

Poverty & Basic Needs



Social Planning Council
of Cambridge and North Dumfries

Social Issues Advisory Committee
of Cambridge

Social Issues Forum Series

June 2002

Issue Paper 1

Issues of poverty and basic needs are critical to the overall social, economic, and environmental health of our community.

“Studies show that reducing inequality between rich and poor, and especially bringing those people at the very bottom of the scale up, has positive effects. It can help a society better manage health care costs, reduce crime, develop a productive labour force, advance human well-being and foster social cohesion and public confidence in governments and in the economy. Further, many of the programs designed to achieve these goals would actually pay for themselves and generate substantial returns on investment.”¹

The Social Issues Advisory (SIA) Committee of Cambridge provides a medium for discussion of social issues, unmet needs, and community capacities. From the information coming forward, the SIA develops recommendations to pass on to local decision makers.

As poverty compounds and underlies many other social issues the SIA Committee chose to host a first community forum on March 25, 2002 to look at poverty and basic needs. Close to 70 people attended the event, with a mix of agency staff and community residents.

Included in this report is a summary of the discussion that took place at the forum for each of the following working group topic areas:

- Working Poor
- Employment & Retraining
- Special Needs (Disabilities, Mental Health, Addictions, etc.)
- Housing & Homelessness
- Food
- Youth

The themes of New Canadians, children, seniors, and lone parents were also previously identified as critical local social issues but were not discussed at this forum². It is recommended that the Social Planning Council do follow-up on the remaining issues over the course of the next year.

Each group discussed these three questions: what supports are available³, what are the issues/what do we need and what action needs to take place.

The SIA Core Facilitating Group took the discussion summaries and highlighted some reoccurring forum themes and developed recommendations and these were sent out to forum attendees for revision. The Social Planning Council endorses this report and is committed to further discussion to pursue action on its recommendations. The SIA Committee and the Social Planning Council believe that other organizations identified in this report will do the same.

BACKGROUNDER: The **Low Income Cut Off, or LICO**, by Statistics Canada measures the amount of money it takes to live and participate as a Canadian citizen. The Low Income Cutoffs (Annual Gross Income) for Cambridge are as follows⁴:

Size of Family and LICO Measures

| | |
|----------------------|----------------------|
| 1 person - \$14,694 | 4 persons - \$27,650 |
| 2 persons - \$18,367 | 5 persons - \$30,910 |
| 3 persons - \$22,844 | 6 persons - \$34,168 |

The incidence of low income in all private households (encompassing both economic families and unattached individuals) in Cambridge was 13.7% of the population (13,730 persons) below the Low Income Cut-Off lines at the time of the 1996 census. Unattached individuals had the highest incidence of low income, with 33.7% of the general population (3060 persons) in 1996⁵.

“Popular and expert opinions apparently clash on whether and to what extent poverty should be defined in absolute terms - inability to meet very basic needs - or in relative terms - distance from the community norm... Virtually all measures of low income ...differ mainly in their underlying assumptions about how wide a gap should exist between "the poor" and fellow citizens within the same society... Social policy advocates, argue that to be poor is to be distant from the mainstream of society and to be excluded from the resources, opportunities and sources of ...well-being which are readily available to others.”⁶

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Social Planning Council
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City
of Cambridge



United Way
of Cambridge & North Dumfries

Working Poor – Forum Comments

What supports are available?

- Lutherwood CODA
- Business Action Centre
- John Howard Society
- Region's Community outreach program (NCB)
- OP2000

What are the issues? What do we need?

- many working more than one job
- perception – that its not a problem
- hard to break out – invisible population
- time, money, training
- HR practices – i.e. benefits
- predatory businesses - capitalizing on poor people - Need to cap the interest businesses can charge.
- community resources
- hours of operation, not available to working poor
- need access to programs available to people on social assistance or unemployed in the last 3 years
- need cohesive awareness program on available programs
- need subsidized benefits for working poor like dental, health, etc.

What action needs to take place?

