

**POVERTY REDUCTION IN NIPISSING DISTRICT:  
PERSPECTIVES AND PRIORITIES**

**MAY 30, 2008**

**DEVELOPED BY:**

**THE PROVINCIAL CONSULTATION WORKING GROUP OF NIPISSING DISTRICT**

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## Executive Summary

*Poverty Reduction in Nipissing District: Perspectives and Priorities* focuses on local data and experiences of people living in poverty and offers recommendations to develop effective anti-poverty programs and policy. In developing this report, the Provincial Consultation Working Group of Nipissing District conducted interviews with people living in poverty in the District, and their experiences are presented throughout the report, expressing their lived experiences in their own words.

This report follows the Social Planning Network of Ontario's *Pathways to Common Priorities* framework, addressing poverty reduction through two core foundations: upgrading living conditions and strengthening local supports.

### Upgrading Living Conditions

Full time workers in Nipissing District have a median income almost \$5,000 less than those in Ontario, and median household incomes are almost \$15,000 less than those in Ontario. Nipissing District also has higher unemployment and lower participation rates than the province. Unemployment rates in rural areas of the District are even more alarming, with some places having unemployment rates up to four times greater than Ontario.

Nipissing District currently has over 5,000 residents receiving income supports through Ontario Works or Ontario Disability Support Program. With limited financial support many individuals and families are unable to meet their basic needs. Improvements are required to ensure adequate housing and utilities, nutritious food, medical benefits and other basic needs are secure.

Affordable housing shortages in Nipissing District are at the point where approximately 1,600 homes for low income families will need to be developed over the next decade. The rental situation is another area of concern, with increasing rental costs and a vacancy rate of approximately 1% (among the lowest in the province).

### Strengthening Local Supports

Nipissing District is seeing some populations at risk of living in poverty continually increasing in the district, including seniors, lone-parent mothers, and those living in single households. Another population at risk is the Aboriginal population, which make up 8.5% of the population of the District.

Nipissing District has numerous social agencies working with people in poverty, and many of these groups are without core funding. Insecure funding means many programs cannot ensure sustained work in supporting those living in poverty. Adequate and secure funding is needed for these programs.

### Recommendations

Ontario needs to make changes in programs and policy to develop a sustained movement towards poverty reduction. Changes need to focus on upgrading the living conditions of people living in poverty in Ontario, and strengthen the local support available in helping them transition out of poverty. These changes also need to be determined with the involvement of people living in poverty.

## Measurement of Poverty

Currently a national and /or provincial definition and measurement of poverty does not exist. This should be a major consideration in formulating Ontario's poverty reduction strategy. For the purpose of this report, some of the common measurements of "poverty" are briefly described below. In the absence of a formal poverty definition, it is acknowledged that these measurements are grounded in an economic rationale and can be considered to be indicative of people who are marginalized or at a certain level of assumed "poverty". The following is neither an evaluation of common poverty measures nor an endorsement of any of the measures. It should be noted that the level or rate of poverty can vary, depending on the measurement used.

Poverty measures fall into two common categories of measurement, *relative measures* and *absolute measures*.

### **Relative Measures**

Relative measures are based on the premise of inequality, usually with respect to income, but they also can include education, health, etc. This notion maintains that *the relative position* of an individual, family or household within society, is important for determining their state of welfare. Given this definition, the relative measure contains a component of *social inclusion*.

### **LIM (Low Income Measure)**

The LIM is calculated by Statistics Canada as being the income level whereby families are considered to be low income if their after-tax income is lower than 50% of the median income for all families.

### **LICO (Low Income Cut-off)**

The LICOs are published by Statistics Canada and they vary according to family size and the size of the community. The LICOs represent income levels (before-tax or after-tax) at which families or unattached individuals spend 20% more than average on food, shelter and clothing. Persons or families living below these levels are considered to be "in straitened circumstances".

### **Absolute Measures**

Absolute measures are based on the premise of *basic needs*, and the notion that people are considered to be living in poverty if they lack the means for meeting their basic needs or can not maintain a minimum standard of living.

### **MBM (Market Basket Measure)**

The MBM was developed by Human Resources Development Canada (HRDC) in an effort to complement existing low income measures such as LICO and LIM. It was also intended to be used in the evaluation of the National Child Benefit policy.

The MBM reflects the difference in living costs in 48 different communities and community sizes across Canada.

This is done through a basket of goods & services which are priced specific to those communities, and which fall under the following categories: *shelter, food, clothing, transportation* and *other household goods & services*.

### **Relative & Absolute Combined**

#### **BNPL (Basic Needs Poverty Lines)<sup>1</sup>**

This measure was developed by Professor Chris Sarlo and the Fraser Institute. The BNPL is based on the premise that being poor is a matter of serious deprivation. This approach

<sup>1</sup> Poverty in Canada, 2006 Update; Chris Sarlo. Although many people would consider this to be an absolute measure, Chris Sarlo – who developed the BNPL – states that it is a combination of both absolute and relative measures. This is based on the premise that the list of necessities is limited to items required for long-term physical well-being (absolute) but that the nature of the list, and the quality and quantity of items on it, varies across societies and over time within given societies (relative).

determines the cost of a list of household necessities for certain communities across Canada and then calculates the number of households that can not afford these necessities. These household necessities include: *shelter, food, clothing, health care, personal care, essential furnishings, transportation & communication, laundry, home insurance and miscellaneous.*

LICO data is used in this report based on the acknowledgement that it represents people who are relatively worse off than others and that this is a good start in identifying poverty at the local level. It is also used based on data availability.

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## 1- Introduction

The *Poverty Consultation Working Group of Nipissing District* (PCWG) is a collective of local individuals, major institutions, and smaller agencies that have come together, mobilized around the issue of poverty reduction for our District. The PCWG is committed to the reduction of poverty through systemic and programmatic change.

The PCWG has utilized the *Pathways to Common Priorities*, developed and presented by the *Social Planning Network of Ontario* (SPNO)<sup>2</sup>, as its framework for developing a comprehensive poverty report for Nipissing District. *Poverty Reduction in Nipissing District: Perspectives and Priorities* supports the SPNO framework, focusing on the two core foundations of a poverty reduction strategy. These foundations for poverty reduction are:

1. *Upgrade Living Conditions* by focusing on sustaining employment, developing liveable incomes, and providing essential social resources.
2. *Strengthen Local Supports* by addressing the need to improve the lives of vulnerable populations with high levels of poverty and build stable community agencies and infrastructures.

This report focuses on the struggles of people living in poverty in Nipissing District. The information represents the local face of poverty, and the data used explains the local conditions and struggles of people in the District. Throughout the report, text boxes highlight the experiences of people living in poverty, expressed in their own words. Most interviews were conducted in the weeks preceding the development of this report with the intention of adding a personal voice to the thousands of people and families that experience the struggles brought on by a life of poverty.

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<sup>2</sup> The *Pathways to Common Priorities* framework was presented to members of the PCWG in North Bay by Peter Clutterbuck of the Social Planning Network of Ontario on February 26<sup>th</sup>, 2008.

## First Core Foundation: Upgrade Living Conditions

### 2- Sustaining Employment

Sustaining employment involves more than only focusing on the number of jobs in a community. Three indicators that have been proposed to measure sustaining employment are exclusion from the labour market, wage polarization and employment vulnerability.<sup>3</sup> These indicators give a more comprehensive understanding of sustaining employment because they identify individuals who are part of the labour force but underemployed and those that are not considered part of the labour force for various reasons, but are interested in finding employment.

#### 2.1 A Decent Standard of Living

In Nipissing District 22,410 people aged 15 and older reported working full-time for the full year<sup>4</sup> in 2005. This represents 31.6% of the population aged 15 and older (compared to 37.1% for Ontario). The median income of all people aged 15 and older in Nipissing District for 2005 was \$40,049 (compared to \$44,748 for Ontario). This means half of the full time workers in Nipissing District in 2005 earned less than \$40,049 in yearly income. The gender gap in Nipissing District was also severe, with the median earnings for women over \$10,000 lower than men.

In terms of industries and employment, Nipissing District can be considered reasonably diversified, especially when compared to other regions of Northern Ontario. The main difference, when compared to the province (and specifically Southern Ontario), lies in primary industry by occupation. In Ontario manufacturing is the main industry providing employment for 13.5% of the labour force. In Nipissing District, the main employment is retail trade, which provides 13% of the total employment. The fact that the average manufacturing job pays 25% more than the average retail job (for example approximately \$13.55 /hr. vs. \$9.90 /hr.), creates income disparities.

