

Poverty in Peterborough City and County



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Root Causes of Poverty Working Group
Mayor's Action Committee

Table of Contents

	Page
Introduction	4
Income	5
Measures of Poverty	5
Life on Social Assistance	9
Employment Insurance	11
Seniors	11
Aboriginal Populations	11
Racialized Poverty	12
The Influence of Demographics	12
Recommendations	15
Housing	17
Access to Affordable Housing	17
Minimum Housing Wage	19

Recommendations	20
Basic Needs of Food, Health, Child Care and Recreation	23
Food Security	24
Poverty and Health	27
Mental Health and Poverty	27
People with Disabilities	28
Childcare	29
Transportation	29
Recreation	30
Recommendations	30
Employment and Education	32
Employment	32
Education	35
Recommendations	36
Summary of Recommendations	38
References	42

Introduction:

Poverty, and its impact on people living in Peterborough City and County have been a growing concern in our community. The Mayor's Action Committee on Poverty Reduction was created in August, 2007, following a series of community consultations. These consultations were seen as a first step for developing a community-based strategy for short and long term activities to reduce poverty and its impacts. In December, 2007, the Mayor's Action Committee created a Working Group on "Addressing the Root Causes of Poverty", whose Terms of Reference include "increasing the community's understanding of the causes, conditions and consequences of poverty" as well as "identifying opportunities and strategies for action to address the root causes of poverty".

In this report, the Working Group has pulled together existing data from a wide range of sources to examine the extent of poverty in our community, its root causes, and its impact on many of our citizens. Based on this data and the associated community consultations, the report also makes recommendations on local action that could be taken to address poverty over the long term. Information is organized into sections on income, housing, food and basic needs, and employment and education. An effort has been made to put a human face to the experience of poverty through personal experiences and stories wherever possible.

The intention of the Working Group is to share the report and its findings with the recently formed issue-oriented committees of the Peterborough Community Poverty Reduction Strategy. Through them it is hoped the report will be shared with a broader audience of stakeholders and the general public in order to confirm findings and identify remaining gaps. It is hoped that the report will serve as a base to develop specific strategies for local action to reduce poverty in Peterborough City and County.

Root Causes of Poverty Working Group

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Income

Measures of Poverty:

What is most often used to measure poverty is Statistics Canada’s Low Income Cut Off (LICO). The LICO is the income threshold below which a family will likely devote 20% more of its income to the necessities of food, shelter and clothing than the average family. Statistics Canada has determined that the average household spends about 43% of its income on these basic needs. Therefore, a family is considered “poor” if they spend 63% or more of their household income on these items.¹ The LICO is defined by different family sizes and different populations.

The following table indicates the low income cut-offs after-tax in 2006 for rural areas and urban areas with populations 30,000 to 99,999, similar to the City of Peterborough.

After-Tax Low Income Cut-Offs for Rural Areas and Urban Areas with Populations Similar to Peterborough (30,000 to 99,999)

Size of Family Unit	Rural Areas	Urban Area Size of Peterborough
1 person	\$11,494	\$14,674
2 persons	13,989	17,860
3 persons	17,420	22,239
4 persons	21,731	27,745
5 persons	24,746	31,594
6 persons	27,444	35,039

Source: Statistics Canada “Low Income Cut-Offs for 2006 and Low Income Measures for 2005”, Cat. no. 75F000MIE.

A person or family is considered to be living in poverty if their income falls below the LICO.

Poverty in Peterborough City and County

There are a number of ways of looking at the income levels of people in our community. One measure is the median income for households, where an equal number of households have an income above the median and below the median. It represents the total income of all the members of the household. Another is to look at the median incomes of individuals, which makes it possible to see differences in income earned by males and females. The following tables indicate the median income levels for Peterborough versus the Province of Ontario.

Income in 2005, City and County of Peterborough Versus Ontario

	Peterborough			Ontario		
	Total	Male	Female	Total	Male	Female
Median income for households After-tax	\$45,335			\$52,117		
Median income after tax for individual persons 15 years and over	\$22,517	\$27,926	\$18,708	\$24,604	\$30,182	\$20,201

Source: Statistics Canada, "2006 Community Profiles, Peterborough, Ontario (County)". 2006 Census, Catalogue no. 92-591-XWE.

The median income of Peterborough City and County households is \$45,335, or \$6,782 below the Ontario median. The median income for just the City of Peterborough is a bit lower, at \$42,349. While the local median household income has increased overall between 2000 and 2005, there are different trends among different groups of wage earners. The median earnings for those in the bottom fifth of earners dropped by 10.4 % to \$15,005. Incomes for those in the top fifth increased by 6.7% to \$81,863 over the five year period.²

Poverty in Peterborough City and County

The following table shows us what percentage of all households live in poverty (below the LICO) in the City and County of Peterborough and the City of Peterborough alone, after tax.

Low Income Persons in Private Households

	Peterborough City and County			City of Peterborough			Ontario		
	Total	Male	Female	Total	Male	Female	Total	Male	Female
% low income after tax – all persons	9.1	8.4	9.8	12.6	11.3	13.7	11.1	10.5	11.6
% low income after tax- persons less than 18 years of age	9.7	9.0	10.4	13.4	12.4	14.5	13.7	13.7	13.8

Source: Statistics Canada, "2006 Community Profiles, Peterborough, Ontario, (County) and (City), Ontario". 2006 Census, Catalogue no. 92-591-XWE.

Almost 1 in 10 people in the City and County live in poverty. This level is somewhat higher in the City of Peterborough (12.6%) compared to the combined City and County (9.1%), while rates in the province are in between (11.1%). Females and children and youth under 18 have higher levels of poverty than the general population.

Among some particular groups, poverty levels are much higher than the general population. Among lone parent families, 19.3% are low income after tax. For female lone parent families the number is even higher, at 21.5%. Among female lone parents with children under 6 years of age, a disturbing 62% are low income.³ Among single adults, 28% in the City and County are low income, and 32% are low income in the City alone.⁴

It is also helpful to be aware of the variation among municipalities in the numbers of people living below the poverty line, and the percentage they represent of the total population. The Table below shows that after the City of Peterborough, Smith-Ennismore-Lakefield has the highest number of low income people (620), but it is a small percentage of their total population (3.6%). Asphodel-Norwood (8.2%) and North Kawartha (9.1%) have the highest percentage of people in low income households after the City of Peterborough (12.6%).

Peterborough City and Rural Municipalities

	Total Population	Persons in Low- Income Households (after-tax) (LICO)	Percentage in Low Income Households (LICO)
Asphodel -Norwood	4,130	340	8.2
Cavan -Millbrook - North Monaghan	8,610	350	4.1
Douro - Dummer	6,895	335	4.9
Galway -Cavendish – and Harvey	5,230	240	4.6
Havelock -Belmont - Methuen	4,630	245	5.3
North Kawartha	2,320	205	9.1
Otonabee -South Monaghan	6,875	275	4.0
Smith – Ennismore - Lakefield	17,275	620	3.6

Poverty in Peterborough City and County

County Total	55,965	2,610	4.7
Peterborough City	72,750	9,140	12.6

Note: Total population in the city and county in 2006 was 133,080. 4,365 people are not accounted for in this table.

