building support for the changes needed to address poverty in Cambridge and North Dumfries and across Ontario.