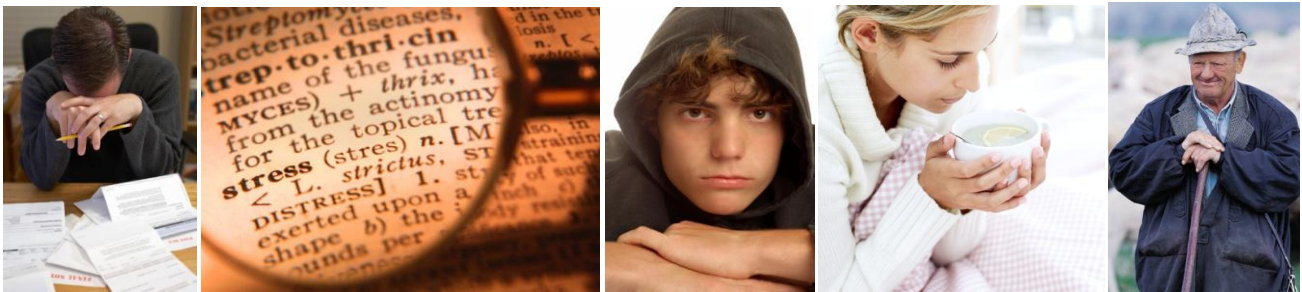




Being Poor in West Niagara





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Forward: The “Poverty” Conversation

Community Care of West Niagara has been involved in the local poverty conversation for many years. CCWN is a registered charitable non-profit organization that has been serving West Niagara since 1967. Our founder, Doreen Hutchinson, identified a need to assist local residents with their food and clothing necessities and was awarded the Queen’s Jubilee in 2012 for her dedication.

Our Mission is to provide a bridge between dependency and self-sufficiency for people to support themselves and their families with dignity and purpose. The clients we serve come from all walks of life and have experienced financial difficulties due to job loss, illness or other hardships. As our clients are spending an exceptionally high proportion of their income on housing, the cost of healthy eating is becoming increasingly out of reach for many.

In West Niagara alone there are over 1,100 children and adults accessing our hunger-relief services every month. In 2012 we:

- responded to over 9,000 client visits
- collected over 85,000 lbs of nutritious and varied foods for empty cupboards
- acquired hundreds of gifts for children’s birthdays
- secured ample warm clothes for protection from the elements
- provided emergency assistance to our most vulnerable residents so they could remain in their homes.

Stories, facts and data related to national and provincial poverty trends and issues are reasonably accessible and provide a broad perspective for our work in community. It became clear however, that “local” context is required to inform CCWN’s day to day work now and for the future. This document “*Being Poor in West Niagara*” is our effort to make relevant and personalize the poverty experience in the Town of Lincoln serving Beamsville, Vineland and Jordan.



Introduction: What is poverty?

Canada has no official definition of poverty. This one originates from the Province of Quebec's action to combat poverty and social exclusion:

“The condition of a human being who is deprived of the resources, means, choices, and power necessary to acquire and maintain economic self-sufficiency and participation in society”

The generally accepted measures of economic hardship faced by families and individuals in Canada are identified as the Low Income Cut-Offs (LICOs) established by Statistics Canada.

LICOs are income thresholds below which a family will likely devote a larger share of income on the necessities of food, shelter and clothing than the average family. The Statistics Canada approach essentially estimates an income threshold at which families are expected to spend 20 percentage points more than the average family on food, shelter and clothing.

LICO thresholds take into account family size and the degree of urbanization of the community. Low Income After Tax Cut-Offs (LICO-AT) are income levels at which families, or persons not in economic families, spend 20% more than average of their after tax income on food, shelter and clothing.

For example, a family of four living in the Town of Lincoln in the St. Catharines-Niagara Census Metropolitan Area (CMA) with a total 2011 after tax income of \$30,871 or less, is considered as low income family. The 2011 population for the St. Catharines-Niagara CMA was 392,200.

