



# PEOPLE LIVING IN POVERTY

Equity & Inclusion Lens  
**Snapshot**

# PEOPLE LIVING IN POVERTY

Anyone could live in poverty. It is our life circumstances combined with systemic barriers that have deepened our experiences of poverty. We contribute to the economy and quality of life in the city as we care for family members, support each other and volunteer in the community.

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This booklet is one of 11 Snapshots that serve as background information to aid in implementing the Equity and Inclusion Lens. To access them in an electronic version, visit the City of Ottawa Internal Site ([Ozone](#)) or the [Equity and Inclusion Lens webpage](#). Or the City for All Women Initiative (CAWI) [Equity and Inclusion webpage](#).



**A City For Everyone  
Une ville pour tous**

# 1. Who We Are

Anyone could live in poverty. We come from a variety of different backgrounds and life circumstances, which have contributed to, or deepened our experience of poverty (SPC 2008). Poverty is something that can happen to almost anyone, but certain groups of people face a much higher risk of living in poverty than others.

Poverty affects our children at an alarming rate: one in six Ontario children are living in poverty, this happens because their parents are living in poverty (Mustachi 2016). Children living in poverty are often denied everyday opportunities that children living in higher income families do not worry about such as: clothing, shelter, healthy foods, and dental care, among others (Khanna & Tougas 2014).

We have higher risk of living in poverty if we are Aboriginal, live with disabilities, in a female, lone-parent household, racialized or recent immigrants. These individuals face systematic discrimination which impacts their ability for higher education, social supports for children and quality employment (Khanna & Tougas 2014). When we live on low-income in rural areas, we may feel isolated, and have trouble accessing affordable transportation or paid employment. There are many things which further compound our situation such as having mental health issues, being criminalized, dealing with addiction, or suffering from a chronic physical illness (Wilton 2003; Centre for Addiction and Mental Health nd).

Many of us work part-time, precarious and full time employment but still live in poverty as result of meagre wages and benefits (SPC 2010). Individuals solely relying on social assistance, CPP, and WSIB will also have difficulties in avoiding poverty (Axford 2016).

Whether we are working at low-wage jobs, on social assistance, collecting pension or without an income, many of us often struggle to meet our personal and family daily needs. Low social assistance benefit levels, homelessness, discrimination, poor health, and unstable housing have a negative effect on many individuals, as well as the entire economy. For instance, temporary shelters for individuals and families cost more than investing in long-term, affordable housing.

## INTERSECTIONALITY: COMPLEX, OVERLAPPING IDENTITIES

Each of us could identify with more than one group. It is this intersection, or crossover of identities of who we are that affects how we experience the city. This is called intersectionality. People's lives are multi-dimensional and complex. Lived realities are shaped by different factors and social dynamics operating together.

For more info access the [Equity and Inclusion Lens Handbook](#) and [Advancing Equity and Inclusion: A Guide For Municipalities](#).



## 2. An Overview of Poverty in Ottawa

Poverty has many components and many different meanings, with the main one being not having enough money/resources to meet one's basic needs. An impoverished individual is described as a person who faces constant hardships in the form of lack of appropriate and safe shelter, food insecurity, being ill and not being able to receive the appropriate medical care, or not participating in educational and recreational activities due to lack of resources.

In Ottawa, 15.2 percent of the population lived in poverty in 2005. On average, individuals and families in Ottawa were living \$7,800 below the Low-Income Cut-off (LICO) in that year. In fact, 31 percent of low-income families lived on incomes at least 50 percent below the LICO in 2005. Unattached individuals face the highest level of poverty in Ottawa, with a staggering 45 percent of single individuals living on low income (SPC 2010). Poverty affects the livelihood and the quality of life for many residents of Ottawa,

- » 14 percent of children under 18 and 15 percent of children under 6 live in households living below the LIM-AT (The Low-Income Measure After Tax) (SPC 2008).
- » 62.6 percent of female lone-parent families with children under 6 lived in poverty (SPC 2010).
- » Indigenous children living on reserves have the highest poverty rates close to 50 percent, while Indigenous children who live off reserve have poverty rates of 30 percent (Mustachi 2016).
- » Older women (age fifty and up) are more than twice likely to live on low income than older men. Overall, 7 percent of Ottawa's older adults live on low income (Statistics Canada 2011a).
- » 39 percent of households in Ottawa that are renting are paying 30 percent or more of their income on their housing (Statistics Canada 2013), the level which the Canadian Mortgage and Housing Corporation defines as affordable (Canada Mortgage and Housing Corporation 2014).
- » Poverty among those of working age in Canada increased to 11.1 percent in the late years of 2000 (Conference Board of Canada nd).
- » 35 percent of new applicants to Ontario Works (OW) in Ottawa from January to October 2014 indicated that they were born outside of Canada (Ontario Works 2014 a).
- » Racialized Canadian earned 81.4 cents for every dollar non-racialized Canadian earned (Block and Galabuzi 2011).
- » Racialized women earned 55.6 cents for every dollar non-racialized men earned in 2005 (Block and Galabuzi 2011).
- » Minimum wage at \$11.40 an hour is less than \$24,000 per year before taxes, even when working 40 hours a week all year.
- » Unemployment rates are as high as 70 percent to 90 percent for people with the most severe mental illnesses (Centre for Addiction and Mental Health nd).

