

Let's Talk About Poverty

THE URBAN POVERTY CONSORTIUM OF WATERLOO REGION

POVERTY FACT SHEET SERIES - FACT SHEET #3

OCTOBER 11, 2000

“ In recognition of work done in the community related to poverty, the Urban Poverty Consortium seeks to build and extend new and existing efforts on poverty, to raise awareness, share information and data and to catalyze further action on poverty.”

Hope and Dignity

“ I was diagnosed at Christmas with Multiple Sclerosis... I am enjoying my life now as things are finally in place to assist me so I can stay in my home. Sometimes money is more tight than I care to admit...”

Definitions of Disability

People with disabilities face limits or barriers to activities of daily living. These limitations can be due to a physical, developmental, cognitive or mental health condition. Disabilities can be present at birth or as the result of a specific event, such as a car accident. Diagnosis of a mental or physical illness can occur at any point in a person's life. Disabilities can be short-term, long-term or permanent.

For the purposes of the 1996 Census, Statistics Canada looked at persons with long-term disabilities or handicaps that limited the kind or amount of activity that a person could do. Using this definition, 40,265 people in Waterloo Region, or 10.05% of the population, are considered to have disabilities. This compares to 2,789,930 Canadians who have disabilities, or 9.96% of the population.¹

Poverty and Persons with Disabilities

Statistics Canada's Low Income Cut-off, or LICO, measures the amount of money required to live and participate as a Canadian citizen. A person or family is considered to be living in poverty if their income falls below the LICO. Other methods of measuring poverty include the Canadian Council on Social Development Low-Income Lines and the Market Basket Measure(MBM). This series of fact sheets uses the LICO, which has been adjusted for community size.

Table One
Low Income Cut-offs for Waterloo Region

Family Size	Monthly	Annual
1 person	\$1,244	\$14,694
2 persons	\$1,555	\$18,367
3 persons	\$1,934	\$22,844
4 persons	\$2,342	\$27,650
5 persons	\$2,617	\$30,910
6 persons	\$2,893	\$34,168

Source: Statistics Canada, *Low Income Cut-offs*, Cat.No.13-551-XPB, January, 1997

People with long-term limitations have a greater chance of living below the LICO. The maximum benefit payable under the Province of Ontario's Disability Support Program (ODSP) to a single person with a disability is \$930.00 per month - \$314.00 below the LICO. Table Two shows that the poverty rate for persons with disabilities living in Waterloo Region is 23.42%, higher than the poverty rate for the total population of 14.30%. Also, persons with disabilities are more likely than other groups in the population to experience a longer duration of poverty.²

Table Two
Poverty Rates for the Total Population and Persons with Disabilities, Waterloo Region and Canada

	Total Population	Persons with Disabilities
Waterloo Region	14.30%	23.42%
Canada	19.69%	30.75%

Source: Statistics Canada, 1996 (custom tabulations)

Poverty rates among people with disabilities may vary by disability - physical, developmental, cognitive or mental health - with certain groups experiencing a higher poverty rate. However, the Census does not reflect the nature of the disability.³ The population sample for the 1996 Census included non-institutional residents only. As a result, the data does not reflect poverty rates for persons with disabilities who live in institutions, including group homes.⁴

Barriers to Prosperity

Previous fact sheets have examined some of the factors that might contribute to poverty. For persons with disabilities, some of these factors include:

- workplace barriers: employment rates are closely linked to poverty rates and people with disabilities may face major obstacles in entering or remaining in the work force. These obstacles can depend as much upon the employer as they do upon the person with the disability.⁵
- access to education and training: level of education or skill training is an important determinant of poverty. According to local agencies that work with people with disabilities, educational and training resources are not equal in their accessibility or ability to respond to individuals with special needs.
- potential loss of health benefits and income supports: in *Survival-of-the-Fittest Employment Policy*, Sherri Torjman noted that income support programs for people with disabilities often do not allow recipients the flexibility to earn an income and still retain a basic level of support.⁶ The amount of income a person with disabilities is able to earn and still remain eligible for government supports usually does not bring them above the LICO, yet there is a

real need to retain coverage for medications and other medical supports.⁷

- homelessness: according to the *Report of the Provincial Task Force on Homelessness*, as many as one-third of people who are homeless suffer from a serious mental illness.⁸ Under the Ontario Disability Support Program, the maximum monthly benefit payable to a single person who is homeless and disabled is \$516.00, far below the monthly LICO for a single person of \$1,244.00 (see Table One).