Table #1: Low Income Cut-offs After Tax for 2011

Community Size					
Size of family unit	Rural areas outside CA or CMA	Census Agglomeration (CA)		Census Metropolitan Area (CMA) See map page 16	
		Less than 30,000 inhabitants	Between 30,000 and 99,999 inhabitants	Between 100,000 and 499,999 inhabitants	500,000 inhabitants or more
1 person	12,629	14,454	16,124	16,328	19,307
2 persons	15,371	17,592	19,625	19,872	23,498
3 persons	19,141	21,905	24,437	24,745	29,260
4 persons	23,879	27,329	30,487	30,871	36,504
5 persons	27,192	31,120	34,717	35,154	41,567
6 persons	30,156	34,513	38,502	38,986	46,099
7 or more	33,121	37,906	42,286	42,819	50,631

Figure #1: Regional Municipality of Niagara

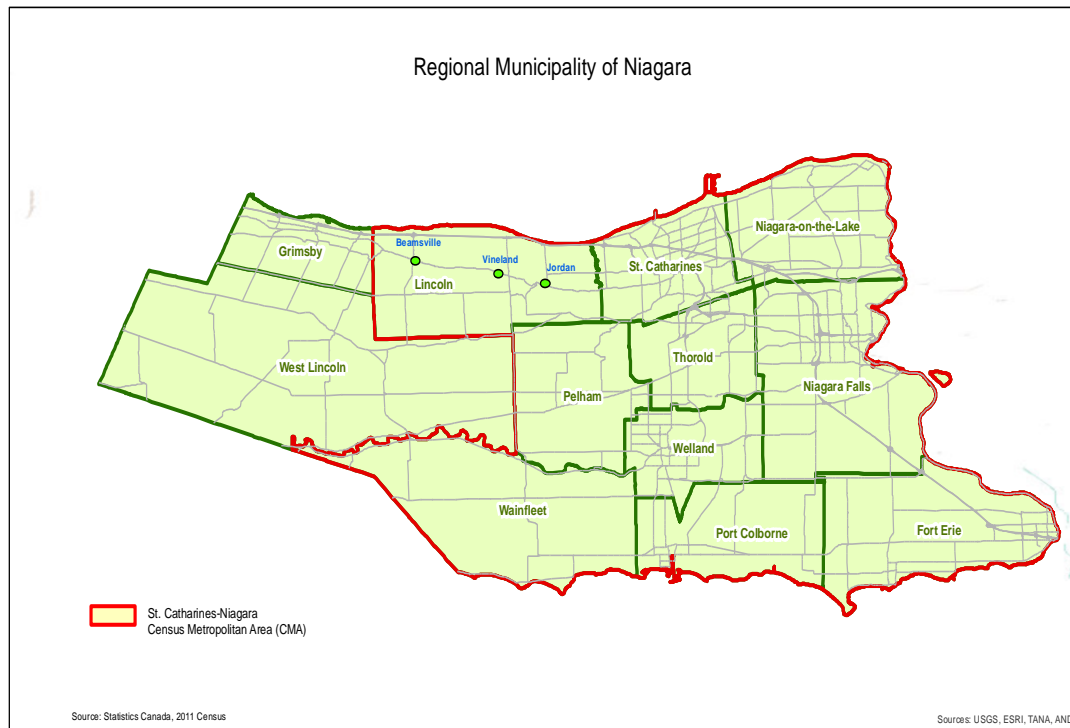


Figure #2: Town of Lincoln



CCWN service catchment includes Beamsville, Vineland and Jordan.

The Face of Poverty: Low Income Population in the Town of Lincoln

The 2006 Census still remains the most up-to-date data source on low income demographics until the data from the 2011 National Household Survey (NHS) becomes available later in 2013. In 2005 (the 2006 Census asked for income information for 2005 taxation year) out of 20,940 respondents, approximately 795 (almost 4 out of 100) people were living below the After-Tax LICO (\$27,550 for a 4 person household).

Table #2: Low Income Population, Families and Persons not in Families¹

Town of Lincoln 2005				CCWN 2005
	Total	Low Income After Tax	Percent	
Population	20,940	795	(3.8%)	338 (42%)
• Under 18 years	5,205	205	(3.9%)	
• 18-24 years	1,810	90	(4.9%)	
• 25-44 years	5,225	220	(4.2%)	
• 45-64 years	5,405	265	(4.9%)	
• 65 years and over	3,295	20	(0.6%)	
Families	5940	165	(2.8%)	
• Couples	5,380	100	(1.8%)	
• Single Parent	560	65	(11.6%)	
○ <i>Single Female</i>	440	50	(11.3%)	
○ <i>Single Male</i>	120	15	(1.2%)	
Persons (15 years+) not in economic families refers to household members who do not belong to an economic family, including persons living alone.	1,905	265	(13.9%)	
	Households	430		119 (27%)

Source: Statistics Canada, 2006 Census

Two thirds of Lincoln's low income population is comprised of families (which include children).