Unattached individuals face the highest level of poverty in Ottawa, with a staggering 45 percent of single individuals living on low income (SPC 2010)

## DEFINING POVERTY

There is an ongoing debate as to how we define poverty. Statistics Canada does not measure poverty however; it provides a measure of low income using the LowIncome Measure After Tax (LIM-AT) measure. “The Low-Income Measure After Tax (LIM-AT) is a fixed percentage (50 percent) of median adjusted after-tax income of households observed at the person level” (Statistics Canada 2013).

However, poverty is more than not being able to afford basic necessities such as food, shelter and clothing. According to the United Nations Committee on Economic, Social and Cultural Rights, poverty is deprivation of the resources, choices, and power necessary for civic, cultural, economic, political and social participation in society. Poverty also concerns intangibles such as opportunities for meaningful employment, a sense of belonging, and a sense of citizenship (Canada Without Poverty 2007).

## 3. Contributions we make

**W**e contribute to the economy and quality of life in the city. We care for each other’s children and exchange food and resources. We form networks of support, exchange information, and are community activists. As community members living on low-income, we often come together to prevent crime in our communities. Many of us invest in our communities, whether that is our religious / spiritual community, educational institutions, cultural communities, community organizations etc. by actively volunteering. As volunteers, we sustain non-profit agencies such as day programs, shelters, and food banks.

When we are living on social assistance, we often work part time and therefore receive a reduced amount of assistance. For example: Ontario Works recipients are eligible to keep the first \$200 they earn each month after which there is a 50 percent earnings exemption, i.e. half of our net earned income over \$200 per month is deducted from our Ontario Works payment (Ministry of Community and Social Services 2015). Our minimum wage workforce contributes to the health and safety of people in society by providing much needed services (e.g. cleaning, security, etc.). While our income from social assistance is not taxed, we contribute to government revenue by paying taxes on goods and services. We contribute to the municipal tax base, as property taxes are included in the price of our rent.

All people, regardless of income, have a capacity to participate in civil society. We vote, communicate with City Council, and have our experiences and ideas heard through media. We participate in the creation of art, music and culture. We participate in advocacy for equity and inclusion in our city, and raise our children. We encourage the creation of programs that can benefit people across all income levels, by sitting on boards and committees, and by sharing our stories with decision makers in social policy, government, and social service agencies.

In spite of it all, poverty has allowed us to see things differently, to appreciate and to share what we have received and lived through. To continue struggling for our future and the future of other people who are dear to us (Groupe d'Action Communautaire Francophone 2009).

## 4. Barriers and Inequities

Poverty costs us all. Investment in social programs puts money in the hands of those most likely to spend it in Ottawa and has the effect of stimulating our economy. It also enables Ottawa's residents to participate fully in city life. Investing in housing, health care and other social services improves physical and emotional health of residents, as well as their educational attainment (City of Ottawa 2008).

### ASSUMPTIONS AND STEREOTYPES

Perhaps one of the biggest barriers that people living in poverty face is the negative attitudes and stereotypes from society. When people live in poverty, they often get blamed for it, which is called "poor bashing". In addition, many people living in poverty experience discrimination based on other factors in their lives.

For example, young single mothers are often stereotyped as being irresponsible and unfit to care for children. Racialized people who live in low-income neighbourhoods face racial profiling and are often stereotyped as criminals. People who are homeless may be treated as if this was a choice due to their refusal to work in the paid labour force. Individuals that identify as members of the LGBTQ community often face social exclusion and unfair judgments. These experiences can lead to stigma and shame, impeding people from attaining paid employment and accessing social services.