Source: Statistics Canada, 2006 Census Data. "Income Status After Tax for Census Subdivisions". Catalogue no. 97-563-XCB2006037.

Life on Social Assistance:

Individuals and families may receive social assistance income through two different programs – Ontario Works, and the Ontario Disability Support Program. This table shows the breakdown of adults and children who receive these benefits in the City and County.

	City of Peterborough		County of Peterborough (not city)	
	Adults	Children Under 18	Adults	Children Under 18
Ontario Works (June, 2008)	2,658	1,140	594	306
Ontario Disability Support Program (Aug.'08)	3,083	493	770	124

Source: Ontario Works and Ontario Disability Support Program staff, August, 2008.

These programs represent 3.5% (Ontario Works) and 3.4% (Ontario Disability Support Program) of the total population in the City and County.

The next table compares the income people receive from benefits available under Ontario Works (OW) and the Ontario Disability Support Program (ODSP) or from a minimum wage job, to the hourly wage they would need to earn to reach the LICO for various family sizes. Clearly, the low levels of income from social assistance and minimum wage keep people in poverty.

Income from Different Sources

Size of Family	Before Tax LICO	After Tax LICO	Minimum Wage Before Tax @ \$8.75 X 35 hours	ODSP	Ontario Works	Living Wage 35 hours/week x 52 x Y = LICO (before tax)*
1 person	\$18,147	\$14,674	\$15,925	\$11,988	\$6,720	Y = \$9.97/hr
2 people	\$22,591	\$17,860	\$15,925	\$18,348	\$11,628	Y=\$12.41/hour
3 people	\$27,773	\$22,239	\$15,925	\$21,120	\$14,520	Y = \$15.25

* Y is the hourly wage (could be from more than 1 source) that would be needed to meet the LICO for the family size in that line.

Sources: *Statistics Canada LICOs 2006, Income Security Advocacy Centre (Fact sheet, November 2007)*

Quick Facts:

- Ontario Works rates were cut by 21.6% in 1995. Taking inflation and small recent increases into account, rates remain 40% below 1995 levels.⁵
- Ontario Disability Support rates were frozen from 1993 to 2003, and increases since have not kept pace with inflation.⁶
- 41% of all low-income children in Ontario live in families with at least one parent who is working full time, year round but not earning enough to lift their families out of poverty.⁷

- Minimum wage is currently \$ 8.75 per hour, and is scheduled to increase to \$9.50 on March 31, 2009, and \$10.25 on March 31, 2010.

Employment Insurance:

Employment Insurance (EI) pays benefits to people who are without work, and may also include sickness, maternity, parental and compassionate leave benefits. In order to qualify, 600 hours of employment over the previous 52 weeks are needed. Unfortunately, it is estimated that in Ontario, only 25% of unemployed people qualify for EI benefits. Many people, especially women in part-time and temporary jobs, pay into EI but are never eligible for benefits. People who do not qualify are similarly excluded from skills training and employment programs. Ineligible women, including Canada's 840,000 self-employed women, are in turn excluded from maternity and parental benefits.⁸

Seniors:

Nationally, seniors have made over-all progress on their income levels. In 1996, 9.8% of seniors lived in poverty, compared to only 5.6% in 2004. Single, unattached women however, are still overly vulnerable. In Peterborough, 18.6% of the population is over 65 years of age, which is higher than the provincial average. The median after-tax income of senior women in Peterborough was \$19,304 in 2005, compared to \$41,943 for senior couples. Almost 2% of men over 65 and 4% of women over 65 were low income after-tax in 2005.⁹ The influence of changing demographics in our community is explored in greater detail below.

Aboriginal Populations:

In the 2006 census, 4,145 people in the City-County reported an Aboriginal identity. Of these, 1,060 lived in Curve Lake First Nation, and 483 in Hiawatha First Nation.¹⁰ The median income of all private households in 2005 for Curve Lake First Nation was \$32,320, compared to \$51,660 for Peterborough City and County. An Aboriginal needs assessment carried out in Peterborough in 2006 identified poverty, economic marginalization, affordable housing, education and training opportunities as key issues facing this population.¹¹

Racialized Poverty:

People from ethno-racial minority groups (ie. communities of colour) in Ontario are 2 to 4 times more likely than white families to fall below the LICO. They are also more likely to have related problems like poor health, lower education, and fewer job opportunities, and to face prejudice and discrimination.¹² The percentage of visible minorities in Peterborough is 2.5%, for a total of 3,210 people. This number is much lower than the provincial average (22.8%), but it is expected to increase over time. The most highly represented ethnic groups are Chinese, South Asian, Blacks, Latin Americans and Koreans. The area received 950 new immigrants from all racial groups between 2001 and 2006. The median income of all immigrants was 3.5% higher than average Peterborough residents. Most of the 12,450 immigrants who live in the Peterborough area are from Europe and the United States and are not visible minorities.¹³

The Immigrant's Story: From the Perspective of the Executive Director of the New Canadians' Centre

