

# The Hidden Faces of Poverty:

## The Reality and Testimonies of People Living in Poverty in Halton

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*MAY 2001*

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A United Way Member Agency

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## The Reality and Testimonies of People Living in Poverty in Halton

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## PREFACE

*This report provides the facts about poverty in Halton and the testimonials bring out the real stories of people in poverty. It is important for those who don't believe there is poverty in Halton to hear the truth. I hope this report will bring the message to those in power, be it government or industry, so they will be inclined to help erase this growing problem.*

*While the gap between rich and poor grows, we live in different Haltons. The research and information about poverty suggests there is much we can do as a community to eradicate it and its effects. Yet the lack of action indicates that many members of our community don't really care about the thousands of poor men, women and children across Halton. It is important that people and the government see that we are united and willing to work together to eradicate poverty.*

*F. Stewart*

Fred Stewart  
Chair, Halton Anti-Poverty Coalition

## **DEDICATION**

*The Hidden Faces of Poverty* is dedicated to the people who live in poverty in South Halton and especially to those individuals who shared their stories with us. People who spoke to us had to overcome fears of 'going public' about their experiences and feelings regarding their life in our community. These people are the disenfranchised, the most vulnerable of our society. As their testimonies will demonstrate, our collective response to these individuals strips them of their dignity and destroys their self-esteem. It is the Halton Social Planning Council's desire that we hear their words and put in place a community response that shows we have listened and that we have acted to create a caring community, healthy for all its residents.

## **ACKNOWLEDGEMENTS**

Special thanks to the Burlington Community Foundation for financing this study and assisting us to listen to the unheard voices of the poor in our community.

## TABLE OF CONTENTS

<b>1. INTRODUCTION.....</b>	<b>1</b>
1.1 Purpose.....	2
1.2 Methodology.....	2
<b>2. CONTEXT: POVERTY IN HALTON .....</b>	<b>5</b>
<b>3. DEFINITIONS: WHAT DO WE MEAN BY POVERTY?.....</b>	<b>7</b>
3.1 Statistics Canada Low Income Cut-Offs.....	7
3.2 Social Assistance .....	8
3.3 Cost of Living.....	9
3.4 Conclusion .....	9
<b>4. PROFILES: WHO ARE THE POOR IN HALTON?.....</b>	<b>10</b>
4.1 Place of Residence.....	10
4.2 Age.....	11
4.3 Gender .....	12
4.4 Family Type.....	12
<i>Two Parent Families with Children under 18 years of age.....</i>	<i>12</i>
<i>Single Parents with Children under 18 years of age.....</i>	<i>13</i>
<i>Single Individuals.....</i>	<i>13</i>
4.5 Labour Force Status.....	13
<i>Employed and Unemployed.....</i>	<i>14</i>
<i>Occupational Skills.....</i>	<i>14</i>
<i>Ontario Works.....</i>	<i>15</i>

<b>4.6 Child Care</b> .....	<b>17</b>
<b>4.7 Education Status</b> .....	<b>18</b>
<b>4.8 Training</b> .....	<b>19</b>
<b>4.9 Immigrant Status</b> .....	<b>19</b>
<b>4.10 Housing Status</b> .....	<b>20</b>
<i>Waiting for Social Housing</i> .....	20
<i>Homelessness</i> .....	22
<b>4.11 Food Bank Users</b> .....	<b>22</b>
<b>4.12 Summary</b> .....	<b>24</b>
<b>5. TESTIMONIES: WHAT ARE THE ISSUES?</b> .....	<b>25</b>
<b>5.1 Basic Needs</b> .....	<b>25</b>
<i>John’s Story: Homelessness</i> .....	25
<i>Anna’s Story: Affordable Housing</i> .....	28
<i>Helen’s Story: Child Care</i> .....	32
<i>Francis’s Story: Transportation</i> .....	36
<i>Mary’s Story: Other Basic Expenses –Food and Clothing</i> .....	40
<b>5.2 Income Security</b> .....	<b>45</b>
<i>Gillian’s Story: Working Poor</i> .....	45
<i>Keith’s Story: Unemployment</i> .....	50
<i>Ian’s Story: Underemployment</i> .....	54
<i>Louise’s Story: Ontario Works – Adequacy of Income</i> .....	56
<i>Sarah’s Story: Ontario Works - Community Placements</i> .....	59
<i>Emma’s Story: Ontario Works - Training/Work Experience</i> .....	62
<i>Irene’s Story: Ontario Works - Retraining</i> .....	67
<i>Wayne’s Story: Ontario Disability Support Program</i> .....	71
<i>Sue and Tim’s Story: Long Term Disability</i> .....	74
<i>Richard’s Story: Canada Pension and Old Age Security</i> .....	79