***A single mother in Nipissing explains the reality of living on a low-wage:***

*So many parents work long hours at low-paying jobs just to make ends meet, but no matter how hard they work, or how many hours they put in, there is still not enough money to pay the rent AND feed the family at the end of the month.*

*We can not turn a blind eye to this suffering, as this is not a situation faced by only a few "extreme" cases, but this is a common occurrence for so many families across this province.... I know first hand that behind every "number" or "case" of poverty, there is a real live person whose life is a daily struggle.*

*Living pay-cheque to pay-cheque is a reality for so many families who are trying desperately to keep their head above water. When families live this way, there is the constant stress of worrying about what may happen...*

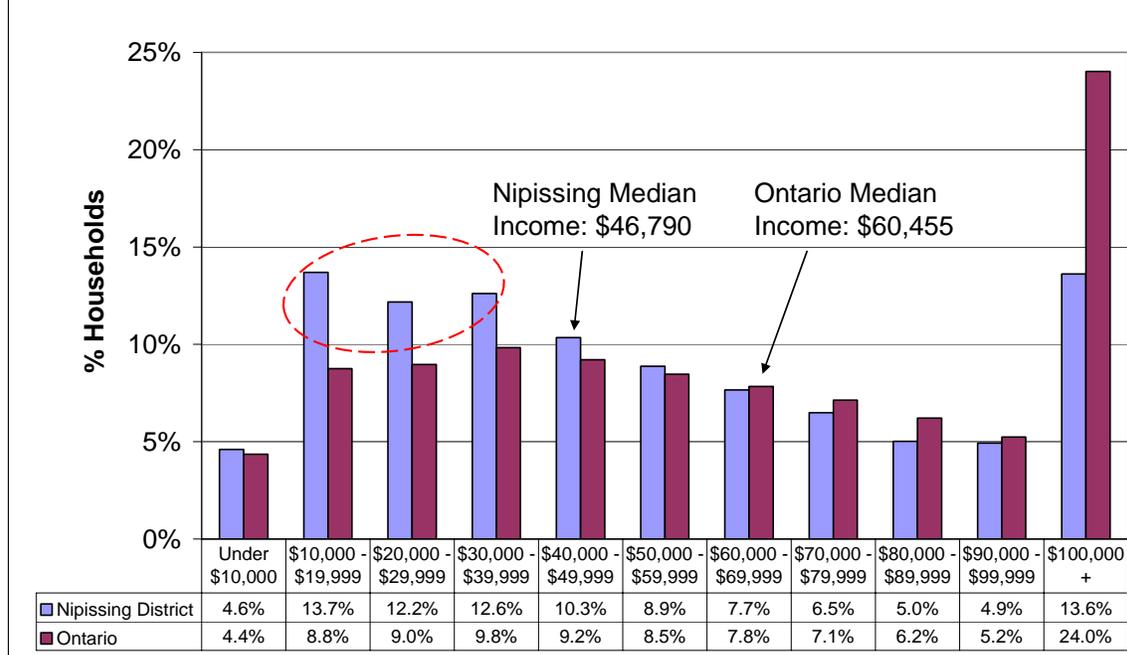
Nipissing has a proportionally higher number of low-income households. It is well established that money, or the lack of money, is a predictor of health. The poorest are among those with the worst health as measured by higher incidence of chronic diseases. The poorest also have limited access to healthy foods and safe neighborhoods.<sup>5</sup> Future opportunities for a stable and healthy region will be lost if efforts to improve the economic conditions that determine household incomes are not addressed.

<sup>3</sup> Burke, M. and J. Shields, (1999). The job-poor recovery: social cohesion and the Canadian labour market. A research report of the Ryerson Social Reporting Network. Ryerson Polytechnic University.

<sup>4</sup> Statistics Canada defines full-time employment as a person who usually work 30 hours or more per week at their main or only job, 49 to 52 weeks in a year.

<sup>5</sup> Metzler M. (2007). Social determinants of health: what, how, why and now. *Prev Chronic Disease* 2007;4(4).

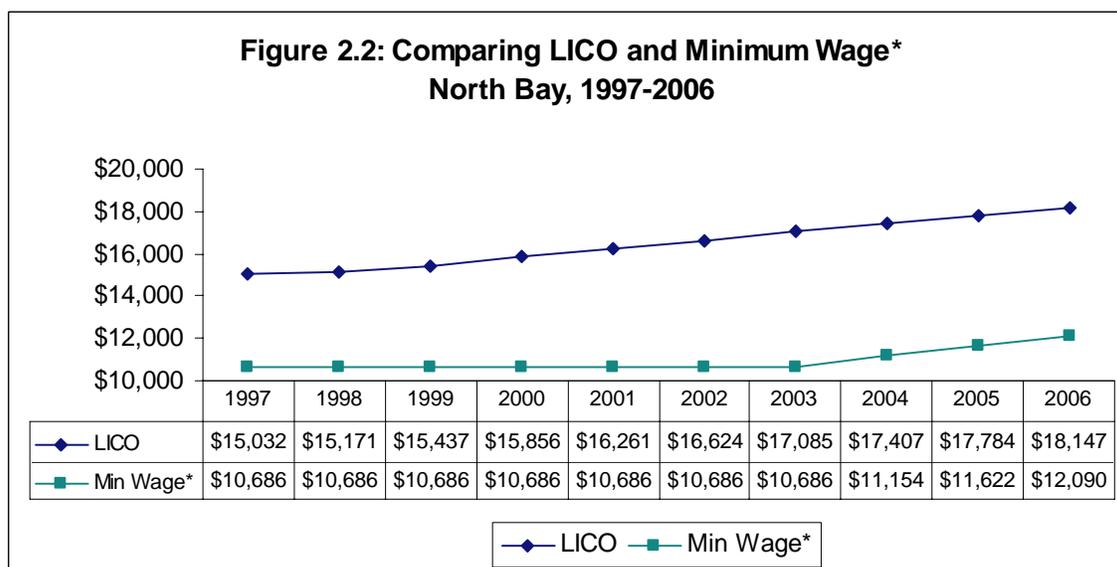
**Figure 2.1: Household Income Distribution: Nipissing District & Ontario, 2005**



Source: District of Nipissing Social Services Administration Board (DNSSAB) Research

Looking at possible ways to address income inequalities and wage polarization in Ontario will be central to a poverty-reduction strategy. Figure 2.1 shows that nearly the top 25% of Ontario's households have incomes of \$100,000 or higher, while the lower 25% have incomes below \$30,000. Income disparities also exist within Ontario's regions. For example, in comparing Nipissing District's per-capita income levels to those of Ontario, 8.5% more households have incomes below \$30,000 while 12.5% fewer households have incomes above \$60,000. The District's median household income is also significantly lower than Ontario's by \$13,665 (or 22.5%).

**Figure 2.2: Comparing LICO and Minimum Wage\* North Bay, 1997-2006**



Source: North Bay Parry Sound District Health Unit (NBPSDHU)

\*= Minimum wage income calculation: (minimum wage rate x 30 hrs) x 52 weeks

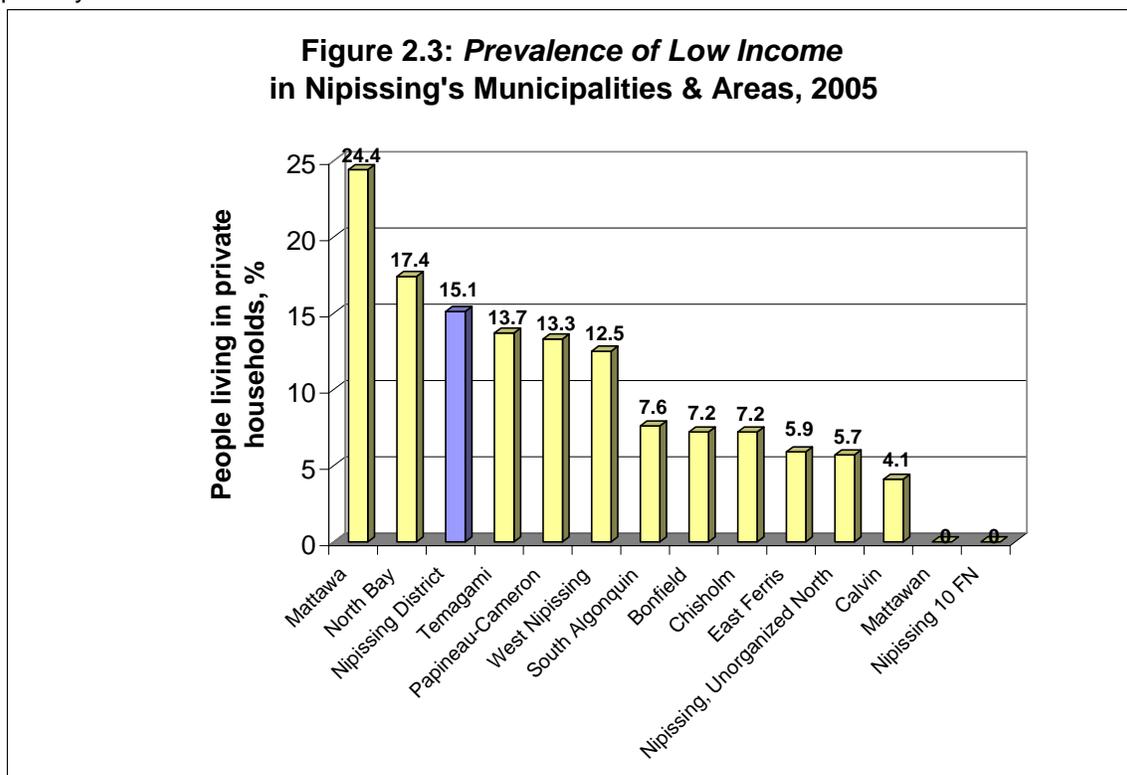
Figure 2.2 compares the *Low Income Cut-off (LICO)*<sup>6</sup> for a city the size of North Bay and the minimum wage for a full-time worker<sup>7</sup>.

Over the past 10 years, the gap between the LICO and minimum wage has increased from \$4,346 in 1997 to \$6,057 in 2006. The gap was largest in 2003, at \$6,399 and at no point during the past 10 years has a person working full-time earning minimum wage reached the LICO. In 2006, a single person earning minimum wage would have to work over 45 hours a week just to reach the LICO.