The percentage of income reporting individuals under 18 and up to 64 years of age ranges from 3.9% - 4.9% in their respective categories, in contrast to the low percentage of seniors. Factors contributing to this apparent trend may have long term detrimental implications for the future increased assistance needs of the 65 years and over population...

Table #3: Persons with Low Income After Tax - by Gender

Town of Lincoln 2005				CCWN 2005		
Age	Total	Male	Female	Male	Female	Under 18
Under 18	205	65	140			
18-24	90	55	35			
25-44	220	75	140			
45-64	265	145	115			
65 & over	20	10	10			
Total	795	345	450	66 (19%)	101 (22%)	171(83%)
Source: Statistics Canada, 2006 Census						

In the Town of Lincoln, 450 women represent 57% of the low income population. Interestingly, the 18-24 age category has a significantly lower number of persons, particularly females. Contributing factors could include the number of 18-24 year olds who (continue) to live with their parents while attending school, and/or looking for gainful employment. One might speculate as to what these figures would look like if these individuals were not able to maintain their current living arrangements. Possibly the Persons (15 years+) not in economic families category would increase from its current 265.

The number of persons 65 and over who are with low income is consistently low between both genders. It is possible that our current senior population has retired with relative financial security. However, as the 45-64 year olds begin to mature and the effects of precarious employment, high cost of housing, and transportation, coupled with limited resources for retirement, will likely result in a significant increase.

Niagara Region Public Health provides examples of how individuals living on Ontario Works and as a single parent making minimum wage struggle to provide for themselves and their family. The Niagara Poverty Reduction Network also provides several examples of individuals, lone parents with a child receiving social assistant through Ontario Works or the Ontario Disability Support Program also face grim challenges.

In 2005, CCWN assisted an average of 338 individuals per month with their needs for food, clothing, and emergency assistance. The 119 households/families assisted by CCWN were comprised of: 167 adults, a total of 171 children under the age of 18, and 9 adults 65 and over.

A CCWN Story: Introducing the Jansen Family *

Angela and Anthony are what one may consider a typical married couple. They met attending post secondary school and married in 2001. Both are in their mid thirties and lived in the Niagara region their entire lives. They settled in the Town of Lincoln and they commuted to their respective jobs in different parts of the region. They worked hard to pay down student and car loans, and saved for a home of their own.

Madison was born in 2004 and Jacob was welcomed to the family in 2006. In 2007 Angela returned to work. Just as the family was adjusting to the new schedule, Anthony received notice that his position was deemed redundant and was no longer employed. As they had saved for a down payment on a home, they would be fine with Angela's income and their savings supplementing them.

Anthony looked for work and like the other 8% of Niagara residents who were unemployed, he was unsuccessful. Now that Anthony's Employment Insurance had been exhausted the Jansen family began to lose ground. In 2009 Angela received word that her position was being relocated to Calgary and someone with more seniority was awarded the position. She was now also unemployed.

After a number of years looking for comparable positions while taking on contract, temporary and seasonal work, both Angela and Anthony have full time employment at minimum wage. The Jansen family story continues to unfold ...

Sample Family *

- Both parents (37 years old)
- Working full time/full year at 37.5 hours/week
- Minimum wage - \$10.25/hour
- 1 Boy (7 years old)- requires before and after school programs
- 1 Girl (9 years old) – requires before and after school programs
- Since there is no transit service in the Town of Lincoln, both parents require a vehicle to drive to work.



Table #4: Average Annual and Monthly Cost of Household Expenditures

Town of Lincoln, Niagara Region

Category	Item	Family of 4	Data Source
Food	Nutritious food basket	\$9,708 (\$809/mo)	Nutritious Food Basket – <i>Cost of Healthy Eating in Niagara, 2012</i> Public Health, Niagara Region
Shelter	Rent and utilities	\$10,908 (\$909/mo)	Canada Mortgage and Housing Corporation, Rental Market Report: St. Catharine – Niagara CMA (Fall, 2012) Table 1.1.2 3 bedrooms – family of 4
Transportation	Vehicles	\$10,584.88 (\$882/mo)	Families purchased two 5 year old cars used them for 4 years (autotrader.ca), Insurance applies to two adult drivers
Child Care	Childcare centre, before and after school/summer care/ PA days	\$8,419.85 (\$701.65/mo)	Both children (7 and 9 years old) attending before / after-school child care program during school year, with additional childcare during PA days and 6 weeks of summer
Clothing	Clothing and footwear	\$2,184 (\$182/mo)	Statistics Canada , Market Basket Measure for the Hamilton Census Metropolitan Area (CMA), representing “basic standard of living” (2009 figure adjusted for inflation)
Communications	Telephone, television and internet	\$1,296 (\$108/mo)	Cogeco quotes Basic bundle (basic cable, basic land line phone and standard internet)