**6. CONCLUSION ..... 83**

**RESOURCES ..... 86**

## **Table of Figures**

Figure 1 – Family Income Ranges .....	5
Figure 2 – Low Income Population Distribution .....	10
Figure 3 - Poverty Rate by Age.....	11
Figure 4 - Occupational Skill Level of Labour Force .....	15
Figure 5 - Halton General Welfare Assistance/Ontario Works Caseload.....	16
Figure 6 – Halton Subsidized Child Care Waiting List .....	17
Figure 7 – Education Level of Low Income Population .....	18
Figure 8 - Halton Housing and Rent Supplement Waiting List.....	21
Figure 9 - Halton Food Bank Use .....	23

## **List of Tables**

Table 1: Statistics Canada Low Income Cut-Offs.....	7
Table 2: Ontario Works Allowances Compared to Low Income Cut-Offs.....	8

## **Appendices**

Appendix 1: Interview Schedule

Appendix 2: Participant Hand-Out

Appendix 3: Participant Agreement Form



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## 1. INTRODUCTION

Since 1984, the Halton Social Planning Council has been actively engaged in social research to identify trends, needs and issues in the community. The applied social research component of the Council's work is integral to our education and community awareness activities, to the development of partnerships, to advocacy and to community action in order to build healthy communities.

The Halton Social Planning Council has a major program area, *Poverty and Social Marginalization*. Our work in this program is varied. We research and document issues affecting the poor; we participate in national campaigns around child poverty to enhance public awareness; we build coalitions and collaborative initiatives to address the root causes of poverty, and we pilot projects that speak to the needs of the poor and the disadvantaged.

Along with other members of the Halton Community including the Halton District Health Council and the Regional Municipality of Halton, the report *Halton Health Promotion Plan* was produced in 1997. This report identifies key Halton health promotion priority areas based on broad community input and documented need. One of the ten priority areas identified was eliminating child and family poverty in Halton.

The Halton Social Planning Council has been involved in poverty research for many years, most recently:

(i) Campaign 2000 - The Council is a local community partner with Campaign 2000, a national network of organizations promoting the elimination of child poverty. The Council produces an annual Report Card on child poverty in Halton, which it releases simultaneously with the national report card.

(ii) The Halton Anti-Poverty Coalition - The Council is a founding member of the Coalition and continues to be an active member of the Coordinating Committee. The Coalition is a volunteer-based group, primarily consisting of low-income people working together to empower people experiencing poverty in Halton.

(iii) *The Faces We Don't See: Poverty in Halton* - The Council produced this report in 1995 primarily using 1991 Census data. The report examined the different measures of poverty, provided an overview of the context of poverty in Canada and analysed several Halton poverty indicators. *The Hidden Faces of Poverty* updates this document and, in fact, provides a more complete picture of poverty in Halton through its qualitative analysis.

## 1.1 Purpose

The purposes of this study, *The Hidden Faces of Poverty: The Reality and Testimonies of People Living in Poverty in Halton*, are:

- (i) to develop an extensive profile of those living in poverty;
- (ii) to collect stories or testimonies of those living in poverty: the quality of their lives, their survival strategies, their suggestions for changes that will meet their needs and preserve dignity; and address their view of the future;
- (iii) to provide information for the community to develop short and long term community based strategies to reduce poverty.