**A single mother in Nipissing explains what she needs for support:**

*I actually sat down once to figure out how much I would need to make to support my family and pay my bills as well. That worked out to be \$14 per hour plus benefits. That doesn't happen anywhere without additional education.*

The 2005 LICO rates for individuals across the Nipissing District are displayed in Figure 2.3. LICO helps highlight the income polarization in communities and is an indicator for measuring poverty reduction.



Source: DNSSAB Research

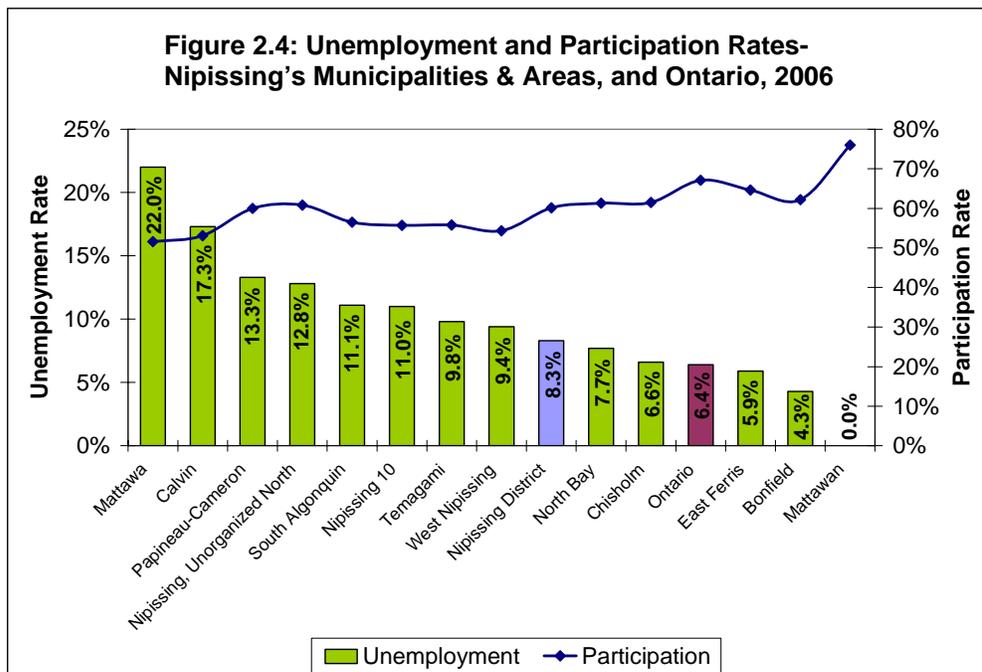
Nipissing District (15.1%) has a slightly higher percent of people living in households that have an income lower than the LICO, compared to Ontario (14.7%). Mattawa (24.4%) is an example of a small town that needs support in developing programs to address an alarming percentage of low income residents.

<sup>6</sup> Low Income Cut-off (LICO) indicates income levels at which families or unattached individuals spend 20% more than average on food, shelter and clothing. LICOs represent levels of income where people spend disproportionate amounts of money for food, shelter, and clothing.

<sup>7</sup> In this calculation, a full-time worker is 30 hours/week, 52 weeks/year.

2.2 “Good Job” Strategies for Rural Areas

Many government programs are focused on the job sector through improving skills and participation in the labour force to reduce unemployment rates. In designing and implementing employment strategies, the needs of rural communities with high unemployment rates must be considered. Figure 2.4 displays the unemployment and participation rates in the communities of Nipissing District.



Source: DNSSAB Research

A large number of rural areas have higher unemployment and lower participation rates than both the overall District and Ontario. The factors that cause these disparities for rural areas need to be explored when developing employment strategies. The *Ministry of Community and Social Services'* (MCSS) *Get Trained Workers* for social assistance recipients is a good example of employment programming that can achieve results in Northern areas. These types of programs should be expanded to the broader population as well.

### 3- Liveable Incomes

Addressing liveable incomes is essential to creating a poverty reduction strategy for Nipissing District. As described in the *Pathways to Common Priorities* framework, a liveable income refers to “support for a life of dignity and adequacy out of poverty for parents and adults in partial employment or unavailable for employment due to temporary or extended difficulties”.

Poverty reduction must provide some assurances for liveable household incomes based on fair return on employment and adequate social assistance for those unable to work. These critical upgrades in basic living conditions create the stability necessary for low-income people to take advantage of opportunities.

Table 3.1 displays the social assistance counts for Nipissing District in 2007. There are over 5,000 people in this area who live on either *Ontario Works* (OW) or *Ontario Disability Support Program* (ODSP). Additionally, there are 1,900 children who are social assistance dependants.

**Table 3.1 Social Assistance Caseload Counts, Nipissing District, 2007**

Nipissing District Caseload	OW	ODSP	Total Cases
Caseload (age 18 and older)	1,470	3,706	5,176
<b>Dependents</b>			
Children (age 17 and under)	1,054	851	1,905
Dependent Adults	19	102	121
Spouses of those on social assistance	143	722	865
<i>Total Dependents</i>	<i>1,216</i>	<i>1,675</i>	<i>2,891</i>
<b>Total Beneficiaries</b>	<b>2,686</b>	<b>5,381</b>	<b>8,067</b>

Source: MCSS, Statistics and Analysis Unit, Sept, 2007.

For those living on income supports, such as OW or ODSP, life is a daily struggle, making it difficult to ensure that their income lasts until the end of the month. Adding to this stress, “When there is an ‘error’ in the system, there is also a break in the family’s lifeline. There is so much stress and powerlessness for families living this way”.<sup>8</sup>

Table 3.2 provides the breakdown of income supports for three different family types. The examples are given for families receiving OW or ODSP and are broken down into the basic allowance / basic need funding and shelter allowance funding.

**Table 3.2 Examples of Social Assistance Incomes for Common Family Types**

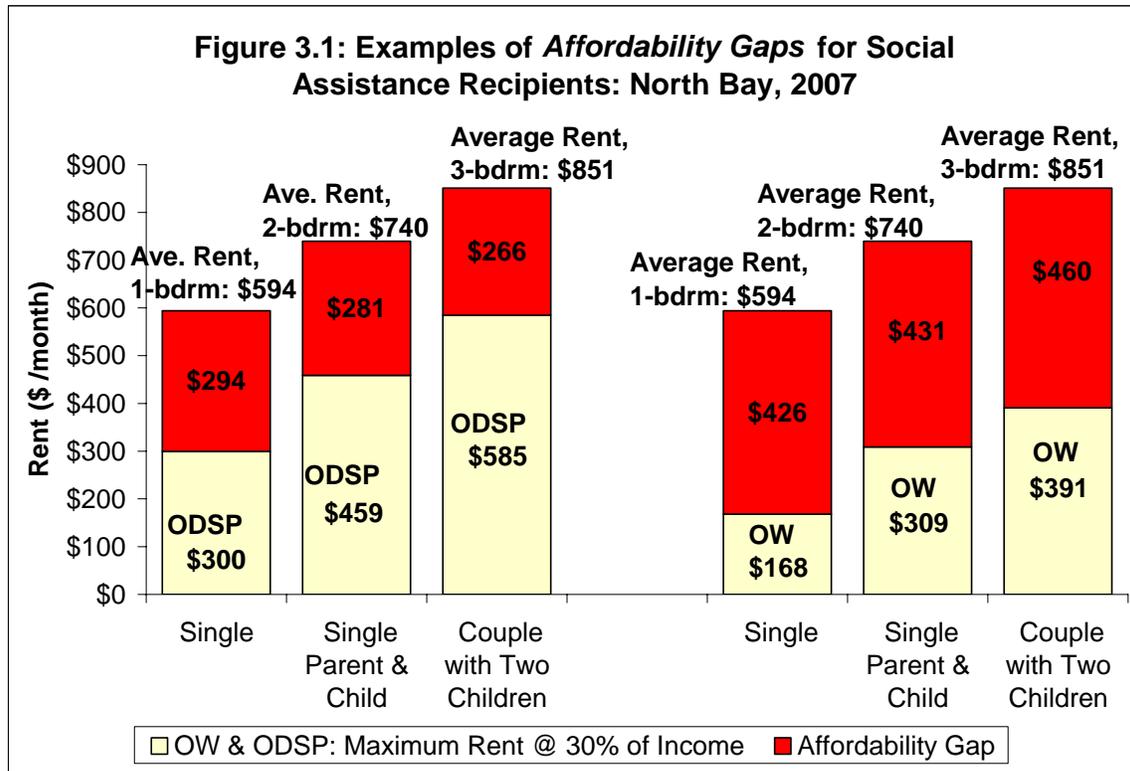
Example of Social Assistance Incomes /month, by Family Type	Single	Lone Parent & Child (under 12)	Couple with two Children (1 under 12 and 1 over 12)
<b>OW</b>			
Basic Allowance	\$211	\$480	\$657
Shelter Allowance	\$349	\$549	\$647
<b>Total</b>	<b>\$560</b>	<b>\$1,029</b>	<b>\$1,304</b>
<b>ODSP</b>			
Basic Needs	\$554	\$829	\$1,125
Shelter Allowance	\$445	\$700	\$825
<b>Total</b>	<b>\$999</b>	<b>\$1,529</b>	<b>\$1,950</b>

Source: DNSSAB ODSP & OW Rate Chart, Nov. /Dec. 2007.

<sup>8</sup> This quote is taken from an interview by the PCWG with a single mother who has lived in poverty.