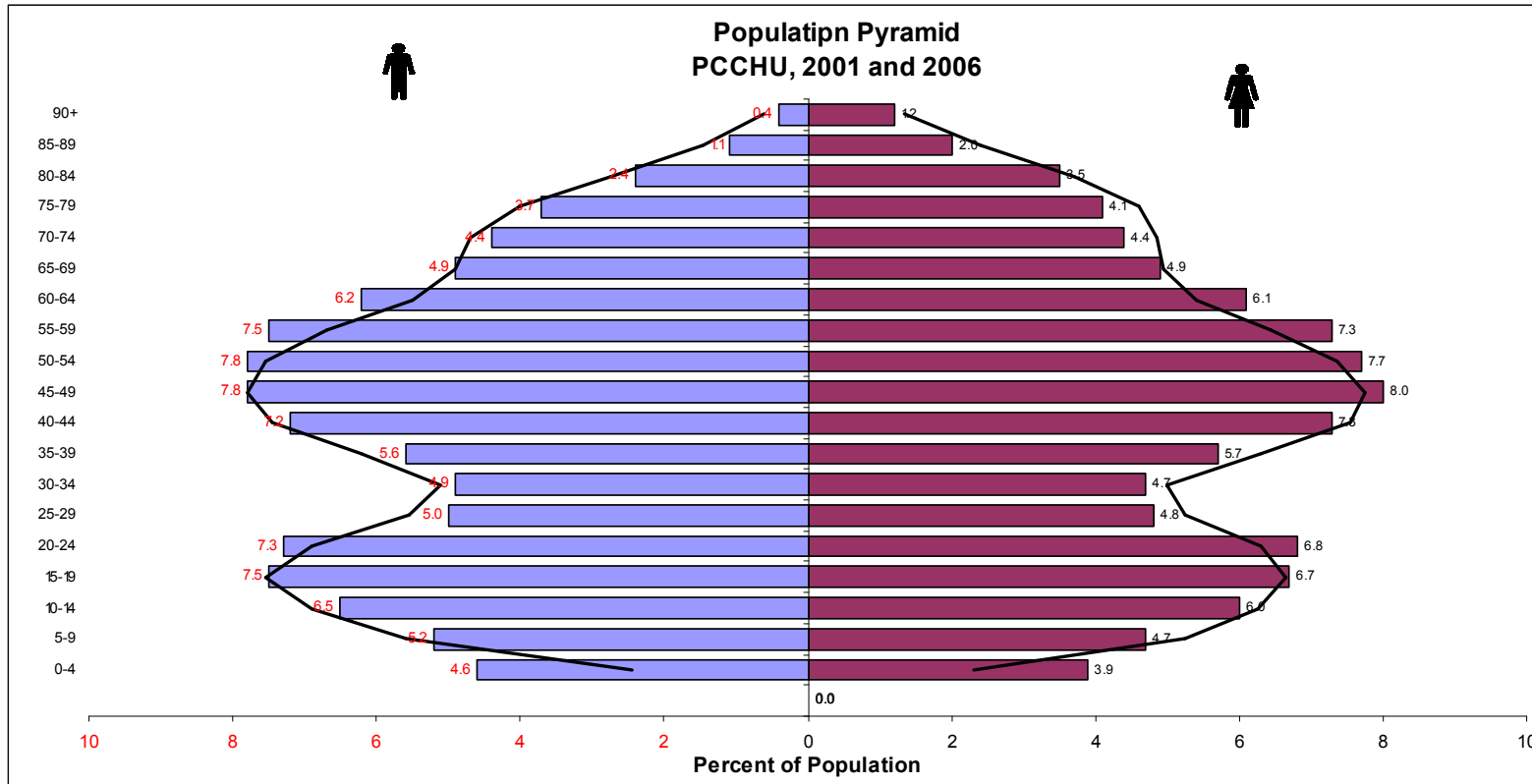
“The job prospects for new Canadians in Peterborough have deteriorated. Although we don't collect statistics on what new Canadians earn, we have information on the number of people who leave the community in search of better employment opportunities. Approximately, 20% of new Canadians have left the Peterborough area in search of better employment.

A recent phenomenon is that some immigrant men are actually leaving Canada to go back to their home countries because they can get better incomes from their multi-national employers from whom they have not totally severed ties. These are usually immigrants who had come in on the points system which means that they have high level skills and often personal resources. This group consists of 7-8% of the immigrants who have come to Peterborough.”

The Influence of Demographics:

The population of Peterborough City and County in 2006 was 133,080, which represents a growth rate of 5.7% since 2001. The population of the City of Peterborough itself was 74,898 in 2006, with a growth rate of 4.8% since 2001. The changing age structure of the population will affect up-coming community needs (e.g. for housing, health care, transportation and other services), as well as the resources (e.g. municipal tax base) which are available to meet those needs.

Poverty in Peterborough City and County



Bars = 2006, Lines = 2001

Source: Peterborough County-City Health Unit, Health Status Report, 2008.

Overall trends indicate that there has been a decrease in the number of children 0 to 14 years of age. While the youth population has declined, there has been an increase of 30% in the 55 to 64 age group with the next largest increase being in the 85+ population. Peterborough has the highest median age for any census metropolitan area in Ontario, with a median age of 43.6 compared to the province’s median age of 39. In Curve Lake First Nation, the median age is lower, at 39.2 years.¹⁴

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Population by Age Groups Dependency Rates - 2006

Municipality	All Ages	Age 0-14	Percentage of Population Age 0 -14	Age 65+	Percentage of Population Age 65 +	Old Age Dependency (1)	Child Dependency (2)
County of Peterborough	133,080	20,555	15.45%	24,725	18.58%	28.2%	23.4%
Ontario	12,160,285	2,210,805	18.18%	1649180	13.57%	19.9%	26.6%

Definitions:

Child dependency ratio: The number of children ages 0-14 years relative to the total population ages 15-65 years of age

Aged dependency Ratio: Total number of people ages 65+ relative to the total population ages 15-64 years

Total dependency ratio: Total number of children (0-14 years) and older adults (65+) relative to the rest of the population (ages 15-64 years).

Source: Peterborough County-City Health Unit, Metrics and Planning City of Toronto Public Health, December 2001 "Chart Book of Dependency Ratios and population Estimates".

The dependency ratio can be an indicator of economic stress for a community, since higher ratios indicate a larger proportion of the population who are economically dependent (depending on the income of care-givers or non-employment transfer payment income like pensions) relative to those who are more likely to be wage earners (15-64 years of age). This number is particularly significant for Peterborough since the community currently has a higher than average number of older adults. The old age dependency ratio for Peterborough should remain fairly constant until 2011, then it is expected to dramatically increase as baby boomers enter retirement. Fewer people will be available to financially support an increasingly larger segment of the population.

And This Means:

- While most people in Peterborough have adequate incomes to meet their basic needs, many do not. It is possible to identify particularly vulnerable groups – for example recipients of Ontario Works and Ontario Disability Support Program benefits, single adults, single parents, especially women, and their children.
- While 11,750 people live below the poverty line in Peterborough City and County, some people, including those on social assistance, live in deep poverty, far below the poverty line.
- Individuals who work full-time at minimum wage cannot meet the costs of their basic needs and have no access to extended health or dental benefits. They become the “working poor”.
- The income gap between low and high income earners is increasing.
- An increasing proportion of seniors in our population will create demands for a new mix of services, at the same time as the proportion of the working population declines.

Recommendations:

Increase Minimum Wage. A full-time worker in Peterborough living alone has an income which is \$1,251 above the after-tax poverty line, but they fall deeper and deeper into poverty as the size of their household increases. The provincial government should be pressed to increase minimum wage to a level that provides for a decent standard of living (\$10.25/hour) and adjust the rate annually to keep up with inflation.

Increase Social Assistance Benefits. A single adult on Ontario Works is \$7,954 below the poverty line, and someone receiving income from the Ontario Disability Support Program is \$2,686 below the poverty line. The provincial government should be pressed to raise social assistance rates to a level that is in line with the real cost of living, and then index the rates to keep pace with inflation.

Increase Income Supports for Children: Child poverty has lifelong consequences. The Ontario government should be pressed to speed up the implementation of the Ontario Child Benefit, and the federal government pressed to increase an indexed Canada Child Tax Benefit to \$5,200/child (2008\$).

Reform Employment Insurance: Press the federal government to address the low level of coverage for unemployed workers, and the related lack of access to employment supports, training, and maternity benefits.

Address Racialized Poverty: Develop the capacity of our community to identify barriers and provide supports for racialized groups and other immigrants to our community.

Housing

Access to Affordable Housing:

There are many challenges for low income residents in Peterborough. Finding and keeping affordable housing is near the top of the list. Access to housing is closely intertwined with poverty because it is the single largest regular expenditure most households face. Lack of access to affordable housing undermines all other household expenditures, including those for food, transportation, childcare and recreation.