## 1.2 Methodology

This study involves the use of quantitative and qualitative data collection methods. The quantitative data is contained in Section 4, profiling the poor in Halton, primarily using Statistics Canada Census Data. Qualitative data was collected by holding key informant interviews with people living in poverty in South Halton<sup>1</sup> and is presented in Section 5.

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<sup>1</sup> The Halton Social Planning Council received funding from the Burlington Community Foundation along with United Ways to cover the costs of this study in South Halton only. No such funding was available for the North of Halton.

The Halton Social Planning Council has obtained extensive 1996 Census data in the form of summary tables and custom tabulations of important variables that profile different population groups in poverty. In addition, the Council has access to data produced by the Canadian Council on Social Development entitled, *Urban Poverty in Canada, 1990-1995*, which provides a full profile of Halton's poor. This data is supplemented by recent poverty data from Halton community organizations and reports such as the Regional Municipality of Halton, Health and Social Services Reports and the Halton Social Planning Council, *Halton Food Bank Study: Alternatives to Dependency*, 1999.

The key informants that gave their testimonies, which are documented in Section 5, were selected with the assistance of non-profit organizations in Halton that have many clients who are poor. These organizations offer a range of services to low-income population groups including women, youth, families, seniors, single parents and the working poor. They are:

- Halton Adolescent Support Services
- Halton Anti-Poverty Coalition
- Halton Coalition for Social Justice
- Halton Community Legal Services
- Halton Food Banks
- Halton Multicultural Council
- Sexual Assault and Violence Prevention Services (formerly Halton Rape Crisis Centre)
- Halton Women's Place
- Our Community Cares
- Tele-Touch
- Women's Information and Support Network

A two member research team comprised of a social planner of the Halton Social Planning Council and the Chairperson of the Halton Anti-Poverty Coalition conducted the interviews. Fifteen separate interviews were conducted with individuals and/or families living on or below Statistic Canada's definition of low-income.

An *Interview Schedule* (see Appendix 1) was developed and used during the interviews covering a wide range of topics. It included questions concerning family, employment,

education, income, expenses, housing, health, community services and suggested strategies to reduce poverty. Interviews were tape recorded and later transcribed for accuracy.

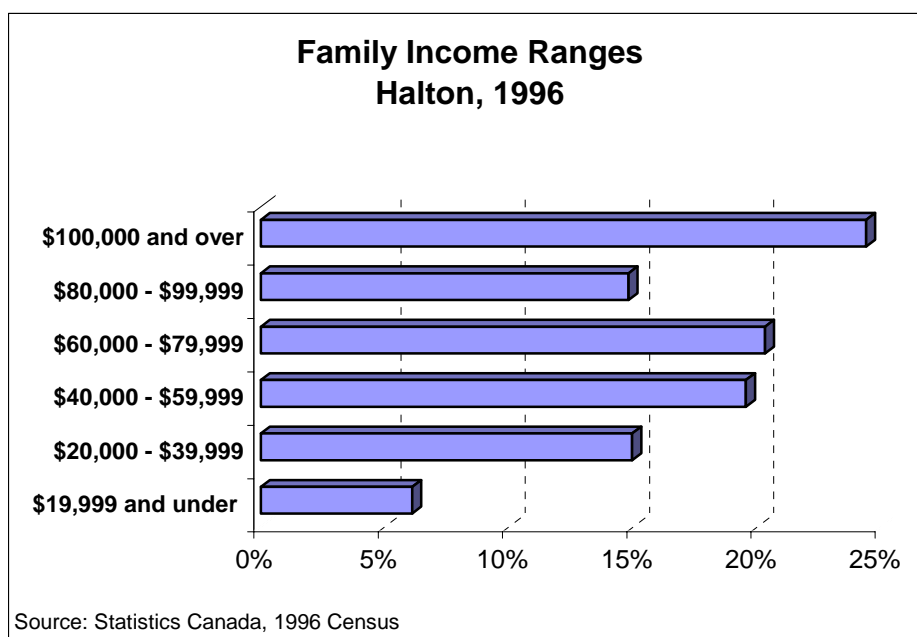
An important concern of the interview participants was anonymity. The interviews explored important financial and personal information such as family support that might lead to their identification. Therefore, certain financial and family information has been edited from the testimonies and the names in the stories have been changed for the participants' protection.