- universal child care program (affordable)
- expanded hours of available services
- implement inclusive human services for working poor
- a bridge between social assistance and working
- find better ways to reach people with info.
- tax breaks and credits for child care, etc., remove cap
- increase awareness

Themes from forum discussion

- availability/accessibility of human services
- eligibility criteria
- child care – supply issue
- Human Resources – benefits
- living wage
- Advocacy/lobbying
- Awareness and information

Recommendations

- That the United Way and the City of Cambridge encourage their funded agencies and local businesses to provide program hours outside the

BACKGROUNDER: Working Poor Calculations ⁷

The Government of Canada says that a family of 4 making below \$27,650 a year lives in poverty. This could be the reality for a household where 2 adults are working and both are making approximately \$7.60/hour (which is above Ontario's \$6.85 minimum wage) for 35 hours a week for 52 weeks of the year (no holidays). How would this family cover its expenses – lets do the math! ⁸

Income - for two adults working close to or just above minimum wage **\$27,650**

Rent - median fair market rent for a 2 bedroom apartment in the Cambridge area is \$7,692 per year (\$641/month) **-\$7,692**

Utilities - average annual utilities for a year including heat and hydro is \$3,120 (\$260/month) **-\$3,120**

Transportation - average annual cost for access to a car \$8,500 (\$708.33/month) **-\$8,500**

Food - average annual cost of groceries for family of 4 is \$5,554 (\$463/month) **-\$5,554**

Childcare - average child care costs for 2 children in Ontario is \$15,888 (\$1,324/month) **-\$15,776**

Leaving a shortfall of: **-\$13,104**

There is no money left for other expenses like: clothes, haircuts, birthdays, phone/Internet, holidays, computer, school supplies, dentist, education, pets, life insurance, body care, entertainment, gifts, etc. As you can see, the math is easy, living the life is a challenge.

In Waterloo Region there are 53,500 people living in poverty. Almost 5% of all workers with full-time, full year jobs live in poverty. About 14% of all poor people in the Region have full-time, full-year jobs. The working poor are the fastest growing segment of the poverty population. ⁹

regular business hours to better meet the needs of the working poor and then promote these expanded hours to the community.

- That the United Way and the City of Cambridge encourage their funded agencies and local employers to review their compensation packages to ensure that staff are provided living wages.
- That the United Way and the City of Cambridge encourage their funded agencies and local employers to develop and implement family friendly human resource policies; and that the United Way and the City of Cambridge similarly review their own human resource policies.
- That the Social Planning Council take a leadership role in developing and implementing internal policies regarding living wages, family friendly human

resources and enhanced access or participation; and that the Social Planning Council promote these policies in the community.

- That the information from Working Group discussion on Working Poor be forwarded on to Opportunities 2000 (specifically its Working Poor Task Group) for consideration in their action planning.

Employment and Retraining – Forum Comments

What Supports are Available?

- Lutherwood CODA, including Business Action Centre
- Conestoga College – academic upgrading, Focus for Change program, and regular college programs
- John Howard Society
- Literacy Group
- Community Access Program (CAP)
- Open Door Secondary School for Adults
- St Louis Adult Learning Centre
- Small Steps to Success
- Anishnabeg Outreach
- Human Resources Development Canada (HRDC) employment centre
- Cambridge Active Self Help
- Region of Waterloo

What are the issues? What do we need?

- training – good at start-up, need more follow-up support (moral and financial)
- lack of child care
- age - employer prejudice against “stay at home moms”, older men, too young
- low literacy
- re-entry barriers because do not have basic skills
- costs for retraining programs, lack of funding to
- expectation of computer skills – lack of training
- catch up from maternity leave
- retraining not just delivered as male oriented model

What action needs to take place?

- Barter works / Working Centre
- connect with hard to reach youth with knowledge about skills in demand and where money will be
- more focus on career planning at high school – more coop options
- literacy link to help access employment
- broad criteria for training funding
- “right to upgrade”

- better links between training needs and community/business – better/more employment trends education
- better night bus service to Conestoga Doon Campus
- yearly mailing similar to “Activities Guide” but training/retraining opportunities and employment services
- literacy focused training on computers – basic technology skills
- more variety in training formats – consider various time availabilities, child care, etc.
- lobby government for living wage
- ability for women to retrain while on maternity leave including financial supports
- employers to commit to continuous hiring for existing employees – rather than lay-off for moderate skills levels