Quick Facts

- Of Peterborough's tenants households, 51.5% spent more than the benchmark 30% of income on housing, the highest in a sample of 27 municipalities in Ontario; 33% spent more than 40% of income on rent.¹⁵
- 52.8% of renter households have annual incomes below \$30,000.¹⁶
- In Peterborough a minimum wage worker (\$8.75/hr x 40 hours x 52 weeks) earns \$18,200 annually but needs a gross income of \$28,360 to afford a one-bedroom apartment at an average 2007 market rent of \$709 plus utilities.¹⁷
- A 1 person household on assistance receives a maximum monthly shelter allowance of \$349 on Ontario Works (OW) and \$445 on the Ontario Disability Support Program (ODSP); for a 2 person household, the amounts are \$549 (OW) and \$700 (ODSP).
- The 2007 before-tax Low Income Cut Off for a 2-person household is \$23,084; the 30% housing cost for this household should be no more than \$577/mth¹⁸
- From 1999 to 2005, the real median net worth of renter households in Canada dropped 5% while that of owners rose 27%.¹⁹
- 49% of lone parent households in the Peterborough Census Metropolitan Area have housing affordability issues; if the parent is under 25 years of age, the figure rises to 78%.²⁰
- In December, 2007, there were 1,502 applicants waiting for rent-geared-to-income (RGI or social) housing. This includes 429 applicants with dependents; 720 non-senior individuals; 353 seniors. 87% of these applicants had incomes of less than \$20,000.²¹

- The last Rent-Geared-to-Income units were built in Peterborough in the early 1990's.
- The Federal-Provincial Affordable Housing Program (AHP) has provided 416 housing units in the City of Peterborough and Lakefield since 2003; these units rent at 80% of market rates. Some include heat and/or hydro in the rent; others do not. There are an additional 1,887 social housing units in the City and County, run by 21 different provider organizations. 83% of these units are rent-geared to income. There are also 370 rent supplement units, which may apply to either social housing or market rent housing.²²
- There has been no significant increase in market rent apartments built in Peterborough for many years; there have been many conversions of existing single family houses into several units.
- The average sales price for all housing types in Peterborough in 2007 was \$231,596, an increase of 55.1% in five years²³; the median after-tax income for all households in 2005 was \$45,335.²⁴
- Most of those individuals with the lowest incomes live in inadequate, often unhealthy, housing circumstances.
- The decline of young people and the growth of seniors will put an increasing burden on the need for a variety of housing types. Requirements for an increasing number of lower rent market units will reduce the assessment base of the municipality. Municipalities will need to consider a review of bylaws and land use policies to adjust to the changing needs of households.
- In 2006, 1,087 different individuals were housed in local shelters.²⁵ The total number of days of occupancy increased 32% from 2003. The “hidden homeless” population in the community, which includes people ‘couch-surfing’ and staying with friends and relatives, is estimated at over 8,000 persons.²⁶
- The average Ontario household spends 4.4% of their pre-tax income for utility costs. Households in the lowest income quintile spend 11.5% of their pre-tax income on utilities. Anything over 10% is considered a high energy burden and leads to what is referred to as “energy poverty”. Rising energy prices hit low-income households the hardest, because they directly reduce funds available for food, clothing, and other basic necessities. Poor quality housing e.g. lack of insulation and draft-proofing, less efficient heating equipment and other appliances increases the burden.²⁷

Minimum Housing Wage:

A measure of affordability for average market rents is the hourly wage a person must earn in order to rent a unit without spending more than 30% of their total income. The table below shows the hourly wages and annual wages that would be required for a person or household in Peterborough to afford various types of rental housing. Using this approach, it is apparent that social assistance rates and minimum wage rates are insufficient to obtain even bachelor accommodation.

Average Market Rents Peterborough: Minimum Hourly Wage and Gross Annual Income Required for Affordability

	Average Market Rents		
	Rent	Wage/Hour	Annual
Bachelor	\$568	\$10.93	\$22,720
1 Bedroom	\$709	\$13.64	\$28,360
2 Bedroom	\$822	\$15.81	\$32,880
3 Bedroom	\$1,000	\$19.24	\$40,000
2 Bedroom Townhouse	\$719	\$13.83	\$28,760
3 Bedroom Townhouse	\$825	\$17.22	\$35,800

Source: Canadian Mortgage and Housing, "Rental Market Report, Peterborough CMA, 2007", in "Housing is Fundamental", 2008.

And This Means:

- Housing must be regarded as central to the community's economic productivity, environmental sustainability and social cohesion.
- The increasing costs of housing will lead to fewer and fewer households able to purchase their own home.
- Increases in the costs of both rental and ownership accommodation without a parallel increase in incomes will force more households into poverty or personal bankruptcy.
- Without access to adequate, affordable housing, related costs in health care, policing, education, social tensions, homelessness and housing insecurity will increase.
- Solutions can be found by political leadership and collaboration among all stakeholders, including those who need adequate housing.

Recommendations:

Sustain the Homelessness Partnering Strategy: Current funding for the outreach workers, trustee and nursing component ends in March, 2009. The community should work to maintain sustainable funding for this homelessness initiative.

Develop a One-Stop Multi-Service Centre: Collaboration should be fostered among all stake-holders to develop a centre which provides a variety services including a warming/cooling room, delivery point and referral source for community services, and opportunities for social interaction.

Create an Energy Relief Assistance Program: Develop an energy relief program which involves all levels of government, but start with municipalities, with support from energy suppliers. The program should promote energy conservation strategies and ensure adequate funding to the Housing Resource Centre for emergency energy assistance in the city and county.

Support National and Provincial Collaboration: Advocate for a national-provincial housing framework such as that proposed by the Federation of Canadian Municipalities and endorsed by the Association of Municipalities of Ontario, so that Peterborough will be able to ensure that an increasing number of its citizens have access to adequate housing. The plan should set a goal to reduce chronic homelessness in 10 years, and reduce core housing need by 25% over 10 years. Key initiatives and estimated costs to achieve these goals in Peterborough are outlined below, based on a formula proposed by the Federation of Canadian Municipalities. These costs are in addition to annual \$10 million municipal costs to support existing housing units.

Initiative	Funding Required Per Year	Source of Funding
National Homelessness Initiative /Homelessness Partnering Strategy	\$250,000 indexed to inflation	Federal
Build and Stabilize New Non-Market Housing (at 15% of annual starts) 30 units annually at \$120,000)	\$3,600,000	Federal, Provincial, Municipal
Reduce Core Housing Need (Waiting lists based on 1,469 applicants in March, 2008) 50 units annually at \$120,000. Could include rent supports, social supports and subsidies.	\$6,000,000	Federal, Provincial, Municipal
Retrofit Existing Units (1/3 of 1,897 existing units at 600 per year) Based on 2008 ROOF allocation	\$850,000	Provincial, Municipal
Residential Rehabilitation Assistance Program (RRAPP) – private, non-profit rental, ownership	\$500,000	Federal, Municipal

Revise the Official Plan: Revise the Official Plan and reinforce the incentives in its “Taking Charge Policies” to attract private-public partnerships in order to increase the supply of rental accommodation for low income households.