A *Participant Hand-Out* sheet and *Agreement Form* (see Appendix 2 and 3) was also developed and given to each interviewee to ensure full understanding of the project and to give the Halton Social Planning Council permission to use their stories. The testimonies have been edited and organized according to issues or main themes.

## 2. CONTEXT: POVERTY IN HALTON

Many of Halton's families and individuals are affluent. The most recent 1995 Statistics Canada figures show that average family income in Halton is \$79,930. However, many of Halton's families have incomes well below the Halton average. In fact, 61% of families in Halton have incomes below the average income level and of these families, 13% have incomes below \$29,000. Figure 1 illustrates the income distribution of families in Halton.

Figure 1 – Family Income Ranges



The growing gap has pulled our society in two opposite directions. The rich have become richer; the poor have become poorer whilst middle-income families have reduced their numbers. Growing inequality has produced a great divide in our society. "In 1989 the richest 10% of families earned an average income that was 39 times greater than the average income of the poorest 10%. By 1997 – a year of strong labour market performance – it was 109 times more." (Yalnizyan 2000,10)

More and more families are struggling to survive. Competition for a place in a restructured economy has risen. Increased part-time employment and contract or temporary work has made it harder for many people to earn a living wage. Poverty in Halton, as with the rest of Ontario,

has increased. Statistics Canada Census data for Halton, shows us that the number of poor unattached individuals has increased from 6,615 in 1991 to 8,635 in 1996, a 31% increase. The number of poor families in Halton has increased from 4,590 in 1991 to 7,140 in 1996, a 52% increase.

Globalization of the economy is not the only cause for rising poverty. Recent government decisions to cut back transfer payments and dismantle the social safety network have hit the poorest of families. In 1996, the Government of Canada repealed the Canada Assistance Plan (CAP) and replaced it with the Canada Health and Social Transfer (CHST). Between 1966 and 1996, CAP required provinces on a cost shared basis to provide assistance to all persons in need, regardless of the cause of that need. The CHST eliminated all standards for provincial welfare systems and created the opportunity to restructure welfare. In Ontario, this has taken the form of a 22% cut to social assistance benefits in 1995. In addition, 1998 legislation restructured the existing welfare system into two new welfare programs: Ontario Works and the Ontario Disability Support Program.

The recent Council's report, *The Quality of Life in Halton 1999*, documents that the quality of life in Halton has fluctuated over the past ten years. It measures not only the immediate consequences of unmet basic needs, such as hunger and homelessness, but also the long-term impact, especially on the lives of children. Using 1990 as a benchmark, Halton's main areas of progress are the environmental indicators, one health, one social and one economic indicator. There are shortfalls where we did not reach our 1990 quality of life levels; these include important areas such as:

- greater social assistance caseloads than 1990
- greater child welfare caseloads than 1990
- greater numbers of elderly waiting for long-term care than 1990
- more new cancer cases than 1990
- greater number of bankruptcies than 1990

The Halton Index identifies a growing "social deficit" and reflects the difficulties we have had caring for the vulnerable in our community.

### 3. DEFINITIONS: WHAT DO WE MEAN BY POVERTY?

#### 3.1 Statistics Canada Low Income Cut-Offs

Although there are no official measures of poverty, the most common measure of poverty levels is Statistics Canada's "low income cut-offs" often referred to as poverty lines. Basically, the cut offs are those incomes at which households of a given size must spend 20% more than the average on the three main categories of expenditure: food, shelter and clothing.

Information from the 1986 Family Expenditure Survey showed that, on average, Canadian families spent about 36% of their income on the three basics. Thus, any family having to spend more than 56% (20% plus the average of 36%) of their income on food, shelter and clothing is thought to be in inadequate circumstances. This formula continues to define Statistics Canada's low income cut-offs. Table 1 demonstrates low income cut-offs by size of community and family size.