### 3.1 Housing

A housing affordability gap exists when there is a difference between the maximum rent a household would pay based on 30% of its income and the average market rent for the size of the apartment required by the household. Figure 3.1 indicates the affordability gaps for social assistance recipients living in North Bay based on the income examples in Table 3.2.



Source: DNSSAB Research

For example, a single ODSP recipient (far left bar chart) has a starting income of \$999 a month. This leaves \$300 a month to spend on affordable housing (the yellow section of the bar chart). Average market rent however is \$594 which leaves a shortfall (gap) of \$294 (the red section of the bar chart). The gaps range between \$280 - \$295 a month for ODSP clients and \$425 - \$460 a month for OW clients.<sup>9</sup>

**A single mother explains her situation:**

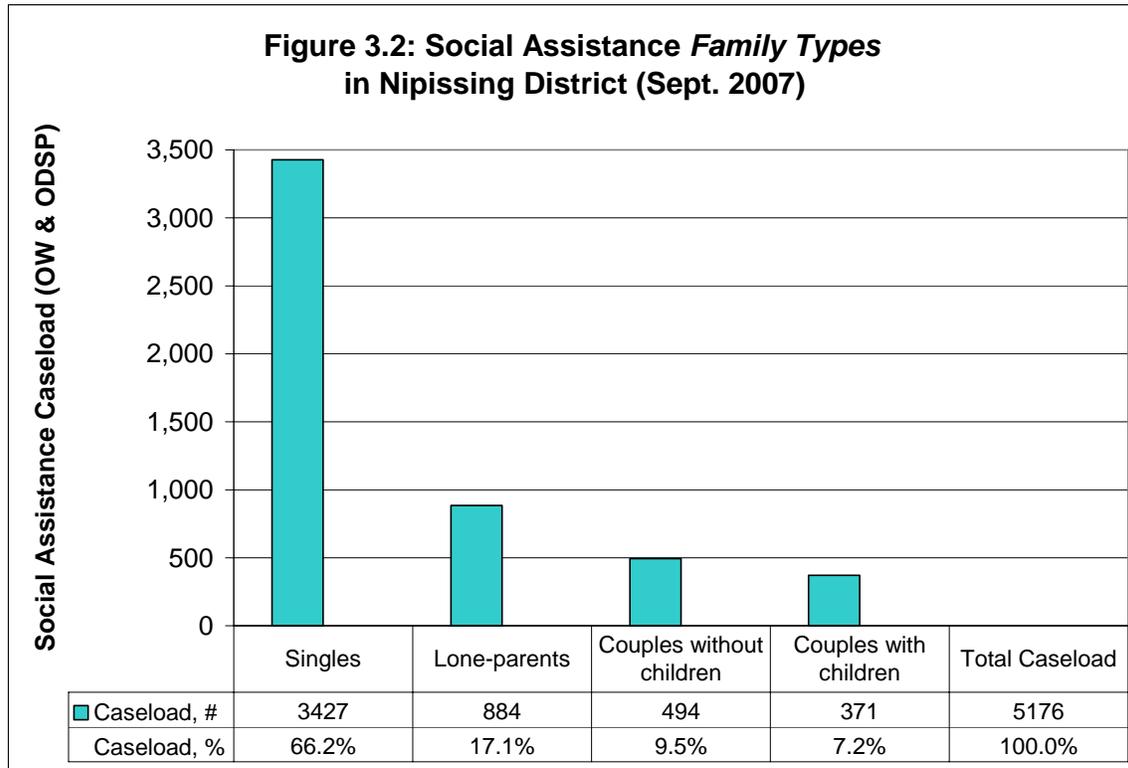
*When I was on Ontario Works, they allotted me \$620.00/month for "shelter" expenses. That was rent AND utilities. I couldn't even find a decent one bedroom for that!*

In applying the national affordability standard, total income is used in the calculation such as that above. However, when comparing the shelter allowance portion of a social assistance recipient's income with average market rents, direct housing shortfalls emerge. For example, using the same scenario as above, the single ODSP recipient receives a shelter allowance of \$445 a month (see Table 3.2). The average rent for a 1-bedroom apartment in North Bay is \$594 a month, which leaves a direct shortfall of \$149.

When shelter allowances exceed housing costs, families are forced to make adjustments in their lifestyle to account for this financial shortfall. This often requires sacrificing necessities such as purchasing adequate amounts of nutritious food, falling into arrears on bills for utilities and other services, or finding other temporary solutions such as cash advance services that further add to long-term financial insecurity.

<sup>9</sup> Based on a Basic Needs income of \$554 and a Shelter Allowance of \$445.

Figure 3.2 displays Nipissing District’s social assistance caseloads, according to family types. Singles make up 66.2% of the family types, followed by lone-parent families, who account for approximately 17% of the family types.



Source: DNSSAB Research

**A single mother speaks about the effects of living on a low-income for her children:**  
*I am forced to buy the cheapest quality or second-hand products all the time (i.e. a good snow suit, a good pair of boots). There is a constant pain of feeling like I am failing my children again because they cannot have what other kids have.*

**A single mother explains how she survives on a fixed income:**  
*I end up making use of the PAYDAY LOAN game, which gets me further into debt and further into the depths of poverty. I pay back some, only to have to borrow more to try to stay afloat for food money. It costs me around \$100.00 a month in payments.*

**Another single caregiver explains her ongoing situation:**  
*Purchasing big items such as furniture is a big issue. Used furniture, which I have bought, is often in bad shape and I don't have enough money to buy big items outright so I end up having to rent-to-own. Necessities like beds, chesterfield and a stove have ended up costing twice as much because I had to buy them through a rent-to-own plan.*

**3.2 Education**

Over 50% of the present recipients of OW have not completed high school. Lower education levels usually mean lower wages, which may perpetuate the cycle of poverty. For couples and single parents with young dependents, the transition off of social assistance can be even more challenging. Often, those who find the means to obtain an education discover that there are few employment opportunities in our area.

***A single mother who went to college to improve her life opportunities after being on social assistance remarks that:***

*In North Bay, if you do get a job after graduating from college, it doesn't pay enough to pay back your OSAP. It almost seems like it would have been better to stay on social assistance in the first place. It seems as if there is more stress in trying to better yourself than if you sat around and did nothing.*

**3.3 Medical Benefits**

Those living on social assistance often feel marginalized when accessing services. Many are not receiving adequate dental service because government subsidy rates paid to dentists are too low. As a result, some dentists are choosing not to service these clients.

Many ODSP clients in Nipissing District need dentures, but dentures are not covered under ODSP Benefits. While *Low Income People Involvement of Nipissing (L.I.P.I.)* does provide funding for dentures through its Community Fund, relatively few people have received dentures through this program. In 2004/2005, it is estimated that less than 0.5% of the ODSP caseload actually received dentures.

The government's recent announcement of new investment for a dental care plan for low-income families is welcomed. The Ministry of Community and Social Services will need to investigate if there is a high demand for dentures elsewhere in the province. If so, an internal review of Policy Directive 9.7 would be appropriate (i.e., consider including dentures under the dental benefits administered by the Ontario Dental Association).<sup>10</sup>

***A single mother on ODSP explains:***

*I only have a few teeth left, and it makes me feel really embarrassed to smile. It also limits what I can eat and I now have digestive problems. My self-esteem has suffered because I have been unable to get dentures.*

Table 3.3 elaborates on the discrepancies between service fees and government subsidies paid to health professionals. The government rates for optometrists have not increased since the 1980's, and there is a three-month payment lag before the doctors receive payment. This creates more than a two-tiered medical system; it creates a system of access versus no access, as some health professionals turn away these social assistance patients.

**Table 3.3 Government Subsidies for OW/ODSP Recipients**

TYPE OF SERVICE	SERVICE FEE	GOVERNMENT SUBSIDY FOR THOSE ON INCOME SUPPORTS (OW/ODSP)
Eye examination at the optometrist	\$117.00	\$39.15
Dispensing fee for corrective lenses at the optometrist	\$120.00	\$37.60
Check-up at the dentist	\$27.00	\$18.63
3 fillings at the dentist	\$140.62	\$60.11
X-ray at the dentist	\$21.72	\$13.09 (to a maximum of \$26.18 per year)

<sup>10</sup> DNSSAB Community Services Review, Based on the Ontario Disability Support Program (ODSP) Client Population, 2006.