Jim’s Story:

Jim is 43 years old, and has been chronically homeless for the last 10 years. For a long time he lived with untreated psychosis and as a result was in and out of the correctional system for petty crimes, such as stealing a can of coffee from a local grocery store. Through the Canadian Mental Health Association court diversion program Jim was admitted to the Whitby Mental Health facility and was able to obtain mental stability through treatment. Now Jim is living in a rooming house, but has been victimized walking around the neighbourhood and doesn’t feel safe. He would ideally like to live in a group home with independent supported living, however there is currently none of this type of housing available in the City of Peterborough.

Basic Needs of Food, Health, Child Care and Recreation:

Imagine trying to buy food and cover the cost of housing for yourself with just \$580 a month on social assistance, or trying to meet the needs of a whole family with a minimum wage salary.

What's Left After Shelter, Utilities and Food Costs?

Monthly Income (after tax)/Costs	Single Person (Ontario Works)	Single Person (Ontario Disability Support Program)	Single Person (Old Age Security/Guaranteed Income Supplement)	Single Parent Family of 3 (Ontario Works)	Family of 4 (Minimum Wage Earner)	Family of Four (Median Income)
Monthly Income, including benefits and credits	\$580	\$1,026	\$1,174	\$1,665	\$2,170	\$5,788
Estimated Shelter & Utilities Cost	\$568	\$568	\$889	\$1,022	\$1,235	\$1,463
Cost of a Nutritious Diet	\$221	\$221	\$153	\$460	\$629	\$629
What's Left?	-\$209	\$237	\$132	\$183	\$306	\$3,696
% income required for shelter/utilities	98%	55%	76%	61%	57%	25%
% income required for nutritious food	38%	22%	13%	28%	29%	11%

Source: Peterborough County-City Health Unit. "Limited Incomes: A Recipe for Hunger", Peterborough County-City Health Unit, September 2008.

A single person on Ontario Works requires approximately \$209 more each month just to cover shelter, utilities and food. A family of four with a minimum wage earner has only \$306 left over each month to pay for transportation, phone, clothing, school expenses, cleaning supplies, personal care items and all other costs.

Food Security:

In order to cope with insufficient income, people are forced to cut into their food budget. People may skip meals or fill up on cheap foods. As a last resort, people are forced to use Food Banks. In March, 2007, Kawartha Food Share reported that they distributed food to over 6,261 individuals monthly, including 2,513 children (40.1%). Kawartha Food Share distributes food through its network of 30 food banks and community meal programs. Still, food banks can only offer about 3 days worth of food in a month.

Hunger Count 2007

Age Group	# Individuals Who Used Food Banks/month	% of children/youth under 18 who use Food Banks
Children/youth under 18 years of age	2513	40.1%
Adults	3748	

Source: Peterborough County-City Health Unit "Environmental Scan: Food Insecurity, Poverty and Community Programs that Address Hunger", 2007.

The significance of hunger locally has been recognized in the Peterborough County and City Municipal Social Plan (2002) and more recently by the Mayor’s Task Force on Poverty Reduction in 2007.

The prevalence of household food insecurity amongst all households is monitored nationally by the Canadian Community Health Survey (2005).

Household Food Insecurity 2005

	Peterborough	Ontario
Total, Food Insecure (FI)	6.1%	5.9%
FI, without hunger	4.1%	3.5%
FI, with moderate hunger	1.8%	1.8%
FI, with severe hunger	0.2%	0.6%

Source: Statistics Canada. "Canadian Community Health Survey". 2005.

The above table indicates that Peterborough and Ontario have similar patterns of household food insecurity. Food insecurity indicates household members show evidence of food insecurity. It is the total of the following categories:

- **Food insecure without hunger:** Household members feel anxious about running out of food or compromise on the quality of foods they eat by choosing less expensive options. Little or no reduction in food intake is reported.
- **Food insecure with MODERATE hunger:** Food intake of adults has been reduced to an extent that implies that adults have repeatedly experienced the physical sensation of hunger. In most of these households, but not all, such reductions are not observed in children.
- **Food insecure with SEVERE hunger:** At this level, all households with children have reduced the children's food intake to an extent indicating that the children have experienced hunger. Adults in Households with and without children have repeatedly experienced more extensive reductions in food.

In Ontario, food insecurity was most prevalent (61%) in households where the main source of income was social assistance. The prevalence of food insecurity was 24% for female one parent households and 6.6% for households that report their main source of income as salary/wages.

Quick Facts:

- An average family of four spends 11% of their income on the nutritious food basket. People living on low incomes spend 13-38% of their income on food.²⁸
- People who are food insecure are more likely to have heart disease, diabetes, high blood pressure and food allergies.²⁹
- Children who are food insecure are less able to resist illness, more likely to be hospitalized and are less likely to succeed in school.³⁰

And This Means:

- Many people in our community cannot possibly afford a healthy diet and therefore are at serious risk of health problems.

“Families want to eat at home, at their own tables. That gives them more dignity than any other option” – Cindy Buott

Tom and Sarah’s Stories:

Tom always feels financially stressed. He frequently uses food banks and feels degraded that he has to beg for food. He often goes hungry so that his children can eat. He shops only at No Frills and buys sale items in bulk for freezing. He cannot afford much in the way of fruit and vegetables.

Sarah reflects “I found myself arguing with my daughter over a slice of cheese which was to be tomorrow’s lunch. My daughter could not bring her friends home for lunch because there was not enough food, and she was too embarrassed to ask them to bring their own lunch to our house”.

Poverty and Health:

It has been well documented that one of the strongest determinants of health is poverty, and local information supports this conclusion. Data from the Canadian Community Health Status Survey, 2005, for Peterborough shows that individuals living in a household with an income below \$30,000 are significantly more likely to have a chronic condition like diabetes, heart disease, high blood pressure, cancer or chronic bronchitis, than individuals in higher income households. Individuals in lower income households are also far more likely to be current smokers, and to be physically inactive, both of which are important risk factors for a number of chronic diseases. In terms of access to services, individuals in lower income households are significantly less likely to have regular access to a medical doctor, are more likely to report unmet health care needs and home care needs, are less likely to have ever had a Pap test, and are only half as likely to have insurance for eye glasses and dental expenses.³¹ Clearly, income is an important determinant of health in our community.