- family status: people living alone are more likely to be living in poverty⁹ and people with disabilities stand a greater chance of living on their own than people without disabilities.¹⁰

Table Three
Poverty Rate for Unattached Individuals and Families with Disabilities, Waterloo Region and Canada

	Unattached Individuals	Families
Waterloo Region	49.89%	14.72%
Canada	58.74%	19.98%

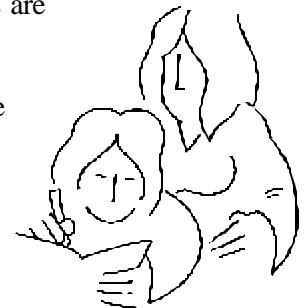
Source: Statistics Canada, 1996 (custom tabulations)

Families are defined as households of at least two people related by blood, marriage or adoption and where at least one family member has an activity limitation.

As Table Three shows, family status plays a significant role with regard to poverty and people with disabilities. Unattached individuals with disabilities living in Waterloo Region experience over three times the poverty rate of families, where one family member has a disability.

Women with Disabilities

The lives of women with disabilities are very different from those of women without disabilities. Women with disabilities who are parents are more likely to be lone-parents than non-disabled women. Sole-support parents are one of the groups at risk of living in poverty.¹¹



Women with disabilities also have different experiences than men with disabilities. For women with disabilities, participation in the labor force is no guarantee of financial security. Typically, women with disabilities earn less than men with disabilities or non-disabled women and are more likely to experience interruptions in employment.¹² As a result, concerns over retaining coverage for medical necessities may be more acute for women with disabilities than for men with disabilities.

Table Four
Poverty Rates for Women with Disabilities, Men with Disabilities and Non-disabled Women, Waterloo Region and Canada

	Women with disabilities	Men with disabilities	Non-disabled women
Waterloo Region	25.38%	21.10%	14.49%
Canada	33.07%	28.21%	19.79%

Source: Statistics Canada, 1996 (custom tabulations)

As is shown by the data in Table Four, women in Waterloo Region who have limitations on activity experience a higher poverty rate than women without disabilities or men with disabilities. Poverty rates for the three groups are higher for Canada than for Waterloo Region but the trend is the same, with a higher percentage of women with disabilities living below the Low Income Cut-off.

~ Our Stories ~

The following are stories from people with disabilities who live in Waterloo Region and who must cope with the realities of poverty.

I started a life three thousand miles away from my family and friends. I had a car accident shortly after and started a whole new life trying to cope with psychological disorders. Stubbornness and shame kept me away from my family ... When you have to wait for disability to kick in and your pills cost hundreds of dollars, you end up having to choose between your rent or your pills. Most people choose to pay rent and think they can go without their pills until the money kicks in. They then end up back in the

hospital and have to start all over again ... I believe they should have a drug card available to anyone with a mental disorder who would not be able to get their pills otherwise. Without these pills the people are in a lot of trouble. Sometimes the drug card alone would help to keep people off assistance.

My life is one that I chose to start with, but it has turned into a nightmare from time to time. Little problems to other people can be a catastrophe to me ... It looks to me like they give you very little money on purpose to keep you away from society, perpetuating the belief that you might make other people crazy with your disease ... Being housebound can add to your disorder making you more depressed and more self-conscious about what people think of you. Having to wear old used clothing that looks like hell and settling for a lousy haircut because you can't afford anything else is demeaning to anyone.¹³

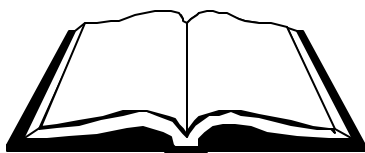


I was born with cerebral palsy and a mild visual impairment. By age 13 I had 28 operations to address these physical and visual issues. School for me was always a bit difficult. I was in special ed classes all through elementary school and received resource support in high school. When I was young, teachers told my parents that I may not even be able to learn enough to be literate. But I fooled them!

I went to college and got a diploma in recreation leadership. I got a job after college as a phys ed consultant with a school board where I planned adaptive programs for special needs children. I started taking university courses at Brock around that time and I eventually quit my job to attend university full time. During university, I developed Crohn's disease and this slowed me down for almost a year and a half, but I did eventually complete my degree.