Themes from forum discussion

- barriers to work – transportation, literacy, child care, lack of skills
- retraining – barriers (costs, hours, mode of delivery, child care, eligibility criteria), choice, opportunity, awareness, responsiveness

BACKGROUNDER: “Over 70% of the new jobs created are expected to be in occupations requiring at least some post-secondary training. Occupations requiring less than high school completion are becoming fewer, while occupations requiring post-secondary training are growing significantly and will provide more job opportunities.”¹⁰

Recommendations

- That the Social Planning Council, United Way, the City of Cambridge and the Region of Waterloo’s Social Service Department encourage local training and retraining organizations and specifically their funded agencies to reduce or remove barriers to their training (i.e. costs, hours of availability, eligibility criteria, transportation).
- That the information from the Employment and Retraining Working Group be forwarded on to Waterloo Wellington Training and Adjustment Board for consideration in their action planning.

Special Needs – Forum Comments

What supports are available?

Physical Disabilities

- Cambridge Access Awareness Committee
- Independent Living Centre of Waterloo Region
- Cambridge Capables
- Canadian Hearing Society

- Canadian National Institute for the Blind (CNIB)
- Easter Seal Society
- Ontario March of Dimes
- Participation House Project
- Rotary Children's Centre
- Arthritis Society
- Extend-A-Family

Mental Health

- Cambridge Active Self-Help (C.A.S.H.)
- Cambridge Memorial Hospital Mental Health Services (Grandside Psychogeriatric Clinic)
- Canadian Mental Health Association (CMHA)
- Hazelglen Outreach Mental Health Service
- Lutherwood CODA Children's Mental Health Services
- KidsLink
- Family Services Counsellors – at Food Bank and Community Centres

Addictions

- Alcohol and Drug Recovery Association of Ontario
- Alcoholics Anonymous
- Alcontrol
- St Mary's Counselling Service
- Regional Addiction and Family Counselling

Developmental Disabilities

- Cambridge Association for the Mentally Handicapped
- Extend-A-Family Association
- Cambridge Access Awareness Committee
- DSAC – Family Support Program
- Autism Society

Health

- Canadian Cancer Society
- Canadian Diabetes Association
- Epilepsy Waterloo Region
- Huntington Society of Canada
- Head Injury Association of Waterloo-Wellington
- Heart & Stroke Foundation of Ontario
- Kidney Foundation of Canada
- Lung Association – Waterloo Region
- Stroke Recovery Association
- AIDS Committee of Cambridge, Kitchener, Waterloo and Area (ACCKWA)
- Alzheimer Society of Cambridge
- Autism Society Ontario
- Waterloo Regional Down Syndrome Society
- Arthritis Society
- Peer Support Program

- Waterloo Region Community Health Department - Community Nutrition Workers
- CCAC
- Welcome Aboard

What are the issues? What do we need?

- accessible/affordable housing (awareness, eligibility, physically accessible)
- transportation
- acceptance of our special needs
- discouragement
- sensitivity to family issues
- attitudes – how people with disabilities are looked at – not treated equally
- acceptance of “me” as a person
- people first
- discrimination
- gap years – 50-65 – empty nest
- no facilities for treatment of addictions in Cambridge. The Alcohol and Drug Recovery Agency is a place for agencies to research treatment options. The average alcoholic or crack addict cannot go there for help. St. Mary's Counselling service does help with referrals, but they are only a satellite office of the Kitchener agency. There is a 3 to 4 month wait for an appointment.
- need advocacy/support – lobbying efforts
- need more available subsidies for programs
- need increased disability support
- ability to advocate with a disability influenced by your health concerns, intellectual ability, stress, financial concerns
- need local addictions treatment options

What action needs to take place?

- gain knowledge of rights
- support groups - share information with each other
- communication strategies – help increase awareness of support, services, and other resources
- accessible recreation with subsidies for health related issues (prescribed)
- Cooperation between federal/provincial/regional/local governments
- Incentive programs

Themes from forum discussion

- attitudes, discrimination, rights
- awareness of resources
- ODSP levels
- transportation

- Availability of services, more recreation subsidies (people with health problems)
- advocacy and support

Recommendations

- That the Social Planning Council research the availability and eligibility criteria of various recreational subsidy options in Cambridge to assess the current level of support and identify where there may be gaps.
- That the Social Planning Council work with the Cambridge Access Awareness Committee to ensure appropriate implementation of the Ontario Disabilities Act.