Children's immediate and future health is especially susceptible to poverty. While local data is not available, it is well documented that Canadian children living in poverty are more likely to develop a variety of illnesses and injuries and are more likely to experience hospitalization, mental health problems, lower school achievement and early school leaving.³²

As of August, 2008, Peterborough Primary Health Care Services had 6,416 people in 3,628 families on its waiting list for family doctors. As income decreases, access to doctors also appears to decrease in the community. The Canadian Community Health Survey shows 12.7% of people with household incomes greater than \$30,000 had regular access to a doctor. For people with household incomes less than \$30,000, 21.2% were without a doctor.³³ In a 2007 survey of Ontario Works clients, over 30% of respondents reported that they did not have a family doctor.³⁴ Among highly vulnerable clients of shelters and food programs a 2008 survey found 50% of respondents didn't have a family doctor.³⁵ For people without a doctor, there are many health care needs that cannot be met through other primary health care services such as the Peterborough Day Clinic or the Emergency Department at the hospital.

While clients of Ontario Works and the Ontario Disability Support Program have access to very basic drug, dental and vision care benefits, these costs can be overwhelming to other low income people with no benefit programs through their employment.

Mental Health and Poverty:

The relationship between poverty and mental health is complex. Poverty can be both a cause and consequence of poor mental health. Poverty in itself, and the material and social hardship associated with it, compromises mental health. Poverty can also be a consequence of serious mental

illness, which can create barriers to education and employment and in turn affect a person's ability to have an adequate income. It is estimated that one in five people in Canada will experience a mental illness in their lifetime.³⁶ An even higher prevalence of mental disorders has been documented among the homeless. In a recent survey of homeless people in Toronto, 35% had received a diagnosis for a mental health problem, and 66% reported that they had experienced serious depression in their lifetime.³⁷ These findings have been supported by observations of workers at the Warming Room in Peterborough.³⁸

People with Disabilities:

Disabilities can be related to both physical and mental health. Nationally, 32% of people with disabilities are low-income, which is double the Canadian average. Access to suitable and affordable housing, education, training and employment supports are all a challenge. The Ontario Disability Support Program in Peterborough City and County manages 3,305 adult cases. There are 268 children who receive benefits through a separate program, Assistance for Children with Severe Disabilities.³⁹

And This Means:

- Poverty has a large influence on both physical and mental health. Policies related to income, housing, education, employment and access to health care are important to the health of our community.

David's Story: Dealing with Illness

David is 68 years old. He lives in a high rise apartment building in Peterborough with his wife who is in her 50's and a 19 year old son who has just completed high school. David worked as a machinist. Starting at about the age 58, he suffered from three heart attacks within two years and his employer couldn't afford to keep him on. David never acquired any pension benefits from his employment.

The family's income is \$1400 per month which comes from the Canada Pension Plan, Old Age Security and the Guaranteed Annual Income System. The rent is \$887 per month and he has a phone and internet service which adds about \$100 to the monthly expenses. That leaves about \$400 for all their other needs: food, clothes, personal care and transportation.

Two years ago, David was diagnosed with multiple myeloma or bone cancer. He had chemotherapy for five months and his weight dropped from 190 pounds to 140 pounds. David mostly travelled to his chemotherapy treatments in his motorized wheelchair, a distance of at least 5 kilometres but in bad weather, he called on the Cancer Society to drive him to his appointments.

David continues to be in poor health because he can't get his weight up and he suffers from chronic pain in his legs and back. His doctor wants him to start on a drug which can help build up his bones. Unfortunately, he cannot get started on his treatment because his teeth are in very poor shape and they must be extracted before the treatment can benefit David. Although the tooth extraction is free, David has to pay up front about \$150 for the initial dental consultation and x-rays. David doesn't have the money.

David's main challenge is to get enough food for the family. He spends \$40-\$50 each month on vitamin D and calcium supplements because his doctor has prescribed them. These products are available over the counter and are not covered by the drug plan. David's pleasure is the balcony garden where he grows vegetables and some flowers. He says it provides welcome extra food in the summer.

Child Care:

Research has clearly shown that high quality, affordable and accessible child care is of great benefit to low income children in terms of individual child development and readiness to learn. Furthermore, without these services, parents may not be able to access education, training and work for themselves.

In 2007, 1,380 children in 1,065 families in the City and County of Peterborough received a subsidy for either formal or informal child care. Parents who are eligible based on an income test, as well as social assistance recipients, may be eligible for this fee subsidy for children under 10 year of age (or up to 12 years in some cases). Fee subsidies can be used to support full and part-time child care in licensed day nurseries and private-home day cares.⁴⁰

Transportation:

Transportation is a crucial issue for all Peterborough residents, but especially for those that live outside of the city, where access to affordable public transportation is very limited. Most people use personal vehicles as their primary mode of transportation. In the 2006 Census, 77% of the employed labour force reported that they travel to work in a car, truck or van, either as a driver or a passenger.⁴¹ It is often difficult for low income individuals to afford the expense of a vehicle and they have to depend on public transportation. In the City, as of October 1st, 2008, clients of Ontario Works and the Ontario Disability Support Program will be eligible for a subsidy of \$34 per month for a transit pass. The remaining cost for the pass will be \$16 per month.

A Rural Transportation Working Group which brings together representatives from all eight Townships has been meeting since October, 2007. The goal of the group is to develop an understanding of rural transportation issues and to bring stakeholders together to develop a sustainable and accessible transportation system for Peterborough County.

Recreation:

There is an important need for low income children to participate in mainstream cultural and recreational programs of their choice.

The City of Peterborough Community Services Department, through its Recreation Division, provides subsidies for children for various programs. In 2007, 445 children were subsidized for registration in recreational activities and summer camps.⁴² The City subsidy does not apply to school-based programs or activities, but other programs are eligible if they are offered within the city limits, take place in a group setting (not private lessons) and do not have their own subsidy program in place. Organized recreational opportunities are more limited in rural areas.

Recommendations:

Increase Awareness of the Social Determinants of Health: Increase community awareness that social determinants such as income, education, housing, food security, employment and social inclusion directly affect the health of residents. Create support for addressing the inequities of daily living in order to address inequities in health.

Reduce Barriers to Disease Prevention: Develop chronic disease prevention strategies which focus on increasing access to resources for low income households (e.g. increase access to healthy food, physical activity).

Support Local Food Programs While Working to End Poverty: Support programs which increase personal skills and access to food including community gardens, collective kitchens, gleaning, community meal programs, student nutrition programs, the food box initiatives and local food banks. At the same time, work to increase family incomes, so people can afford to purchase nutritious, safe and personally acceptable foods.

Ensure Access to Health Care: Develop accessible health care for all low income people, with high priority given to the homeless, people trying to access ODSP benefits and those experiencing mental health and addiction problems.

Increase Access to Dental Care: Develop a community implementation plan to increase access to dental care for low income people.

Ensure Access to High Quality Child Care: Support regulated, affordable, not-for-profit child care. Ensure an adequate number of subsidized spaces are available for children from infancy to school-age.

Enhance Recreational Subsidies: Enhance the recreational subsidy to cover the cost of transportation and equipment and supplies required for student participation in programs (e.g. soccer shoes, art supplies).

Address Rural Transportation Issues: Support the work of the Rural Transportation Working Group as they strive to develop and implement coordinated rural public transportation services that are affordable, reliable and accessible throughout Peterborough County.