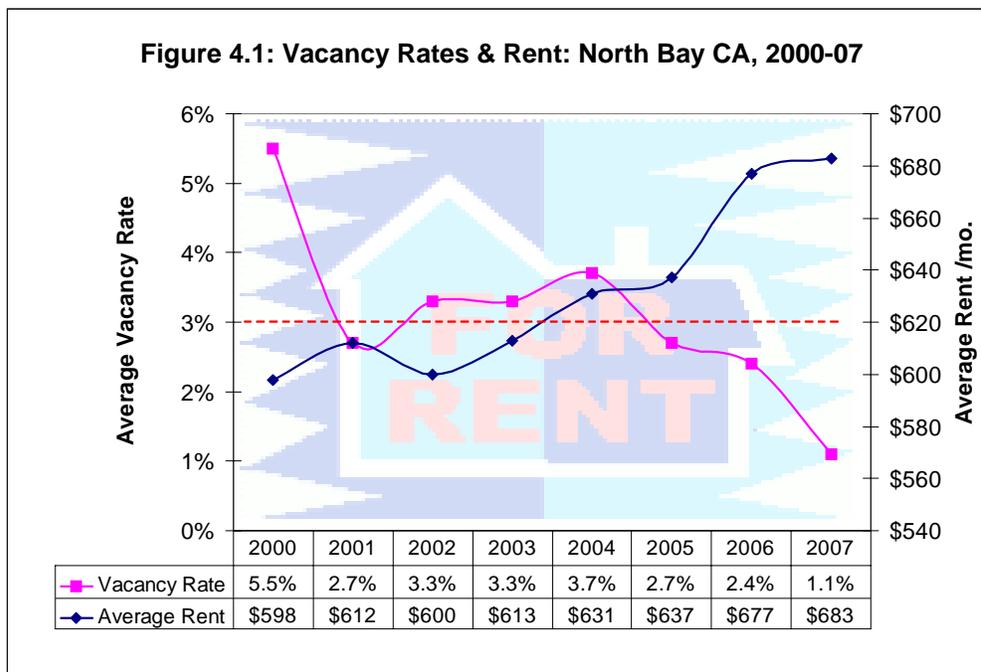
## 4- Essential Social Resources

### 4.1 Housing

It is estimated that Nipissing District will need approximately 1,600 affordable housing units over the next 10 years (or an average of 160 /yr.) to accommodate household growth in the income range of \$0 - \$45,000 (this includes entry level homes for homeownership). Approximately 43% of these affordable housing units will be needed for households with incomes under \$20,000. *Acceptable* housing that is *affordable*, *suitable* and *adequate* is critical for successful poverty reduction. In North Bay, the average rents have been rising while vacancy rates have been falling. Low income households have few housing options, making it increasingly difficult to find affordable housing.

Figure 4.1 shows the trends in the average vacancy rate and average monthly renting costs from 2000-2007. In North Bay, rental costs have been increasing over this time, while rental apartments have been decreasing. North Bay's current vacancy rate is 1% which is one of the lowest in the province. Effective housing strategies need to be in place that will direct additional resources to communities in times of high need.

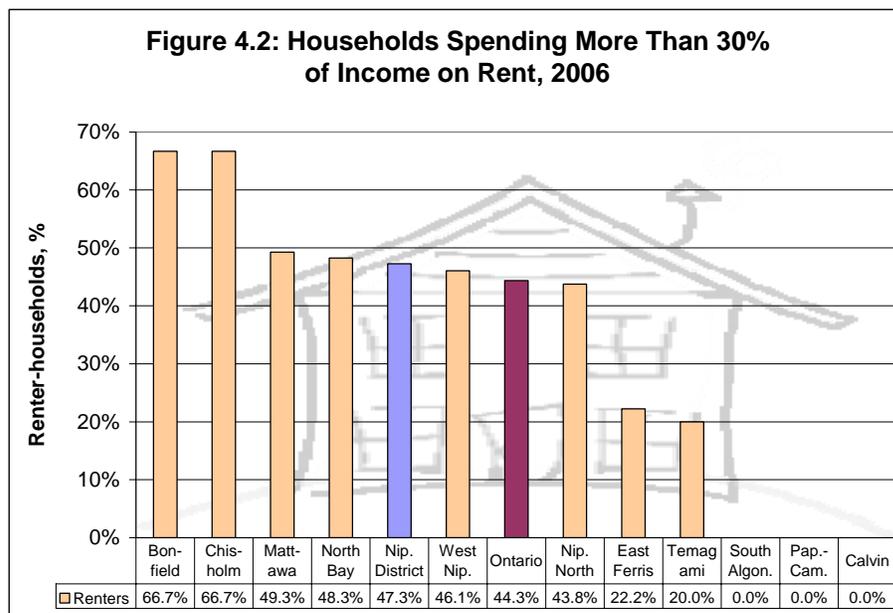
***A low-income citizen in Nipissing District talks about the affordable housing shortage:***  
*We need more affordable housing in this community and across the province. This would reduce feelings of insecurity and anxiety experienced by low-income people on an everyday basis.*



Source: DNSSAB Research

An example of effective additional resource allocations are the housing allowances under the Canada-Ontario *Affordable Housing Program* (AHP). Nipissing received an additional 25 housing allowances and they have been fully utilized. Nipissing District is one of the few areas in the province to experience full program take-up. However, more units were also going to be allocated to the District but were then held back by the provincial government. These additional housing allowances are needed to house more people in need of affordable housing.

Renters throughout Ontario are in need of affordable housing, and this is also evident in Nipissing District. Figure 4.2 shows that almost half the renters in Nipissing District are spending over 30% of their income on rent (data for 2006).



Source: DNSSAB Research. **Notes:** 1) The above does not include First Nations housing. 2) Data for Nipissing South is unavailable. 3) Mattawan is mainly comprised of homeowners.

In 2001 (the last period for which data is available); there were 3,640 households in core housing need in the North Bay CA<sup>11</sup> (15.5% of total households). Approximately 71% (2,590) of these households were renters and 29% (1,050) were owners. Approximately 78% of the renters in core housing need are lone-parents and singles, with the remaining 22% being couples. When these household types are cross-tabulated with age, it is revealed that approximately 25% of the renters in core housing need are young adults (ages 15-29) and 25% are seniors. Another 8% of the total households in core housing need are Aboriginal.

**An Aboriginal father living in Nipissing District explains his current struggles, including finding housing:**  
*For an urban Aboriginal today, the reality is that we face discrimination and have a very hard time with finding housing and securing employment.*

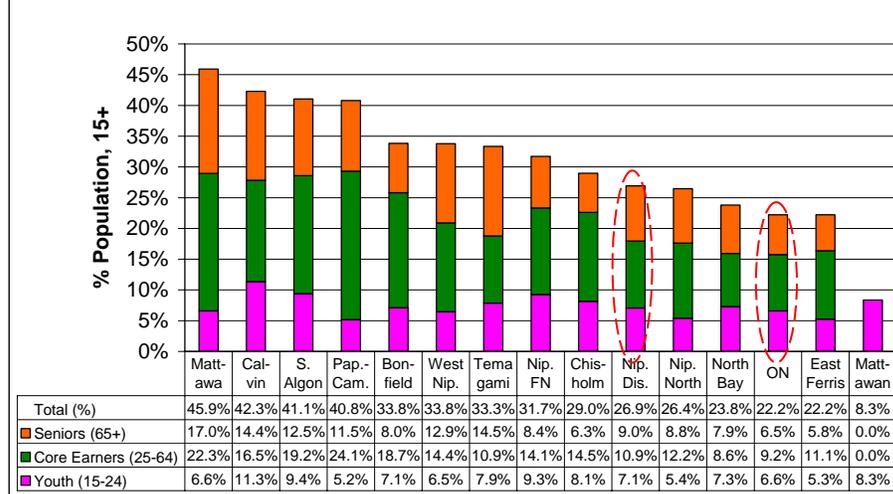
Some of the District’s emergency shelters are over capacity: The Nipissing Transition House is a 13-bed facility with 21 people currently utilizing this service (they have had to add 9 cots to meet the demand). The Ojibway Family Resource Centre was unable to serve 149 women during the third quarter of 2007 (the last period for which data is available). According to the shelter providers, the lack of affordable rental housing is one of the main reasons for this over-capacity.

**4.2 Education**

Continuing to focus on ways of improving the education levels of the marginalized population will likely be another key component of the provincial poverty-reduction strategy. Figure 4.3 displays schooling level for the population aged 15 years and older. Approximately 27% of Nipissing District’s population aged 15 and over do not have a High School Diploma or greater (compared to 22% for Ontario). Many of the municipalities in the District have rates that go well above this.

<sup>11</sup> North Bay CA refers to the geographic area of the North Bay Census Agglomeration, which includes the city of North Bay, the townships of Bonfield and East Ferris and the municipality of Callander.

**Figure 4.3: Lowest Level of Schooling: % Population 15+ (by General Age Groups with no Certificates, Diplomas or Degrees, Nipissing's Municipalities & Areas, and Ontario, 2006**



Source: DNSSAB Research

The core wage-earners in some of the District's municipalities are relatively under-educated when compared to their counterparts in other areas of the District and Ontario. Improving these educational outcomes will help to increase the quality of the labour force, raise incomes and improve the quality of life within communities.

***A single father in Nipissing District explains how educational opportunities could benefit social assistance recipients:***

*People who are receiving social assistance should have access to real and profitable educational opportunities in order to realize and build upon their skills and talents. I strongly believe that given the opportunity, most people will rise to the challenge.*

***A Nipissing student and single mother talks about her experiences:***

*When going to school to better your life, and the life of your children, you should not have to worry about basic needs or paying back social assistance. There should be help to meet the goals of getting a decent education.*

As discussed in Chapter 3- *Liveable Incomes*, over half of the District's social assistance caseload is without a High School Graduation Diploma. The MCSS currently performs literacy screening and training for its clients, and offers job skills training and employment placement services. Additionally, the ministry provides assistance to young parents to finish high school, through programs such as *Learning Earning and Parenting (LEAP)*. However, as the testimonials from Nipissing residents above would suggest, some clients are still facing barriers to education. Literacy campaigns and the promotion of barrier-free access to education for mature students and social assistance recipients could play the dual role of reducing poverty and meeting the labour-force demands of the future.