Category	Item	Family of 4	Data Source
Household Operation	Household operation, maintenance, furnishing and equipment	\$1,848 (\$154/mo)	Statistics Canada Typical household budget portion for this item from Survey of Household Spending (for households in the 2 nd income quintile). Proportion was then applied to total for Market Basket Measure "Other" category for Hamilton CMA.
Personal care	Personal care	\$468 (\$39/mo)	Statistics Canada Same method as previous item (household operation)
Insurance-home	Tenant insurance	\$213 (\$17.75/mo)	Kanetix.ca , quotes for basic content insurance against fire and theft and personal liability
Insurance-health	Non-OHIP health insurance	\$3,756 (\$313/mo)	Green Shield Quotes using kanetix.ca for 2 nd least expensive plan. Amounts based on no prior medical conditions. Coverage includes dental, prescription drugs, hospital and other extended health care
Total cost of living		\$49,385 (\$4,115/mo)	

The day to day expenses the Jansen Family incur, based on these reasonable estimates from credible sources, demonstrate the **essentials** required for them to possess the resources, means, choices, and power necessary to acquire and maintain economic self-sufficiency and participation in society.

Therefore, it would appear the beginning point for a family of four to have enough after tax income for a stable economic life would be \$49,385. As the household income increases from here, options for debt repayment, emergency planning, participating in the housing market, educational planning, retirement planning, and quality of life experiences such as holidays become a tangible possibility.

Our sample family, the Jansen's have been successful at remaining debt-free during this unstable period. Table #5 provides an overview of this family's income, deductions, and transfers and offers a realistic examination of their actual economic situation.

Table #5: Jansen Family Income, Deductions, Transfers

Item		weekly	Monthly	annually	Total
Employment Income (1)	37.5 hr/ week @ \$10.25/hr	\$384.37	\$1651.20	\$19,987.5	
Employment Income (2)	37.5 hr//week @ \$10.25/hr	\$384.37	\$1651.20	\$19,987.5	
Total Employment Income		\$768.74	\$3,331.20	\$39,975	\$39,975
Tax, CPP, UI				\$5,387.20	
Net Income					\$34,587.80
Child Tax Benefits					\$5,709.12
<ul style="list-style-type: none"> • Universal Child Care Benefit (children under 6) 			0	0	
<ul style="list-style-type: none"> • National Child Benefit (NCB)-basic 			\$234.16	\$2,809.92	
<ul style="list-style-type: none"> • NCB supplement 			\$155.52	\$1,866.24	
<ul style="list-style-type: none"> • Ontario Child Benefit 			\$86.08	\$1,032.96	
Income after tax and transfers					\$40,297

In 2012, CCWN assisted an average of 1010 individuals per month with their needs for food, clothing, and emergency assistance. The 241 households/families assisted by CCWN were comprised of: 688 adults, a total of 300 children under the age of 18, and 22 adults 65 and over.

The Undeniable Gap: Cost of Living and Household Income

The take home income for a family of four with both parents working full time/full year at minimum wage cannot cover the total cost of living. There is a space of about \$9,100 between: the cost of the **essentials** required for them to possess the resources, means, choices, and power necessary to acquire and maintain economic self-sufficiency and participation in society - and their Household Income. In order to get by, the Jansen Family has to make tough decisions every day.