Employment and Education

Employment

The availability of employment opportunities and the type of jobs available to people are key factors related to individual and family poverty. Employment earnings make up 69% of total income in Peterborough, as compared to government transfers (14%) and other sources of income (17%).⁴³

Employment data is available for the Peterborough/Kawartha/Haliburton/Muskoka region. In 2007 labour market conditions weakened. Employment decreased 5.5%, with 10,200 fewer people working. There was a fall of 11,000 full-time jobs, but 700 more part-time jobs were created. The number of people looking for work decreased by 8,100, and the participation rate (the percentage of the working age population in the labour force) fell to 60.1%. The unemployment rate in December, 2007 was 6.5%, which was above the Ontario unemployment rate of 5.7%.⁴⁴

Information from the first quarter of 2008 shows a continuing decline. A total of 2,400 jobs were lost from January – March, 2008, as full-time jobs decreased by 3,500 and part-time jobs increased by 1,200. The unemployment rate increased to 9.4%, the highest first quarter rate recorded in 10 years. This compared to an Ontario rate of 6.5%.⁴⁵

As in other communities across Ontario, manufacturing jobs are shifting out of the Peterborough area. In a base of 68,000 labour force employees, the Sales & Service sector currently employs the greatest proportion of the labour force (see table below). It is also the lowest paid occupational group.

Labour Force Characteristics City and County of Peterborough

Labour Characteristics for Age 15 and Over	Total % of Labour Force	Average Wage for Sample Jobs
Sales and Services	26.87	
Food and Beverage Servers		\$8.80
Retail Sales Clerks		\$9.27
Trades, Transport & Equipment Operators	16.17	
Material Handlers		\$15.13
Truck Drivers		\$19.29
Business, Finance & Administration	14.94	
Secretaries (not medical or legal)		\$18.50
Administrative Officers		\$17.14
Management	9.00	
Administrative Services Manager		\$21.41
Facility Operation and Maintenance Manager		\$19.08
Processing, Manufacturing & Utilities	5.87	
Machining Tool Operators		\$14.37
Mechanical Assemblers		\$17.23
Health	6.61	
Registered Nurses		\$30.83
Nurses Aides, Orderlies		\$16.69
Social Sciences, Government, Religion, Education	9.67	
Elementary School Teachers		\$27.66
Early Childhood Educators		\$15.04
Natural & Applied Sciences	4.98	
Mechanical Engineers		\$27.64
Primary Industries		
General Farm Workers	3.29	\$11.46
Arts Culture Recreation & Sport		
Program leaders/instructors sport and recreation	2.58	\$13.57

Source: Service Canada – Labour Market Information , 2007

The top two trends identified through the Workforce Development Board as priorities for 2008 include:

- Job Readiness Deficiencies in reading, writing, document use, oral communication, numeracy, computer use, working with others, continuous learning and thinking skills.
- Skilled Trades Shortages requiring a labour needs analysis, followed by training and development strategies.

Strategies have been proposed to address these and other emerging issues with a number of community partners.⁴⁶

From Labour's Perspective:

“Many people in Peterborough are employed in the retail and service sectors which is historically paid poorly and do not have union support. Also many people can get only part-time hours”.

“There has been a huge decline in the manufacturing sector where unions were historically strong. Much of the manufacturing sector has gone offshore and Canadians have become consumers of imported goods.

Workers who were displaced went to smaller companies which had no unions or to sectors of the economy where efforts to unionize had failed. The retail sector, personal service worker sector and the banking sector generally do not have unions. “

(Marion Burton, President of the Peterborough Labour Council, April, 2008)

Issues for New Hires:

- New hires in many companies start at lower wages than formerly. Starting salaries for new hires fell between 2% and 13%, while wages of workers with more than 2 years experience rose between 4% and 14%.
- New hires are much more likely to be offered temporary work rather than permanent positions. In 1989, 11% of new hires had temporary jobs while in 2004, 21% held temporary jobs.⁴⁷

Education:

There is a direct relationship between an individual's level of education and his or her employment prospects. Increasingly, a post-secondary education is becoming necessary for success. In 2002, 70% of new jobs in Canada required a post-secondary education.⁴⁸ Many working poor have just a high school diploma or less. Illiteracy has been an issue for many people seeking and maintaining employment. A staggering 42% of adult Canadians are semi-literate according to the Canadian Council on Learning.

While high school drop-out rates are not locally available, in 2003/2004 the rate was 32% among all high school students in the province.⁴⁹

Educational Levels of 20 to 64 Year Olds: City and County of Peterborough & Ontario (2006)

	City and County of Peterborough			Ontario		
	20-34 year olds	35-44 year olds	45-64 year olds	20-34 year olds	35-44 year olds	45-64 year olds
Less than high school	11.1%	11.2%	17.8%	9.7%	10.5%	17.7%
High school/some post secondary	36.6%	26.9%	27.3%	32.1%	24.3%	26.0%
Trades Certificate	5.7%	9.9%	11.1%	5.2%	8.6%	10.1%
College Certificate	27%	31.5%	24.8%	22.2%	23.9%	19.8%
University	19.5%	20.5%	19.9%	30.8%	32.7%	26.3%

Source: Statistics Canada, 2006 Census of Population. "Highest Certificate, Diploma or Degree". Catalogue no. 97-560-XCB2006008.

According to the 2006 Census, 11.1 % of 20 – 34 year olds, and 11.2 % of adults between 35 and 44 in Peterborough had less than a high school education. This increased to 17.8% for those between 45 and 65 years of age. The percentage of residents in each category who have completed university is significantly lower for Peterborough than for the Province of Ontario.⁵⁰

Young Mothers:

Information from the Peterborough Regional Health Centre indicates that there are between 70 and 80 births to women in Peterborough under 20 years of age each year. Many of these mothers have not completed high school when they give birth. The “School for Young Moms” enables women under the age of 21 to continue their high school education and increase their parenting skills, while receiving on-site care for their infants. Between 25 – 30 students attend each year. Over 4 years, 20 different young mothers in the program have completed their grade 12.⁵¹

Quick Facts:

- Canadians without a high school diploma experience a rate of poverty twice that of Canadians with post-secondary education.⁵²

And This Means:

- Peterborough is facing a rapidly changing labour market, where it is increasingly difficult to obtain secure full-time employment with good wages and associated benefits.
- A well-educated and trained labour force are key to economic success.

Recommendations:

Link Education and Training to the Labour Market: Foster collaboration between the education and training sectors and the labour market so that accessible education and training opportunities are available that reflect the skills required in the local labour market.

Support Education and Training: Encourage meaningful investment in education and training opportunities through private sector/government partnerships particularly for less educated and low skilled workers to enable them to move beyond low wage work.

Support School Retention: Coordinate public/private support for programs such as the School for Young Mom's and other initiatives which provide supported education and training opportunities for high-risk youth.