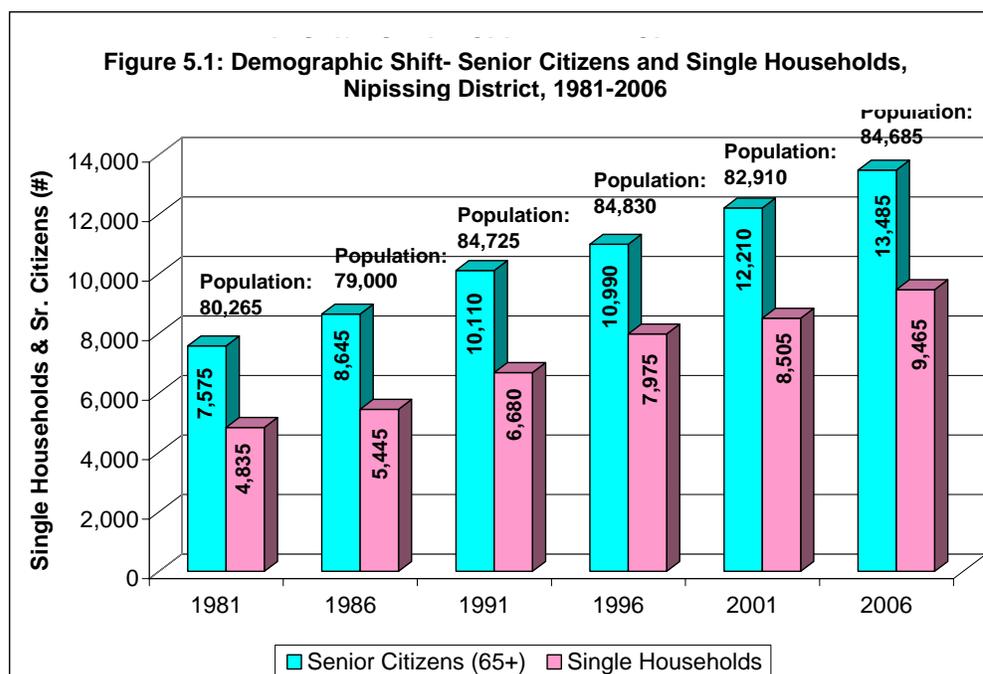
## Second Core Foundation: Strengthen Local Supports

### 5- Vulnerable Populations with High Levels of Poverty

Canada is often perceived as a wealthy nation with a strong Ontario. A review of our local data reveals a different story. Nipissing District has a large and steadily growing vulnerable and marginalized population who are often subject to higher levels of poverty. Populations most at risk include lone parent households, seniors, people with disabilities and Aboriginals. The principles of social inclusion suggest that all members of society are valued, and their voices must be included in this discussion to reduce poverty.

At the national level, the percent of single households, senior citizens, lone-parent households and Aboriginals are over-represented in low income populations and those in need of core housing (based on their percent of the overall population). Anti-poverty strategies focused specifically at these groups will go a long way towards improving the health and living standards for our marginalized individuals and families.

In Nipissing District, over one-third of single households are on social assistance and account for 65% of the District's total social assistance caseload. Figure 5.1 reveals the growth in the District's number of seniors and single households from 1981-2006. These two demographics are both at increased risk of living in poverty.



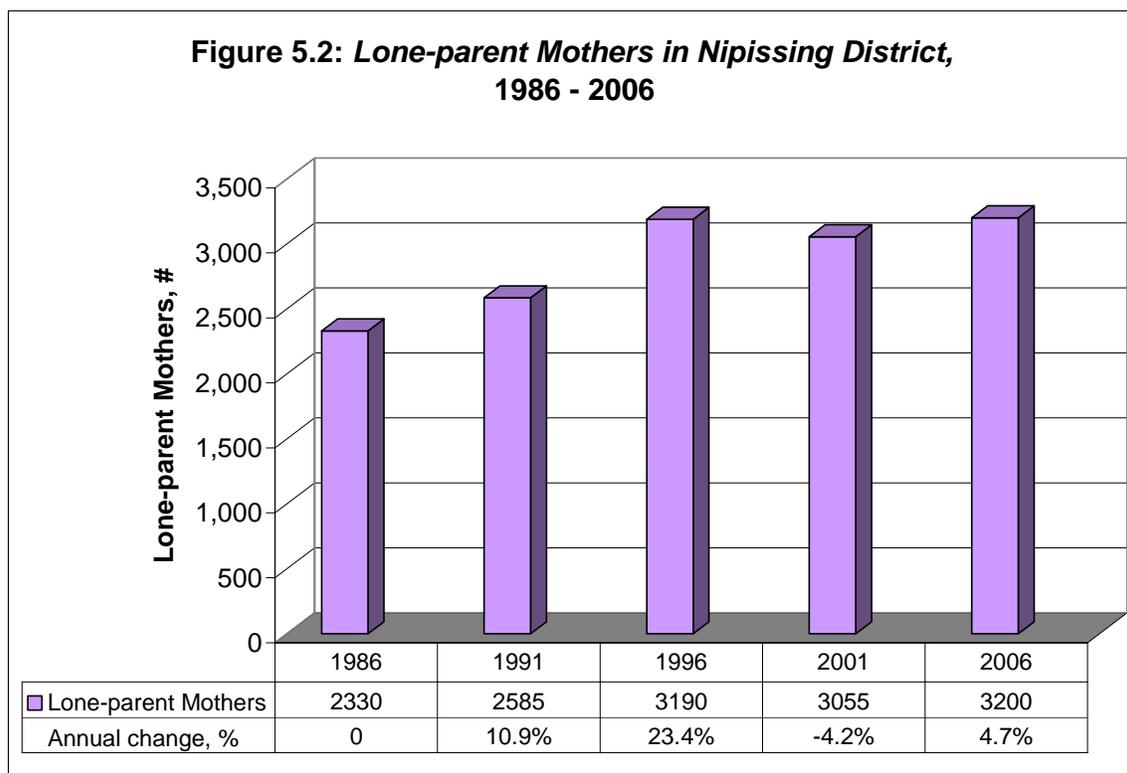
Source: DNSSAB Research

Families living in poverty are seeing the financial gap between their families and others steadily increasing over the past decade. This is an important indicator to focus on when discussing poverty. Not only is it important to look at the number of families in poverty, but also the increasing disparity between those in poverty and the rest of society. Table 5.1 highlights some of the research findings related to the increasing financial disparity in Ontario.

**Table 5.1: Families in Poverty, a Growing Trend**

- Low income families are living in greater poverty now than 12 years ago, with an average low income single parent family living approximately \$9,500 below the poverty line. (*Campaign 2000, 2007*)
- Provincial benefits to lone parents on social assistance have dropped by 43% over the past 10 years; about 90% of these parents are lone mothers. (*National Council of Welfare, 2006*)
- Families who live on low incomes are falling further behind families of modest, middle and affluent incomes, resulting in greater income disparity in Ontario. (*Canadian Council on Social Development, 2006*)

When discussing lone-parent families, it is important to focus on lone-parent mothers. In the majority of cases, women still tend to be the parent in lone-parent families, and the median income for women is substantially lower than men in Nipissing District (see Chapter 2- *Sustaining Employment*). Figure 5.2 shows the increasing number of lone-parent mothers in Nipissing District from 1986-2006.



Source: DNSSAB Research

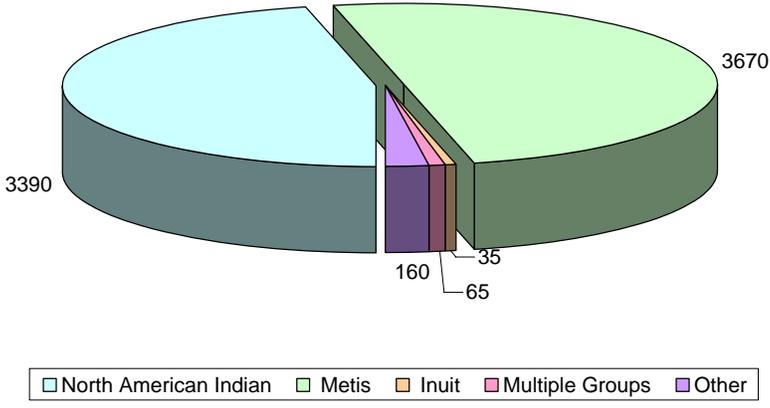
**A single parent with two children aged 5 and 2 years wrote:**  
*To me, poverty means the constant worry if there will be enough healthy food to last until the next cheque comes in. Poverty means being late on one bill to pay another, or not being able to pay the bills at all (i.e. telephone, heat, gas, rent etc.).*  
*When I did my budget... I didn't really consider all of the things that actually happen that cost money, such as: birthdays, Christmas, walk-in clinic, transportation, haircuts, new clothes, lost mitts, school trips, pizza days, and so on.*

In Nipissing District, there are 2 First Nations Reserves. The Urban Aboriginal Child Poverty Report, 2000 from the *Ontario Federation of Indian Friendship Centres* (OFIFC) points out that “First Nations children are suffering the greatest levels of poverty of all children in this country. 1 in 2 First Nations children lives in poverty. The lack of food to last the whole month leads to poor nutrition and other health problems like low self esteem, depression, shame and helplessness...”

Nipissing District’s Aboriginal population is approximately 7,310 people, or 8.5% of the District’s total population. The majority of Nipissing’s Aboriginals are Métis and North American Indians (First Nations). Figure 5.3 displays the breakdown of Nipissing District’s Aboriginal population. Of this Aboriginal population, 87.5% live in communities throughout the District, while only 12.5% live on First Nation Reserves.