Housing and Homelessness – Forum Comments

What supports are available?

- Cambridge Out of the Cold
- Kiwanis Non-Profit Homes
- Cambridge Non-Profit Housing
- Waterloo Region Housing
- Domiciliary hostels such as St. James Place/Waring Estates
- Project Warmth – emergency shelter for homeless youth during the 2001/02 winter
- Haven House – women’s crisis shelter for abused women and their children, some transitional support
- Argus Residence for Young People – provides transitional housing and support to male and female youth
- Rent Bank

What are the issues? What do we need?

- more subsidized housing and how it is subsidized
- more geared to income housing
- more 1 bedroom and family units
- accessible housing – long waiting lists
- emergency shelter for women – not necessarily abused
- rent controls
- location of housing – close to transportation
- transitional housing
- supporting people to maintain housing
- some landlords refuse to rent to low-income people – because of low vacancy rates they can discriminate - pick and choose tenants
- need for community workers to help people maintain and keep their housing

- shelter portion of OW not enough for basic shelter and no increases even though cost of living has gone up
- make it easier to buy houses
- need furnishings
- cost of moving
- no national housing policy
- what do we do with the hard to house
- people pay up to 50% of their income on housing

What action needs to take place?

- advocate directly to policy makers at all levels of government (all groups associated with housing)
- need living wage (lobby provincial MPPs)
- approach landlords to work with agencies to place tenants
- encourage funders to cover operational expenses of agencies working with low income clients, instead of only funding capital costs
- budget counseling for tenants (Family Services, Neighbourhood Centres, schools) taught by low-income tenants
- forum for landlords and prospective and current tenants to dialogue
- resource manual – YWCA
- approach corporations to build/renovate
- lobby governments to encourage builders to include affordable units

BACKGROUNDER: John Sweeney, former provincial Minister of Housing indicated that although thirty percent of gross income is a commonly accepted maximum to pay for shelter, in reality, approximately 25% of renters across Ontario pay in excess of fifty percent of total family income for shelter and 45% of people who rent accommodation pay in excess of thirty percent of their income for shelter.¹¹

A single person in the Cambridge area working 35 hours a week at minimum wage (\$6.85/hour) would take home approximately \$780/month (gross \$1,040/month) and pay \$452/month in rent¹² This person would be paying approximately 58% of their income on rent.

Themes from forum discussion

- advocacy – for more low cost housing, subsidized housing, advocacy – for more low cost housing, subsidized housing, transitional housing – as well to cover related costs for moving, furnishing
- living wage
- dialogue/forum with landlords and tenants

Recommendations

- That the information from the Housing and Homelessness Working Group be forwarded on to the Cambridge Action on Homelessness Group, the Region of Waterloo's Housing and Community Services Department, and the Region's Community Entity for Supporting Community Partners Initiative (SCPI) for consideration in their action planning.

Food – Forum Comments

What supports are available?

- Cambridge Self-Help Food Bank – food assistance to those below the poverty line through emergency food hampers, member hamper program, and Good Food Box program
- Trinity Community Table – lunch three times a week to anyone
- Cambridge Out of the Cold – during the winter months provides a hot supper to anyone and a breakfast to people staying overnight
- Welcome Aboard – community drop-in
- Salvation Army – Cambridge Family Services – grocery voucher
- Meals on Wheels
- Vineyard – weekly meal (Tuesday)
- St. Vincent de Paul – once monthly
- breakfast programs – schools and neighbourhood associations
- Region's Outreach Program – for families
- community kitchens/gardens

What are the issues? What do we need?

- transportation to where the food is/ delivery of food
- more subsidies meal programs funded (food bank)
- perishables needed – if car breaks down, sick pet, prescriptions
- High utility costs
- cable a luxury – but, only entertainment for children
- support to those who live in poverty
- health issues, e.g. diabetes
- unexpected costs
- how to coordinate this

What action needs to take place?