	Annually
Total take home income	\$40,297
Total cost of living	\$49,385
Difference	-\$9,088

The Jansen Family has choices to make which include:

- allowing their health and home insurance to lapse, but if something was to happen, the long term implications are tremendous.
- consider going down to one car and reducing day care costs, but that impacts their marketability and availability for employment.
- significantly reduce their communications costs, also impacting their accessibility by employers, and connection to the labour market and the outside world thus intensifying their sense of isolation.
- move in an effort reduce their \$900 monthly rent, or perhaps their transportation costs.
- seek assistance to temporary relieve their utility costs
- reduce their monthly food, personal care, and clothing costs



Conclusion: The Inconvenient Truth about Poverty

At the beginning of the study, a generally accepted measuring tool (LICO) of poverty was referenced as well as the deprivation of essentials thus resulting in its “manifestation”. Upon closer examination, and with the assistance of the Jansen Family of 4 as a sample, it would appear that poverty for a family of four in West Niagara begins manifestation at **20% ABOVE Minimum Wage earnings – 40% ABOVE LICO!**

It is not about poor money management or unwise choices, rather it's about not having enough money to begin with. The current minimum wage is not a *livable* minimum wage. Employment continues to be more precarious and wages do not reflect what is needed for the essentials of living. There is a need to share this insight, analysis and understanding of poverty and inequality in West Niagara. The pervasive levels of poverty among our residents living on minimum wage and social assistance are not adequately addressed.

This document “*Being Poor in West Niagara*” serves as a foundation whereby CCWN is able to knowledgeably educate community on the real costs of housing, nutritious food, household expenses and transportation for families living in Beamsville, Vineland and Jordan.

The evidence presented in this study suggests that transformative, structural changes are required in West Niagara to successfully foster labour market engagement that is accessible to all. Unless the climate of plutocracy is addressed, West Niagara will experience a rise in poverty, poor health outcomes, social unrest, and crime.



Resources and Information:

2011 - Census Metropolitan Areas (CMA)



Food

The Nutritious Food Basket (NFB) is a food costing tool that is a measure of the cost of healthy eating based on Canada's current nutrition recommendations. It consists of a weekly cost of a fixed basket of food items for various age/sex groups, expressed for a reference family of four (a man and woman, each aged 25-49 years; a boy, 13-15 years of age; and a girl 7-9 years old).

Each year, each Public Health Unit conducts the Nutritious Food Basket Survey, as mandated by the Ontario Ministry of Health and Long Term Care. The survey requires visiting seven grocery stores throughout the region to price 67 food items to determine the average price of a nutritious diet for the local residents. For 2012, the cost of NFB for Niagara for a family of four is \$186.84 per week (\$9,708 per year).

Source: http://www.niagararegion.ca/living/health_wellness/healthyeating/hungry/cost-healthy-eating.aspx

The Nutritious Food Basket

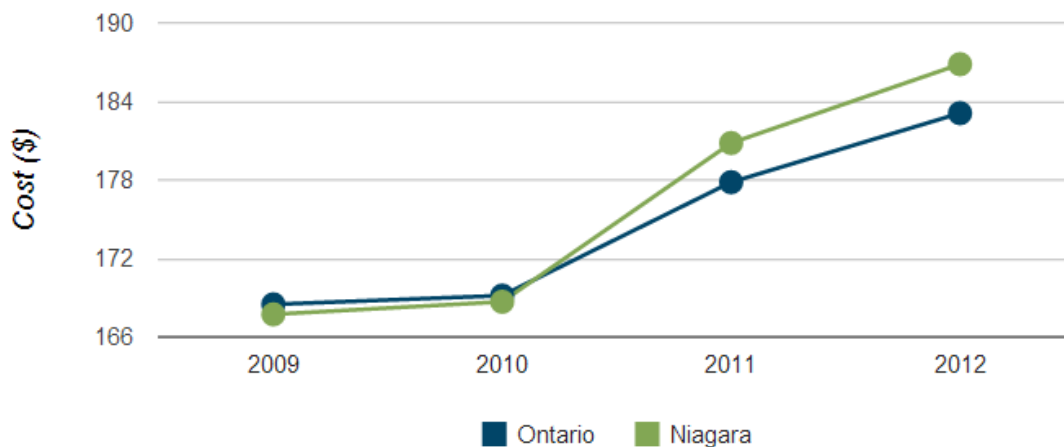
The Nutritious Food Basket is a tool that assesses the current costs of nutritious foods that families often buy, not including personal and household care items.

Registered Dietitians at Niagara Region Public Health have been collecting this information since 1998 and it's used to raise awareness about the cost of healthy eating and to assess the sustainability of social assistance and minimum wages.

The cost of healthy eating in 2012 for a family of four in the Niagara region is \$186.84 per week. This is based on a mother and father (both aged 31-50), daughter (aged 4-8) and son (aged 14-18). On a monthly basis, this family would spend \$809.02 on nutritious food.

The cost of healthy eating in Niagara has increased over 3 per cent from 2011.