### EMPLOYMENT AND INCOME

People living in poverty may have difficulties transitioning from social assistance or no income, to the paid labour force. This reality is due to a lot of factors with the main ones being discrimination and lack of employment resources (SPC 2010). The people that are impacted the most by not having access to the paid labour force are:

- » Women, who are more likely to have precarious jobs, make less than men, be single parents and exit the paid workforce due to family responsibilities (Cornish 2015).
- » Immigrants and refugees, who may face discrimination, racism, lack of recognition of their foreign credentials and language barriers (SPC 2010).
- » Individuals with physical and mental health issues, individuals with disabilities etc. (Wilton 2003; Centre for Addiction and Mental Health nd).

In 2011, nine percent of workers in Ontario were being paid minimum wage and almost a million Ontarians were making less than \$14.25 (Block 2013). This means that many working families would still be living far below the low income cut off (Campaign 2000, 2008).

The gap between rich and poor is increasing. The average household income in Ottawa is relatively high due to an increasing number of high-income earners. However, this skews the city's average incomes and masks the reality of those living on low income. Those in the top 10 percent of earners among single-parent families earned 13.8 times more than those in the bottom 10 percent, an increase from 8.7 times in 2000 (Community Foundation of Ottawa 2008).

## HEALTH COSTS

Having good health is important, but many people living in poverty often have to decide between their health and daily necessities. While the Ontario Health Insurance Plan (OHIP) is available to all residents who have permanent residency in the province, there are some limitations. OHIP provides coverage for basic care needs, however, it does not cover many forms of treatment, including most prescription drugs, dental care, services deemed as cosmetic, medical assistive devices and other amenities. Poverty harms the health of those on low income, as income is one of the main prerequisites to good health (Dennis 2002; Blue Cross 2014).

## EDUCATION AND TRAINING

Many people are unable to pursue education due to the high cost. The ever-changing nature of the economy and the labour market requires many people to get retraining; however, its cost and structure create barriers for people. For example, many people do not have access to affordable childcare or transportation to attend a course. The course schedule and requirement may not accommodate people who have work shifts at irregular hours. Immigrants often find that their foreign education is not recognized in Canada and lack access or support to re-educate/re-train in Canada. People with low literacy levels also find it difficult to access appropriate education and training programs.

Post-secondary education is less accessible for many low-income youth when the above challenges are combined with rising tuition fees. The introduction of the new Ontario Student Grant could be a solution for many individuals who are unable to further their education due to financial constraints. This grant will make average college and university tuition free for the majority of eligible full-time students whose parents make a combined household income of less than \$50,000 per year. Those who are deemed eligible for this grant are expected to contribute \$3,000 per school year to their education (Office of the Premier 2016).

For children living in poverty, school fees, pizza days, field trips, musical instruments, school supplies such as agendas are not affordable (Ontario Association of Food Banks 2008). School boards have an obligation to provide the tools necessary for children to get their education; however, there is an expectation that children and parents will have computer access for school work and communication with the school. These factors exclude many children from actively participating in their education, or force them to have to ask for assistance, increasing the stigma they may already feel. Lack of full participation may also increase their likelihood of leaving the school system early, or achieving lower than average grades.

## TRANSPORTATION

While there is public transit available in Ottawa, many people living in poverty often cannot afford to use it. Transportation costs may be covered for people on Ontario Disability Support Program (ODSP), to attend medical appointments, and for people on Ontario Works to participate in employment related activities or to attend medical appointments. People with disabilities on ODSP, and those who are Para Transpo users, can purchase the community pass from OC Transpo at a discounted rate.

In addition, in 2017 the City introduced the EquiPass, an affordable OC Transpo monthly pass for people who are below the low income threshold. The threshold is set by the Government of Canada and is subject to change. As of March 2017, it has been set at:

FAMILY SIZE	ANNUAL NET FAMILY INCOME
1 person	\$20,386
2 persons	\$24,811
3 persons	\$30,895
4 persons	\$38,544
5 persons	\$43,890
6 persons	\$48,675
7 persons	\$53,460

The EquiPass is approximately half the cost of an Adult pass (\$57.00 per month in 2017). More information on eligibility requirements and application process is available on [OC Transpo website](#).

## HOUSING

Ottawa is ranked as the 5th most expensive city in Canada (Mercer 2015). The high average market rent in Ottawa and few available affordable housing units place many individuals at risk of homelessness or living in substandard conditions. 10,052 households are currently on the waiting list for subsidized housing in Ottawa (Alliance to End Homelessness 2016). This explains why there is a 12.5 percent increase in the amount of families that are homeless now compared to 2015 and the increase in the overall number of people accessing emergency shelters (Alliance to End Homelessness 2016).