**First Nations singer C. Shawanda explains:**  
*Desperation is desperation no matter whether you live on the reservation or in the ghetto or in the suburbs.*  
 Source: NBPSDHU

**Figure 5.3: Aboriginal Groups- Nipissing District, 2006**



Source: DNSSAB Research

**An Aboriginal woman explains her childhood in poverty:**  
*Poverty started for me when I was about 14 years old, and my family hit rock bottom. We had nothing. We didn't have enough food, and certainly nothing nutritious such as fresh fruits and vegetables. We faced the constant threat of being evicted or of our hydro being cut off. After school I remember rushing home, looking in the fridge, and having nothing to snack on.*

Addressing the needs of the District’s urban Aboriginal population should also be included within a poverty-reduction strategy or plan.

## 6- Building Stable Community Agencies and Infrastructure

There is a popular theory, which suggests that community agencies and infrastructure allow people to avoid work and live off of the tax system and government “handouts”. In reality, stable community agencies and infrastructure that effectively include and engage vulnerable populations provide our society with a much-needed safety net. These agencies operate as support mechanisms for people living in poverty to assist in their transition out of dependency. Publicly funded systems of education, transportation, communication, and utilities support industry and commercial growth and benefit society. Essential social resources including adult training and education, public systems of early learning and child care, affordable and secure housing, and guaranteed income levels will also benefit the overall society.

Our services, health-related agencies and volunteer organizations need secure and stable funding in order to provide these essential services and infrastructure. Locally, the *Rental Opportunity for Ontario Families* (ROOF) Program, the Housing in Trusteeship Program offered by Low Income People Involvement of Nipissing, the Social Planning Council, RideShare, the Community Homeownership Action Group, and other *Non-Governmental Organizations* (NGO) like Kidsport are presently demonstrating success in meeting local needs. Programs such as these need and deserve core funding to continue their services. These groups provide essential services to Nipissing’s marginalized population, and do so efficiently and effectively because they are locally focused and specifically created to meet local needs.

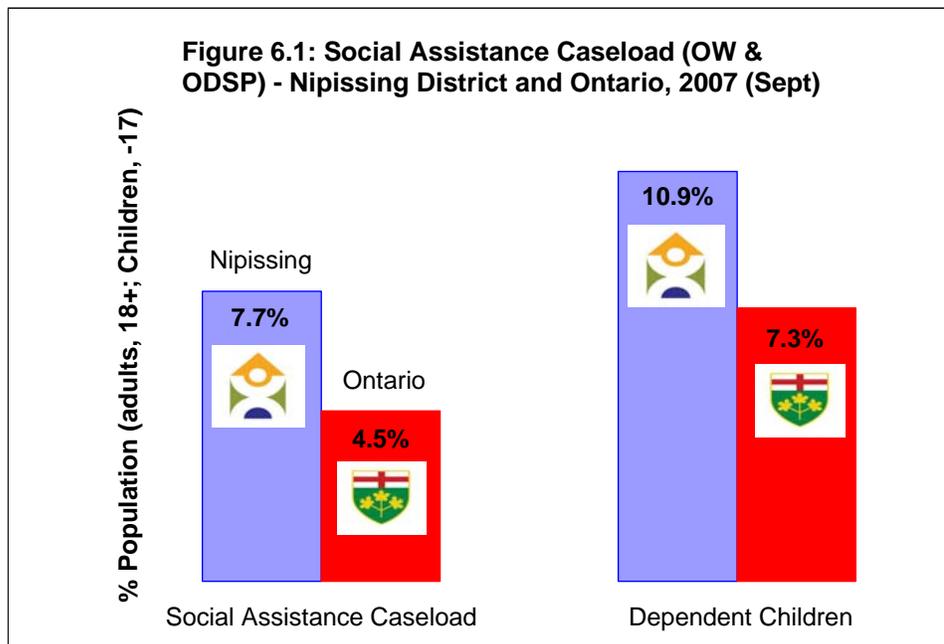
In Nipissing District, our essential social resources are stretched beyond capacity, and in many instances, well above provincial averages. Table 6.1 highlights some social resources in Nipissing District in the core areas of housing and transit that are unable to meet the demands by the public (some discussed in Chapter 4- *Essential Social Resources* and Chapter 5- *Vulnerable Populations with High Levels of Poverty*). These social resource shortages should serve as indicators of a need for increased capacity of services in the District.

**Table 6.1: Examples of Nipissing District’s Social Resource Shortages**

<ul style="list-style-type: none"> <li>▪ Some of the District’s emergency shelters are over capacity: The Nipissing Transition House is a 13-bed facility with 21 people staying there (they have had to add 9 cots).</li> <li>▪ There is no funding for the continuation of the Housing in Trusteeship Program offered by Low Income People Involvement of Nipissing although the demand continues to rise. This is a program where families with chronic money management difficulties who have the available funds are placed in a housing trusteeship agreement. All shelter costs are paid directly – (rent /utilities /mortgage/ insurance).</li> <li>▪ The Energy Fund ended this year with a deficit of \$6,000.00</li> <li>▪ The Ojibway Family Resource Centre was unable to serve 149 women during the third quarter of 2007 (for which data was available). According to the shelter providers, the lack of affordable rental housing is one of the main reasons for this over-capacity.</li> <li>▪ The RideShare Program provides transportation services to over 320 families in North Bay, and has operated without funding or a paid employee for the past 8 months. Program dollars are needed in order to sustain this Program.</li> <li>▪ In the North Bay CA in 2001, approximately 32% of the people who rented housing were in core housing need – approximately half these renters were single households while 25% of these renters were seniors.</li> <li>▪ There are currently approximately 1300 people on the waiting list for social housing.</li> <li>▪ In Nipissing District, over one-third of the single households are on social assistance and they account for 65% of the District’s total caseload.</li> </ul>
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Figure 6.1 indicates that Nipissing District has a significantly larger, per-capita social assistance caseload than the province. This results in a relatively high dependency on community social services and programs by the clients. Service organizations tend to be stretched in delivering their services to such a large caseload while clients try to navigate the system in search of basic necessities such as shelter and food.

The District's larger per-capita number of dependant children is also of concern for the community. Ensuring that adequate programs and services are in place to serve this relatively large percentage of families and their children is paramount to effective poverty reduction. This will also help to prevent the inter-generational transfer of poverty that currently exists in some families and households.



Source: DNSSAB Research

### 6.1 Ensuring Food Security

The average weekly cost for a family of four to eat nutritiously is \$130.65 in the North Bay Parry Sound District. This calculates to a monthly food cost of \$566.15. The average income for the same family living on OW with no other sources of income is \$1,266 (basic needs & shelter allowance). Therefore, to eat nutritiously, this family needs to spend 45% of its household income on food. To offset the lack of funds available for nutritious food, many individuals and families need to find alternative food sources, including soup kitchens and food banks.

***A single mother in North Bay describes the questions she continually faces from her children:***

- *When are we getting more food?*
- *Why do we have to go to the food bank?*
- *When are we shopping at the food bank?*

*It has become such a need to go each month that my three-year-old son thinks that we are shopping there.*

### 6.2 Improving Health Outcomes

Determinants of health include socioeconomic conditions that influence that health of individuals and groups. Evidence suggests that determinants of health have a direct impact on health, are

strong predictors of health status, and social and economic disparities have negative effect on health status of individuals and populations<sup>12</sup>. Table 6.2 highlights some of the key determinants of health.

**Table 6.2: Key Determinants of Health**

<ul style="list-style-type: none"> <li>▪ Income and Social Status</li> <li>▪ Social Support Networks</li> <li>▪ Education and Literacy</li> <li>▪ Employment Status and Working Conditions</li> </ul>	<ul style="list-style-type: none"> <li>▪ Social and Physical Environments</li> <li>▪ Personal Health Practices</li> <li>▪ Healthy Child Development</li> <li>▪ Health Services</li> </ul>
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Source: PHAC, 2004<sup>13</sup>

Individual health practices are actions individuals engage in that can promote health and prevent diseases. Healthy lifestyles are influenced by not only individual choices, but also a wide range of socioeconomic and environmental factors identified in the social determinants of health<sup>14</sup>. This relationship between health and socioeconomic conditions supports the inclusion of health practices and conditions when discussing poverty.

***A single mother remarks:***

*My youngest son is borderline diabetic – that means that his sugar levels can be controlled through diet. However, if he doesn't get that bedtime snack that has some sort of protein in it, he will wake up the next morning very ill. Sometimes it takes only a couple of hours to get him back to normal, other times it can take all day.*

Poverty affects children's education and socialization in school, as they can be emotionally and socially bullied by others. Poverty affects adults because it creates emotional and social stress. The networks of social support that people in poverty rely on are not simply conveniences. These services are necessary to support families in attaining their basic needs. For these reasons, it is imperative that these social agencies receive adequate, secure and stable funding to provide these essential services.