Nutritious Food Basket Data 2009-2012



Shelter: Rent and Utilities

Date source: Canada Mortgage and Housing Corporation, Rental Market Report, St Catharines-Niagara CMA (Fall, 2012), Table 1.1.2 – zone 6 includes Niagara-on-the-Lake, Lincoln, Wainfleet, Port Colborne, Thorold and Pelham.

1.1.2 Private Apartment Average Rents (\$) by Zone and Bedroom Type St. Catharines Niagara CMA										
Zone	Bachelor		1 Bedroom		2 Bedroom		3 Bedroom +		Total	
	Oct-11	Oct-12	Oct-11	Oct-12	Oct-11	Oct-12	Oct-11	Oct-12	Oct-11	Oct-12
Zone 1	548 ^a	541 ^a	684 ^a	707 ^a	808 ^a	855 ^a	890 ^a	926 ^a	741 ^a	769 ^a
Zone 2	643 ^a	655 ^a	766 ^a	788 ^a	903 ^a	926 ^a	1,063 ^a	1,105 ^a	869 ^a	892 ^a
St. Catharines (Zones 1-2)	587 ^a	584 ^a	725 ^a	749 ^a	870 ^a	902 ^a	1,023 ^a	1,076 ^a	817 ^a	843 ^a
Zone 3	490 ^b	502 ^b	674 ^a	683 ^a	823 ^a	876 ^a	903 ^a	883 ^c	760 ^a	790 ^a
Zone 4	529 ^a	559 ^b	726 ^a	766 ^a	838 ^a	842 ^a	862 ^a	868 ^a	805 ^a	825 ^a
Niagara Falls (Zones 3-4)	504 ^a	517 ^b	690 ^a	705 ^a	829 ^a	861 ^a	876 ^a	872 ^a	778 ^a	804 ^a
Zone 5	503 ^c	588 ^c	662 ^a	679 ^a	779 ^a	798 ^a	792 ^b	818 ^a	734 ^a	759 ^a
Zone 6	522 ^b	551 ^a	646 ^a	654 ^a	779 ^a	809 ^b	919 ^b	909 ^b	733 ^a	749 ^a
Zone 7	n/s	n/s	675 ^a	670 ^a	791 ^a	804 ^a	852 ^a	871 ^a	761 ^a	765 ^a
St. Catharines-Niagara CMA	555^a	570^a	699^a	718^a	833^a	862^a	926^a	953^a	785^a	809^a

According to the Canadian Mortgage and Housing Corporation (CMHC), the rent refers to the actual amount tenants pay for their unit. No adjustments are made for the inclusion or exclusion of amenities and services such as heat, hydro, parking and hot water. For available and vacant units, the rent is the amount the owner is asking for the unit. It should be noted that the average rent reported provides a sound indication of the amounts paid by unit size and geographical sector. Utilities such as heating, electricity and hot water may or may not be included in the rent.

Transportation

Angela and Anthony each require their own vehicles to maintain their jobs. For the purpose of this story they each have a 5 year old Pontiac Vibe and use it for 4 years (autotrader.ca). The following assumptions have been made to calculate a reasonable estimate regarding the costs associated with having reliable transportation.

- Depreciation averaged out over this period
- Gas at \$1.25/litre
- Natural Resources Canada fuel consumption calculator
- Insurance quotes for parent driver(s)
- Quotes for winter tire and installation
- Maintenance (Runzheimer International repair cost guidelines)
- Annual registration fee
- CAA membership (needed to lower insurance rate)
- Insurance is higher for lone parent because of lower age and shorter prior insurance record
- All insurance quotes assume clean record

Local cost estimate for one vehicle for one year:

Depreciation	\$1,788.44
Insurance	\$1,903.00
Gasoline	\$1,975.00
Winter Tires	\$235.00
Oil changes	\$160.00
Registration	\$82.00
Street parking	\$77.43
Service & repair	\$555.29
TOTAL	\$6,776.16

These calculations are lower than CAA's annual published car ownership and operating costs.

In 2011, the CAA Car Ownership and Operation Cost estimate was \$740/month (\$8,880/yr).