When many individuals living in poverty finally get access to housing they can actually afford, they may face issues with some landlords not wanting to rent their properties to social assistant recipients (Ontario Human Rights Commission nd), living environments that are inadequate, unsafe, overcrowded and not well-maintained. Many people often find themselves living in neighbourhoods, without amenities that are important to the quality of life (e.g., grocery stores, pharmacies, safe parks, recreation programs, etc.).



It is important to note that many people who have been homeless for a long period of time fear or experience anxiety at the idea of being in a home and having responsibilities, because they don't have the tools to adequately support themselves. Without support they may not be able to cope with their new living arrangements.

## NUTRITIOUS FOOD

People living in poverty often struggle to buy nutritious food for themselves and their families. For a family of four, nutritious food can cost \$863 a month (City of Ottawa 2016). While the price of nutritious food increases, minimum wage and social assistance rates have not increased at the same rate. As a result, more people are falling deeper into poverty.

Thirty-six percent of food bank users in Ottawa are children (Ottawa Food Bank 2016). The number of people turning to food banks in Ontario has increased by 6.9 percent between 2008 and 2016, as the price of many household items has increased (Food Banks of Canada 2016).

## FAMILY RESPONSIBILITY

Many people living in poverty are responsible not only for childcare, but for caring for elderly parents and other family members. Lack of affordable, quality childcare is one of the greatest barriers for parents who are trying to leave social assistance (Child and Youth Health Network 2009) and parents living on low income.

The City of Ottawa provides General Operating funding to licensed Child Care Service Providers to help approximately 27,000 licensed spaces with affordability and quality. The average cost of a licensed child care space for a child 0 to 2.5 years old is \$1,430.50 per month; and for a child 2.5 to 5 years old, the average cost is \$1,044 per month. With available Provincial funding for fee subsidy, the City is also able to provide assistance to approximately 7,000 children. With limited funding there is a waitlist for parents looking to receive assistance with their child care costs. Currently 1,285 children are registered on the City of Ottawa Child Care Registry and Waitlist for a subsidized space (City of Ottawa 2017).

The Ottawa Child Care Registry and Waitlist is an online application for parents looking for licensed childcare that is subsidized and full fee. Parents can access information about childcare at [City's website](#).

Women are often responsible for the majority of family responsibilities. Affordable, quality childcare can help women (re) enter and remain in the workforce. In Quebec, for example, the public childcare plan boosted women's income and payroll taxes by 40 percent (Baker M 2005) and reduced child poverty rates by 50 percent (Ontario Coalition for Better Child Care 2009).

## ACCESS TO INFORMATION

Many people living in poverty are not aware of what services are available to them because they have trouble accessing information. When information is not presented in diverse mediums and plain language, many people may not be able to make use of it. When subsidies are available, the

information is often only found in the fine print of documents, and many people do not end up benefitting from the subsidies. People who face stigma and negative attitudes about living in poverty may feel shame in disclosing poverty in order to get information about services.

The way that some of the information is posted assumes that people have access to, and have good command of computers and the internet. People with low literacy levels may experience difficulty when information is presented mainly in written forms. Getting to a library or community centre to access a computer costs people both time and money. People may not be able to access information in the language they speak and read. When many people living in poverty own a computer, they often find the upkeep too burdensome and internet service too expensive.

## CYCLE OF POVERTY

Often people who are on social assistance face significant obstacles to entering or re-entering the labour force. When people earn income from the paid labour force, their social assistance benefits are reduced and their incomes are taxed also their subsidies are reduced. The provincial government has made changes to social assistance so that after 3 months on OW, individuals has a \$200 exemption of work income with 50 percent of the remaining income deducted off the recipients' cheque.

Sustained employment is a process, not an event. ... Some people arrive a considerable distance away from being ready to work, while others arrive ready to work and simply need the right opportunity or the right supports. — Deb Matthews, M.P.P. (Government of Ontario 2004).

### ONE DAY IN MY SHOES

To make choices like paying your hydro bill while hoping that the phone company will wait another month.

I only have a minimum wage salary without benefits, not even a paid sick day. When the children are sick at home, that means that I have to miss a day of work or pay a sitter. Moreover, I will have to pay the cost of medical prescriptions. That means less money to buy food.

It is difficult to pay when the cost is high and continues to rise. That is why the basic items are hard to get. Imagine 4 or 5 months later, you have finally paid your basic expenses and you are up to date with paying the bills. However, in a very brief time, something changes in your life and the cycle starts all over again. That is the misfortune of poverty.

In the schools, our children learn many things that are going on in the world, for example sciences, math, and geography. I hope that one day the whole world will be made aware of poverty. Together, we can find a way to get rid of this cruel poverty before it is too late. One must keep up the power and the courage.