I looked for work for almost two years but was never hired anywhere. I felt that employers never looked beyond my physical disability to find out whether I could really do the job. Since I was an adult, I have been eligible to I went to college and got a diploma in recreation leadership. I got a job after college as a phys ed consultant with a school board where I planned adaptive programs for special

needs children. I started taking university courses at Brock around that time and I eventually quit my job to attend university full time. During university, I developed Crohn's disease and this slowed me down for almost a year and a half, but I did eventually complete collect Family Benefits (now ODSP), but that is very little money to live on. I never have enough money. So I am now ... at Laurier, hoping that this will lead to me eventually being financially independent ... " 14



Watch For Upcoming Fact Sheets

Through the fall and winter of 2000, the Urban Poverty Consortium will be releasing additional poverty fact sheets on the following topics:

- ✓ Seniors
- ✓ Working Poor
- ✓ Sole Support Parents
- ✓ Youth
- ✓ Children

References

1. Statistics Canada, 1996 Census (custom tabulations).
2. *The Canadian Fact Book on Poverty*, by David P. Ross, Katherine J. Scott and Peter J. Smith, Canadian Council on Social Development (2000), pg. 120.
3. *Urban Poverty in Canada: A Statistical Profile*, by Kevin K. Lee, Canadian Council on Social Development (2000), pg. 110.
4. Statistics Canada, 1996 Census.
5. *Urban Poverty in Canada: A Statistical Profile*, by Kevin K. Lee, Canadian Council on Social Development (2000) pg. 41.
6. *Survival-of-the-Fittest Employment Policy*, by Sherri Torjman, Caledon Institute of Social Policy (April 2000) pg. 28.
7. Achievement in Motion, GROW Business Plan (2000), pg 5.
8. *Report of the Provincial Task Force on Homelessness* (October 1998) pg. 4.
9. *Urban Poverty in Canada: A Statistical Profile*, by Kevin K. Lee, Canadian Council on Social Development (2000) pg. 41.
10. *Bringing Down the Barriers: The Labour Market and Women with Disabilities in Ontario*, by Gail Fawcett, Canadian Council on Social Development (2000) pg. 7.
11. Ibid, pg. 7.
12. Ibid, pg. 14.
13. Achievement in Motion, Personal Stories File (September 2000).
14. The Urban Poverty Consortium of Waterloo Region, Personal Stories file (September 2000).

~ For More Information ~

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Let's Talk About Poverty

Resources and Initiatives - Fact Sheet #3

The following is a listing of some of the community agencies and government resources available to assist persons with disabilities in the Waterloo Region. Please contact them for additional information on their various programs and services. Many of the community agencies operate through the efforts of their volunteers and welcome your support. In addition to providing services to people with disabilities, the government departments listed also help fund local initiatives.

In order to obtain information about other services in Waterloo Region for people with disabilities, please call:

Community Information Waterloo Region - (519)579-3800

Information Cambridge - (519)740-3030

Woolwich Community Information Centre - (519)669-5139/ 1-800-661-7918

Human Resources Development Canada

Income Security Programs
Box 2020
Chatham, ON N7M 6B2
1-800-277-9914
TDD/TTY 1-800-255-4786

Government of Ontario

Ministry of Community and Social Services
Waterloo Town Square, 4th Floor
75 King Street South
Waterloo, ON N2J 1P2
(519) 886-4700

Ontario March of Dimes

141 Weber Street South
Waterloo, ON N2J 2A9
(519) 579-5530

Canadian National Institute for the Blind

180 King Street South, Ste. 160
Waterloo, ON N2J 2K4
(519)742-3536

Canadian Hearing Society

222 Frederick Street
Kitchener, ON N2H 2M8
(519)744-6811
TDD/TTY (519)744-6901

Achievement in Motion

310 Charles Street East
Kitchener, ON N2G 2P9
(519)741-1666

Human Resources Development Canada

Office For Disability Issues
25 Eddy Street
Suite 100
Hull P.Q. K1A 0M5
1-800-665-9017
TTY 1-800- 561-9706

Community Care Access Centre of Waterloo Region

99 Regina Street South
Waterloo, ON N2G 4V6
(519) 748-2222
(call to access Cambridge and Kitchener offices.
Sites also at area hospitals)

Developmental Services Access Centre Waterloo Region

1120 Victoria Street North
Suite 205
Kitchener, ON N2B 3T2
(519) 741-1121
(centralized access to services for persons
with developmental disabilities)

K-W Access-Ability

Waterloo Town Square, Lower Level
75 King Street South
Waterloo, ON N2J 1P2
(519) 885-6640
TDD/TTY (519) 885-4526

Independent Living Centre of Waterloo Region

3400 King Street East
Kitchener, ON N2A 4B2
(519) 894-8350
TDD/TTY (519) 894-8377

Canadian Mental Health Association

67 King Street East
Kitchener, ON N2G 2K4
(519) 744-7645
Cambridge office: 9 Wellington Street
Cambridge, ON N1R 8H6