- find out what schools offer meals, breakfast programs, etc.
- put a group together to look at writing proposals
- private industry involved

- campaign for volunteer food delivery – with assistance of Volunteer Bureau and Home Support
- transportation/funding – needs community support – funding for vehicle from home support
- Home Support could add deliveries of Food Bank to list of drivers
- inventory of needs (food, resources, outreach) – publication where you can look up all needs

Themes from forum discussion

- access to food – delivery, transportation
- inventory of resources
- develop group to look at joint proposal writing, engaging private industry, coordination of services

BACKGROUNDER: Between 1994 and 2001, the number of emergency hampers provided by the Cambridge Self-Help Food Bank has almost tripled - increasing from 1619 to 4622 hampers.

In the same period, the number of meals served annually by Trinity Community Table has increased from 9384 to over 13,000 - an average of almost 80 people served per day.¹³

Recommendations

- That the Social Planning Council connect with Food Link to discern what supports and coordination opportunities are available to Cambridge based food organizations and if an inventory of resources exists.

Youth – Forum Comments

What supports are available?

- neighbourhood associations
- schools
- Argus Residence for Young People
- Project Warmth – emergency shelter for homeless youth during the 2001/02 winter
- John Howard Society
- Youth in Conflict with the Law

What are the issues? What do we need?

- defining the age of youth – age criteria changes depending on the program
- lack of consistent/reliable, affordable transportation
- difficult to get the information regarding services out to youth who are not in school
- high rate of pregnancy

- addictions (drugs, alcohol, gambling...) and lack of support in Cambridge
- labeling & negative stereotypes (e.g. appearance)
- Ontario Works legislation – hard for youth to access, restrictions for youth living with parents
- hard to find housing, lack of affordable housing

What action needs to take place?

- networks to get info. out – youth could be used to get word out to other youth
- lobby for additional addictions supports in Cambridge
- Equal negative press with positive press
- Use YACC to get the positive stories out to the community
- Advocacy or mediation supports for youth and their families in crisis
- Better accessible transportation – discounted tickets - bike co-op or free shuttle service

BACKGROUND: In the 20 years between 1996 and 2016, the number of youth between 10 and 14 years old is expected to decrease from 7,700 to 6,700. The number of youth between 15 and 19 is not expected to change significantly in that time from 7,045 in 1996 to 7,150 two decades later. In the same period, the number of youth 20 to 24 years old is expected to increase from 6,590 to 9,590.¹⁴

Themes from forum discussion

- advocacy for additional services: addictions, mediation
- create positive image/stories of youth advocacy for additional services: addictions, mediation
- transportation

Recommendations

- That the Social Planning Council work with Information Cambridge (Volunteer Bureau), the Community Health Department, the Cambridge Youth Steering Committee and Youth Advisory Council of Cambridge (YACC) to update and distribute the wallet size information card for youth.
- That the information from the Youth Working Group be forwarded on to the Cambridge Youth Steering Committee, YACC and the Regional Youth Homelessness Working Group for consideration in their action planning.

Reoccurring Forum Themes

- living wage, need for more income
- child care (will be discussed at June 4th forum)
- transportation
- lack of awareness of services/support available
- advocacy

BACKGROUND: A living wage “is usually the wage a full-time worker would need to earn to support a family above the poverty line.”

In some communities a living wage policy, “requires certain employers to pay wages above minimum wage level.” The workers usually covered are employed by businesses that have government contracts or receive funding. “The rationale is simple: the government should not contract with or subsidize employers who pay poverty-level wages.”

According to the Canadian Centre for Policy Alternatives “There is absolutely no good evidence of job losses as a result of living wage laws... Employers reported that although wages increased, these costs were absorbed by improvements in productivity and efficiency. By raising wages, they decreased employee turnover rates, which decreased recruitment and training costs.”¹⁵

Recommendations

- That the Social Planning Council host a workshop on effective advocacy and lobbying.
- That the Social Planning Council dialogue with Information Cambridge (Cambridge Volunteer Bureau) and United Way on means to increase awareness of community supports, services and assets.
- That the Social Planning Council follow-up with the Canadian Council on Social Development and Opportunities 2000 to discern current and local progress on living wage discussions and then define appropriate direction for implementation.
- That City of Cambridge work with the Region of Waterloo and specifically Transportation Planning and Transit Services, to ensure attention is paid to improvements in public transportation in the following areas: extended hours of service, broader coverage of the City, links with Kitchener-Waterloo, appropriate fare schedules and the needs of people with disabilities.¹⁶

This issue paper was compiled by Wendy Adema & Dan Vandebelt with input from the Cambridge Social Issues Advisory Committee and forum participants. It is published and copyrighted by the Social Planning Council of Cambridge and North Dumfries. Quotations from this paper may be used provided that proper and complete citations are included.