***In the words of a community member living in poverty:***

*We need to ask ourselves what we can do as an individual and as a community to change these conditions. We need to seek out the resources available in order to tackle the issue of poverty, and we need to help each other out as much as we can along the way. Oftentimes in my life, I did not know where my next meal will come from, and I have not had any social supports in place to help me through the tough times.*

<sup>12</sup> Public Health Agency of Canada, (2004). The Social Determinants of Health: An Overview of the Implications for Policy and the Role of the Health Sector. Retrieved April 17, 2008 from [http://www.phac-aspc.gc.ca/ph-sp/phdd/overview\\_implications/01\\_overview.html](http://www.phac-aspc.gc.ca/ph-sp/phdd/overview_implications/01_overview.html)

<sup>13</sup> Public Health Agency of Canada, (2004). What Determines Health? Retrieved April 17, 2008 from <http://www.phac-aspc.gc.ca/ph-sp/phdd/determinants/determinants.html#income>

<sup>14</sup> Public Health Agency of Canada, (2004). What Determines Health? Retrieved April 17, 2008 from <http://www.phac-aspc.gc.ca/ph-sp/phdd/determinants/determinants.html#income>

## 7- Discussion

The SPNO's *Pathways to Common Priorities* addresses two major areas of change needed in a poverty reduction strategy: *upgrading living conditions* and *strengthening local supports*. In using the SPNO framework, this report focused on local data and experiences of those living in poverty. Through this process, specific struggles and areas of concern for Nipissing District were identified.

### 7.1 Upgrade Living Conditions

The median incomes of those working full time in Nipissing District is almost \$5,000 lower than Ontario, and median household incomes are almost \$15,000 less than Ontario. Nipissing has higher unemployment and lower participation rates than the province, including some rural areas that have three to four times the unemployment rates of the province.

Nipissing District has over 5,000 residents currently receiving OW or ODSP, and the housing affordability gaps, costs of nutritious foods, and limited funding for adequate medical benefits are some of the factors that make it difficult for these residents to meet their basic needs. The statements from people living on social assistance throughout this report demonstrate how they are forced to find ways to sacrifice certain basic needs to meet others, or sometimes fall further into debt attempting to meet these needs.

The affordable housing shortage in Nipissing District is at the point where approximately 1,600 homes for low income families will need to be built over the next decade to accommodate the demand. The situation for those renting homes is also a problem, with rising rental prices and a shrinking vacancy rate of 1%, currently among the lowest in the province.

### 7.2 Strengthen Local Supports

Some populations at risk of living in poverty are continually growing in Nipissing District. These populations include senior citizens, lone-parent mothers, and those living in single households. Another group at risk of living in poverty, the aboriginal population, make up 8.5% of Nipissing District's population, with only 12.5% of this population living on First Nation Reserves.

In Nipissing District there are numerous social agencies working with people in poverty, and many of these groups are without core funding. Funding insecurity means programs may not be there to provide adequate long-term support needed by those living in poverty. These programs are needed to provide support in offering strong, reliable services in the district that support housing, education and health issues for those living in poverty.

## 8- Recommendations: Key Policy Pathways

The PCWG of Nipissing District would like to recognize the provincial government for commencing its poverty reduction initiative. The early poverty initiatives as outlined in the 2008 Ontario Budget are welcomed and provide a *starting point* for moving forward.

The following recommendations are presented in three categories. First, recommendations brought forward by those living in poverty in Nipissing District. These recommendations were collected by the PCWG during interviews conducted as part of this research. Second, recommendations from the PCWG are given, categorized under the core foundations presented in this paper, Upgrading Living Conditions and Strengthening Local Supports. In this section, reference is also made to other strategies that align with these recommendations. Finally, recommendations are presented that present future areas of research necessary in strengthening Ontario's poverty reduction strategy.

It should be noted that the PCWG of Nipissing District endorses the recommendations as put forward by the Social Planning Network of Ontario, in their *Pathway's to Common Priorities* framework.

### 8.1 Recommendations: By People Living in Poverty in Nipissing District (May 2008)

- We need to seek out the resources available in order to tackle the issue of poverty, and we need to help each other out as much as we can along the way.
- We need to raise the minimum wage and make sure that all employees receive health benefits.
- The money that a student has to pay back should be reduced, including having to pay back Ontario Works for helping you to cover the cost for signing up to go to school.
- On OSAP there is no drug plan yet, but on Ontario Works, there is. There should be coverage for children when their parents are attending school.
- We need to invest in people. If you invest in people, it will bring positive returns to all segments of society. Investing in people also means treating them with dignity by ensuring that they have enough good food to eat, and that they are not at constant risk of losing their homes.
- We need more affordable housing in this community and across the province. This would reduce feelings of insecurity and anxiety experienced by low-income people on an everyday basis.
- We also need more housing that is designed for people with special needs, e.g. people with physical health limitations.
- Landlords need to be held accountable for the maintenance of rental units. Many families are afraid to speak up about repairs and unsafe conditions to their landlords, because if they are evicted, there is simply no other place to go.
- I think that it is important that all families get to eat fruits and vegetables and have dairy products, especially when there are children in the home.
- We need to have more jobs and more ways to help people to search for good jobs.
- There needs to be more money for people on social assistance. The amount that people get is not nearly enough to survive and to buy good food.
- For families who are still struggling with poverty, it is important that there are more programs for children available (e.g. YMCA), and that the child benefit is tax exempt from deductions.
- Food cards could be given out for food products in addition to ODSP and other social benefits. This would leave money for other necessities.
- It's good that minimum wage is going up but it needs to go up more, to a level where you can afford things e.g. housing, food.

- Provide financial assistance for health and vision aids e.g. eyeglasses, braces, and knee brace.
- Affordable and high-quality childcare should be available for all families. All children deserve the best start at life.
- Public education is so important to reducing poverty because once the general public sees and understands the face of poverty; it will be much harder for them to turn a blind eye. Increasing our understanding of the living conditions of those living in poverty may help to replace blame and misunderstanding with compassion and the courage to act together for the greater good of ALL citizens.
- Provide a hand up.....not a hand out.

## 8.2 Recommendations: PCWG of Nipissing District

### 8.2.1 Upgrade Living Conditions

- The PCWG recommends the federal government, with the support from the provincial government, develop a *National Housing Strategy*. This recommendation is consistent with those made by the:
  - *Federation of Canadian Municipalities (Sustaining the Momentum, 2008)*,
  - *Association of Municipalities of Ontario (AMO News Release, April 2008)* and
  - *Toronto Summit, 2007*.
- The federal government to build a Universally Accessible System of Quality Early Learning and Child Care which supports optimal early development of children and enables parents to work or receive training. This recommendation was introduced by:
  - *Ontario Municipal Social Services Agencies (OMSSA) Campaign 2000*
- Align social assistance shelter allowances with the cost of local market rents by indexing allowances to average rents as published bi-annually by the *Canadian Mortgage and Housing Corporation (CMHC)*. This recommendation is consistent with:
  - *TD Economics (Affordable Housing in Canada, In Search of a New Paradigm, 2003)*
- Social assistance incomes are not reflective of actual household expenditures. The PCWG recommends indexing social assistance incomes to reflect the minimum acceptable income for Ontarians to enable them to purchase basic needs (i.e. food, shelter, clothing)
  - Indexing should be done according to a measure such as the LICO or MBM measure (see page v).

### 8.2.2 Strengthen Local Supports

- Establish partnership agreements with Ontario Service Managers to create an anti-child poverty framework for the reinvestment of *National Child Benefit (NCB) / Ontario Child Benefit (OCB)* savings to municipalities.
- Coordinate funding initiatives more effectively to support a more integrated system of services. A detailed analysis of ministry programs, services and initiatives will reveal areas of duplication and overlap, as well as areas where there are gaps.
- Develop criteria and a funding formula for community-based poverty action planning and provide further funding to communities to implement top priorities that support better integration and coordination efforts.
- Empower provincial government officials and staff to participate actively at the community level to improve government services to address poverty.
- Provide increased and sustained annual funding for an *Emergency Energy Fund*.
- Improve transportation infrastructure for low-income households. One way of doing this is by contributing funding to programs that are being operated by non-profit organizations and/or volunteers, and which are meeting transportation needs with success.

- Ontario's *Family Health Teams* provide many different health professionals working together to provide the best primary health care for families and their children. The PCWG recommends creating a *Family Services Team* to achieve parallel results through an array of service providers in one location, providing a comprehensive range of services to families and their children.
- Recognizing the disproportionately large percentage of income that is spent on food by social assistance recipients, the PCWG recommends introducing a *food allowance* alongside the *basic needs* and *shelter allowance*.
  - The food allowance would be indexed to local food costs through the *Nutritious Food Basket* published annually by all of Ontario's Public Health Units.
- Develop a policy regarding surplus public buildings such as schools and hospitals to provide these facilities as community resources first, to meet needs for affordable housing, long-term care facilities or other community service initiatives, including a funding strategy for necessary retrofits.

### 8.3 Recommendations: Future Areas of Research

- The government's Cabinet Committee on Poverty Reduction conduct a thorough literature review on studies and reports relevant to low income households. Through an evaluation and cost-benefit process, the cabinet can then choose and implement the chosen recommendations.
- Similar to the above, the government's Cabinet Committee on Poverty Reduction conduct a review of "Best Practices on Poverty Reduction" within Canada and globally. Other areas are meeting with success in addressing poverty and the cabinet could see what may be transferrable to Ontario.
- Regular measurement and reporting of poverty-reduction should be included in each throne speech and budget presentation. Establishing targets will go a long way to ensuring that the priority of eliminating poverty is maintained and addressed.
- Ensure that all communities can be measured consistently and with the same data when measuring poverty. This measurement system needs to extend beyond the CMAs with 100,000 or more people – the measurement needs to be possible at smaller levels of geography and should be based on existing geographical boundaries such as Ontario's 49 Census Divisions or its 585 Census Sub Divisions, identified by Statistics Canada. Alternatively, the measurement of poverty could be aligned to the boundaries of Ontario's 47 Service Managers or other provincial agencies. The availability and frequency of data should factor into which poverty measurement is chosen.