Kathryn's story

Kathryn is a 23 year old single mother with a 3 year old son. She attends Sir Sandford Fleming College and will complete her Registered Practical Nursing (RPN) program in a few months. In order to go to school full time, Kathryn had to give up her Ontario Works income and apply for OSAP funding, which is a loan from the Ontario government and which must be repaid when she begins to work. The OSAP money pays the tuition of \$2421.24 every 4 months and gives Kathryn a living allowance of \$6127.75 every 4 months. Since Kathryn's program is 5 semesters long, she will have accumulated a debt of \$42,744.95 by the time she graduates.

Kathryn's daycare costs for her son are paid but everything else has to come out of her monthly budget. Her monthly budget consists of \$1531.81 from OSAP plus \$272.00 from the child tax benefit and \$100.00 from the universal child benefit. Altogether, she has \$1903.81 for her living and learning expenses. In addition to rent, food and other basic necessities, Kathryn has many expenses connected with her education. She must operate a car to get her son to daycare, to get to her classes and to go to the work placements that are part of her program. She has to pay for parking both at the college and at the hospital which can cost as much as \$6.00 per day. Kathryn has to pay a lab fee of \$40.00 per semester, buy uniforms, keep up her CPR training and pay for hepatitis vaccinations and TB testing. She is expected to spend \$1800 per year on books and additional money on necessary photocopies.

Kathryn doesn't get much sleep, maybe 4 or 5 hours per night since her academic load is heavy and she is alone in caring for her son. She wishes that she could get additional child care so that she could participate better in the group work and special assignments that are expected in the course.

When she graduates, Kathryn will have to cover her on-going costs and also start paying back her OSAP loan. She will need a well paying position to afford daycare for Charley and rent an apartment at market rate. She knows that many workplaces including the hospital often hire only part time staff to save on benefit costs and she is concerned about her future.

Summary of Recommendations:

Income:

- 1. Increase Minimum Wage:** A full-time worker in Peterborough living alone has an income which is \$1,251 above the after-tax poverty line, but they fall deeper and deeper into poverty as the size of their household increases. The provincial government should be pressed to increase minimum wage to a level that provides for a decent standard of living (\$10.25/hour) and adjust the rate annually to keep up with inflation.
- 2. Increase Social Assistance Benefits:** A single adult on Ontario Works is \$7,954 below the poverty line, and someone receiving income from the Ontario Disability Support Program is \$2,686 below the poverty line. The provincial government should be pressed to raise social assistance rates to a level that is in line with the real cost of living, and then index the rates to keep pace with inflation.
- 3. Increase Income Supports for Children:** Child poverty has lifelong consequences. The Ontario government should be pressed to speed up the implementation of the Ontario Child Benefit, and the federal government pressed to increase an indexed Canada Child Tax Benefit to \$5,200/child (2008\$).
- 4. Reform Employment Insurance:** Press the federal government to address the low level of coverage for unemployed workers, and the related lack of access to employment supports, training, and maternity benefits.
- 5. Address Racialized Poverty:** Develop the capacity of our community to identify barriers and provide supports for racialized groups and other immigrants to our community.

Housing:

- 6. Sustain the Homelessness Partnering Strategy:** Current funding for the outreach workers, trustee and nursing component ends in March, 2009. The community should work to identify sustainable funding for this homelessness initiative.

7. Develop a One-Stop Multi-Service Centre: Collaboration should be fostered among all stake-holders to develop a centre which provides a variety services including a warming/cooling room, delivery point and referral source for community services, and opportunities for social interaction.

8. Create an Energy Relief Assistance Program: Develop an energy relief program which involves all levels of government, but start with municipalities, with support from energy suppliers. The program should promote energy conservation strategies and ensure adequate funding to the Housing Resource Centre for emergency energy assistance in the city and county.

9. Support National and Provincial Collaboration: Advocate for a national-provincial housing framework such as that proposed by the Federation of Canadian Municipalities and endorsed by the Association of Municipalities of Ontario, so that Peterborough will be able to ensure that an increasing number of its citizens have access to adequate housing. The plan should set a goal to reduce chronic homelessness in 10 years, and reduce core housing need by 25% over 10 years. Key initiatives and estimated costs to achieve these goals in Peterborough are outlined below, bases on a formula proposed by the Federation of Canadian Municipalities. These costs are in addition to annual \$10 million municipal costs to support existing housing units.

Initiative	Funding Required Per Year	Source of Funding
National Homelessness Initiative /Homelessness Partnering Strategy	\$250,000 indexed to inflation	Federal
Build and Stabilize New Non-Market Housing (at 15% of annual starts) 30 units annually at \$120,000)	\$3,600,000	Federal, Provincial, Municipal
Reduce Core Housing Need (Waiting lists based on 1,469 applicants in March, 2008) 50 units annually at \$120,000. Could include rent supports and subsidies.	\$6,000,000	Federal, Provincial, Municipal
Retrofit Existing Units (1/3 of 1,897 existing units at 600 per year) Based on 2008 ROOF allocation	\$850,000	Provincial, Municipal

10. Revise the Official Plan: Revise the Official Plan and reinforce the incentives in its “Taking Charge Policies” to attract private-public partnerships in order to increase the supply of rental accommodation for low income households.

Basic Needs:

11. Support local food programs while working to end poverty: Support programs which increase personal skills and access to food include community gardens, collective kitchens, gleaning, community meal programs, student nutrition programs, the food box initiatives and local food banks. At the same time, work to increase family incomes, so people can afford to purchase healthy foods.

12. Increase Awareness of the Social Determinants of Health: Increase community awareness that social determinants such as income, education, housing, food security, employment and social inclusion directly affect the health of residents. Create support for addressing the inequities of daily living in order to address inequities in health.

13. Reduce Barriers to Disease Prevention: Develop chronic disease prevention strategies which focus on increasing access to resources for low income households (e.g. increase access to healthy food, physical activity).

14. Ensure Access to Health Care: Develop accessible health care for all low income people, with high priority given to the homeless, people trying to access ODSP benefits and those experiencing mental health and addiction problems.

15. Increase Access to Dental Care: Develop a community implementation plan to increase access to dental care for low income people.

16. Ensure Access to High Quality Child Care: Support regulated, affordable, not-for-profit child care. Ensure an adequate number of subsidized spaces are available for children from infancy to school-age.

17. Enhance Recreational Subsidies: Enhance the recreational subsidy to cover the cost of equipment and supplies required for student participation in programs (e.g. soccer shoes, art supplies).

18. Address Rural Transportation Issues: Support the work of the Rural Transportation Working Group as they strive to develop and implement coordinated rural public transportation services that are affordable, reliable and accessible throughout Peterborough County.

Employment and Education:

19. Link Education and Training to the Labour Market: Foster collaboration between the education and training sectors and the labour market so that accessible education and training opportunities are available that reflect the skills required in the local labour market.

20. Support Education and Training: Encourage meaningful investment in education and training opportunities through public sector/government partnerships particularly for less educated and low skilled workers to enable them to move beyond low wage work.

21. Support School Retention: Coordinate public/private support for programs such as the School for Young Mom's and other initiatives which provide supported education and training opportunities for high-risk youth.

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