This issue paper is a summary of the discussions that occurred at the March 25th 2002 public forum on poverty and basic needs in Cambridge.

The Social Issues Advisory (SIA) Committee of Cambridge tracks the pulse of our community. It provides a public forum for discussion of social service issues, unmet needs, community capacities, etc. Relevant information is then forwarded regularly to City Council and the United Way. Recommendations are formulated on a case-by-case basis, depending on the nature of the social issues that are brought up.

The SIA is a committee of the Social Planning Council of Cambridge and North Dumfries and is funded by the City of Cambridge and the United Way of Cambridge and North Dumfries.

The SIA will continue to host a series of similar community forums on identified social issues.

The Social Planning Council has also published other research reports on topics such as:

- Social Issues & Trends in Cambridge,
- Proposed Shelter & Housing Supports Best Practices,
- Disability Demographics,
- Rooming Houses & Low Cost Hotels,
- Poverty Demographics,
- Quality of Life in Waterloo Region,
- Human Services Sector Issues,
- Our Common Future visioning progress report,

For more information about this paper or about other related research, please contact:



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¹ National Council of Welfare, *Poverty is Costing All Canadians Too Much Says the National Council of Welfare* press release, February 5, 2002, Retrieved June 3, 2002 from <http://www.ncwcnbes.net/htmldocument/principales/Costpovertypress.htm>

² The forum participants selected the topics to focus on at the forum. Some topics ended up not being covered at this time.

³ The list of resources that are included in each theme area are not exhaustive but reflect discussion that took place at the public forum.

⁴ Statistics Canada, cat no. 13-551-XPB. Note: These are the Before Tax Low Income Cut-Offs for Areas with Population 100,000 - 500,000, for 1997 (1992 base).

⁵ Statistics Canada, 1996 Census. Processed by the Social Planning Council of Cambridge and North Dumfries using Zephyr software by Compusearch.

⁶ Canadian Council of Social Development, *Defining and Re-Defining Poverty: A CCSD Perspective*, October 2001.

⁷ Adapted with permission from Opportunities 2000.

⁸ Data Sources (collected by Opportunities 2000):
Rent costs - Canadian Mortgage and Housing Corporation, Kitchener CMA, 2000;
Utilities costs - Share the Warmth Toronto;
Transportation costs - Canadian Automobile Association;
Food costs - Toronto Board of Health, and Waterloo Region Community Health;
Childcare costs - www.childcarecanada.org

⁹ Urban Poverty Consortium of Waterloo Region, *Let's Talk about Poverty: Poor & Working*, Fact Sheet #5, November 15, 2000.

¹⁰ Human Resources Development Canada, *Job Futures, Overview of Labour Market Trends: Overview of Occupational Labour Market Trends by Skill Level*, 2000.

¹¹ "A Community Action Forum: Opening Doors. Report on Homelessness Forum of February 18-19, 2000". July 11, 2000.

¹² The Cambridge average from Canada Mortgage and Housing Corporation (CMHC) for Kitchener Census Metropolitan Area (CMA) which includes most of Waterloo Region, 2000.

¹³ Social Planning Council of Cambridge and North Dumfries, *Social Issues and Trends in Cambridge: A Preliminary Update*, January 2002

¹⁴ Region of Waterloo Planning & Culture Department, *1998 Region of Waterloo Statistical Profile: Population & Households*, 1998. Note that although the number of younger youth may decrease over the course of 20 years there may be some temporary increases in the intervening years.

¹⁵ Canadian Centre for Policy Alternatives, *Fast Facts: A Living Wage for Manitobans*, by Todd Scarth, September 28, 2000

¹⁶ A very similar recommendation was also part of the recommendations put forward to the City of Cambridge in the Our Common Future report (January 2000).