Louise Bazinet (Groupe d'Action Communautaire Francophone 2009).

## 5. *We envision: a poverty-free city*

- » Recreational programs are accessible to all. Amount of programs and subsidies are increased, and information about and access to subsidies are improved.
- » Affordable, accessible, quality housing is available.
- » People, who act as system navigators are available to assist, do not just rely on internet.
- » Food is affordable at grocery stores that are close to where people live.
- » Education and training programs are offered at convenient times for people who work irregular hours.
- » Public transportation that is affordable and accessible to all parts of the city.
- » Amenities such as grocery stores and pharmacies are available in each neighborhood.
- » High quality, subsidized or no-cost childcare is available throughout the city, and is easily accessible by public transit.
- » People living in poverty are actively involved in decision-making processes at the City and in the community.
- » People in Ottawa earn wages adequate to support a healthy, active standard of living.
- » A living wage is instituted throughout Ottawa and poverty rate is reduced.
- » People can find information about the programs and services offered in Ottawa, and how to access them.
- » High quality bridging programs are accessible to people transitioning from social assistance to the paid labour force.
- » Aboriginal culturally specific services are readily available.
- » More support systems/services for those who face discrimination and racism.
- » People who are homeless have supports to transition into housing.

### WHAT CAN ALLIES DO?

- ✓ **Remember** that people living in poverty experience high levels of stress, trying to meet their basic needs.
- ✓ **Create a list of services** and support workers who can assist in navigating the complex city systems.
- ✓ **Use plain language** when providing information. Be patient and kind. Write out in steps in 1, 2, 3 format.
- ✓ **Be inspired** by how people living in poverty do far more with less.
- ✓ **Provide** prompt, accurate service. Transportation is too costly for people to come back another day.
- ✓ **Challenge** discriminatory and prejudicial views and practices.
- ✓ **Recognize** mental illness as a health issue. Seek help from health professionals when necessary.
- ✓ **Validate** efforts of people striving to live above the poverty line.
- ✓ **Stay current** on the City mandates that reflect the concerns of affected citizens.
- ✓ **Regularly acknowledge** that poverty can affect us all.
- ✓ **And, if I live in poverty**, I know that my knowledge and experience can enrich the city.

## 6. Council Mandates and Legislation

- » A Home for Everyone the City's 10 year Housing and Homelessness Plan is a client centred plan whose goal is to ensure that everyone has a home, that people have the support that they need to retain their housing and that the organizations in the city (which help those who are homeless or at risk of homelessness) work together to assist those at risk of or who are homeless.
- » City of Ottawa Strategic Plan – one of the City's strategic priorities is healthy and Caring Communities. With this priority, Council seeks to help all residents and visitors enjoy a good quality of life and a sense of community well-being by providing healthy, safe, secure, accessible and inclusive places and services. Some of its objectives include advancing equity and inclusion for the city's diverse population and creating new affordable housing options.

United Nations International Covenant on Economic, Social and Cultural Rights.

## 7. What's Happening in Ottawa

- » [ACORN](#), Ottawa is part of ACORN Canada, an organization of low and moderate-income families seeking to transform the conditions that create poverty.
- » [Alliance to End Homelessness \(ATEH\)](#) – a non-partisan coalition taking action to end homelessness in Ottawa, with a vision of an inclusive community that takes responsibility to ensure every resident has an appropriate home.
- » Ottawa Poverty Reduction Network is an organization of community organizations, anti-poverty activists and community members working together to tackle poverty in Ottawa. They originated in 2008 to support the participation of low-income individuals in the Ontario Poverty Reduction Strategy.
- » A variety of groups in the city are working on the issue of food security and variety for people who are poor and who live in low-income areas in Ottawa.
- » [The Assertive Community Treatment Team \(ACTT\)](#) is a multi-disciplinary team that includes addictions, vocational and peer support, nurses, support workers, a social worker, an occupational therapist, and psychiatrists. Team members provide individual and family assistance, as well as advocacy around accessing community resources and services, to individuals experiencing serious mental health concerns.

## 8. Relevant Practices in Other Cities

[Advancing Equity and Inclusion: A Guide for Municipalities](#) presents a flexible approach to equity and inclusion and is adaptable to the diverse structures, contexts, and experiences of municipalities from across Canada. Flip through the different sections of this guide or visit [City for All Women Initiative \(CAWI\)](#) to find examples from municipalities across Canada.



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**Status of Women  
Canada**

**Condition féminine  
Canada**