For family owning two vehicles, the following assumptions are made

- Same model and year of vehicle – same depreciation
- Insurance – already covered with the first vehicle
- The total mileage driven by 2 vehicles is about 1.5 times of the 1st vehicle
- Gasoline cost split between the two vehicles
 - Gas -\$1,975/\$1.25 per litre = 1580 litres (1 vehicle)
 - Distance driven for 1 vehicle = 1580 * 8.5 km/litre = 13,430 km (20 mpg or 8.5 km/litre)
 - Distance driven for 2 vehicles (13,430 * 1.5 = 20,145 km)
 - Total gasoline cost = 20,145/8.5*\$1.25= \$2,963 (\$1481.50/vehicle)
- Street parking cost split between two vehicles
- Other costs remain the same

	One vehicle	Two vehicles	Total
Depreciation	\$1,788.44	\$1,788.44	\$3,576.88
Insurance	\$1,903.00	0	\$1,903.00
Gasoline	\$1,481.50	\$1,481.50	\$2,963.00
Winter Tires	\$235.00	\$235.00	\$470.00
Oil changes	\$160.00	\$160.00	\$320.00
Registration	\$82.00	\$82.00	\$164.00
Street parking	\$38.71	\$38.71	\$77.43
Service & repair	\$555.29	\$555.29	\$1110.58
TOTAL	\$6,243.94	\$4,34	\$10,584.88



Child Care

Both children (7 and 9 years old) require before and after school care, 10 PA days and during the summer

YMCA Niagara Child Care Fee Schedule 2012-2013 – school age 6-12:

- Before school care: \$6.50 per day for first child in family
- After school care: \$8.80 per day for first child in family
- 10% discount for additional siblings
- PA days and 6 weeks of summer: \$36.20 per day for the first child, 10% discount for siblings

Program	Rate		Total
Before and After School program (39 weeks) – 1 st child	\$15.30/day/child	\$15.30 x 5 x 39	\$2,983.50
Before and After School program (39 weeks) – 2 nd child		10% discount for additional sibling	\$2,685.15
10 PA days – 1 st child	\$36.20/day/child	\$36.20 x 10	\$362.00
10 PA days – 2 nd child		10% discount for additional sibling	\$325.80
6 weeks of summer -1 st child	\$36.20/day/child	\$36.20 x 5 x 6	\$1,086
6 weeks of summer – 2 nd child		10% discount for additional sibling	\$977.40
			\$8,419.85

Clothing and Footwear

Data source: Statistics Canada, Market Basket Measure, representing “basic standard of living” (2009 figure adjusted for inflation). Since there is no specific data for St Catharine-Niagara CMA, the same for Hamilton/Burlington area is used.

2007 Clothing and footwear (Hamilton 2000 base)	\$2,137/year
CPI Clothing Ontario 2009 June	89.1
CPI Clothing Ontario 2011 June	91.0
Clothing cost	\$2,183

Communications: Telephone, Television and Internet

The quote is from Cogeco.ca for a residential address in Beamsville. The monthly bundle is for basic cable, basic phone (landline) and standard Internet service.


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Household operation: Maintenance, Furnishing and Equipment

This expenditure includes items such as: household cleaning and other supplies, household furnishing, equipment, maintenance and repairs, lawn and snow renewal, etc.

	Family of 4
Household needs	\$1,258
Furniture	\$588
Total	\$1,846 (\$154/mo)

Personal Care

This expenditure includes items such as: personal care, supplies and services.

	Family of 4
Personal care	\$468 (\$39/mo)

Tenant Insurance

As a tenant, the individual is liable for any damage or harm he/she causes to any part of the building and to others who live or visit there. The quote is for basic content insurance against fire, theft and personal liability.

Health Care Insurance

The rate is for health insurance coverage for prescription and dental from Green Shield (<http://www.greenshield.ca/sites/corporate/en/Documents/individual-products/PrismSpectraPlanDetails2012.pdf>)

	Family of 4
Green Shield	\$3,156 (\$263/mo)
Non-insured pharmaceuticals	\$50 x 12 = \$600
Total	\$3,756 (\$313/mo)



Niagara Poverty Reduction Network

Niagara Poverty Reduction Network works collectively to reduce poverty in Niagara through information sharing, changing attitudes, and compelling Niagara citizens to get involved and take action. NPRN is wide range of 30+ Niagara social agencies, education, faith communities, Community Health Centres, public health, business and government.



Living in Niagara Report 2011

The Living in Niagara report is a regular measure of Niagara-wide quality of life through a total of 126 indicators in 12 key sectors. Niagara Connects (formerly the Niagara Research and Planning Council) gathers and disseminates credible information to support evidence-informed decision-making for a stronger Niagara.

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