Table 1: Statistics Canada Low Income Cut-Offs

<b>1999 Low Income Cut-Offs</b>					
<b>Family Size</b>	<b>Population of Community of Residence</b>				
	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>
	<b>500,000+</b>	<b>100,000-499,999</b>	<b>30,000-99,999</b>	<b>Less than 30,000</b>	<b>Rural</b>
<b>1</b>	\$16,636	\$14,613	\$14,275	\$13,013	\$11,213
<b>2</b>	\$22,550	\$19,809	\$19,350	\$17,637	\$15,202
<b>3</b>	\$28,664	\$25,179	\$24,596	\$22,420	\$19,321
<b>4</b>	\$33,005	\$28,985	\$28,319	\$25,816	\$22,245
<b>5</b>	\$36,059	\$31,670	\$30,939	\$28,204	\$24,306
<b>6</b>	\$39,141	\$34,375	\$33,583	\$30,613	\$26,383

Source: Prepared by the Centre for International Statistics at the CCSD using Statistics Canada's Low Income Cut-Offs, from *Income Distribution by Size in Canada, 1999*

Halton falls into category B. The low income cut-off or poverty line is \$19,809 for a two person family or \$28,985 for a family of four.

### 3.2 Social Assistance

The provincial social assistance rates are inferred poverty lines. Most recipients of basic social assistance payments have no other income apart from modest federal government child tax benefits and sales tax credits and, in some cases, provincial supplements. Consequently, one could say social assistance is the definition of minimum income that the provincial governments sanction.

The following table illustrates the maximum social assistance allowances in Ontario and their difference compared to Statistics Canada low-income cut-offs or poverty line. For example, the social assistance income of a single parent with one child is \$11,484, which is \$8,325 below the poverty line. Table 2 illustrates that all the incomes of individuals and families on social assistance are lower than Statistics Canada low-income cut-offs.

Table 2: Ontario Works Allowances Compared to Low Income Cut-Offs

<b>Family Type</b>	<b>Maximum Allowance</b>	<b>Low Income Cut-Off</b>	<b>Difference</b>
Single Person	\$6,240	\$14,613	<b>-\$8,373</b>
Single Parent with One Child	\$11,484	\$19,809	<b>-\$8,325</b>
Single Parent with Two Children	\$13,200	\$25,179	<b>-\$11,979</b>
Two Parents with Two Children	\$14,568	\$28,985	<b>-\$14,417</b>
Two Parents with Three Children	\$16,200	\$31,670	<b>-\$15,470</b>

Source: *Regional Municipality of Halton, Social and Community Services Dept. and Statistics Canada, 1999*



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### 3.3 Cost of Living

Besides Statistics Canada's low income cut-offs, several other measures have been used as poverty lines. One such measure is the cost of living or 'market basket' approach. This measures the minimum income necessary for a basic standard of living. The Halton Social Planning Council regularly updates the cost of living for Halton. This approach considers the income needed by families to purchase the basic necessities including food, shelter, child care and transportation.

Using this method, the Council's *The Cost of Living in Halton 2000* documents that the cost of living for a family of four in Halton in 2000 is \$25,896. It is important to note that this measure is a minimum cost. It does not include furnishings, personal care, school or recreation costs. It also represents the essential costs required for physical well-being for able-bodied persons. Those with special needs have additional costs of living and thus have higher poverty lines.

### 3.4 Conclusion

Although there are no official poverty lines and definitions used to explain poverty, the different measures still provide evidence that many people have low incomes that place them in poverty. For example, for a family of four in Halton, the 1999 low income cut-off, is \$28,985, the cost of living is \$25,896 and the maximum social assistance allowance is \$14,568.

However poverty is defined, the reality is that it exists. The next two sections explore the extent of poverty in Halton and some of the reasons for poverty. For the purpose of this report, Statistics Canada's low income cut-offs will be used to define those living in poverty in Halton.

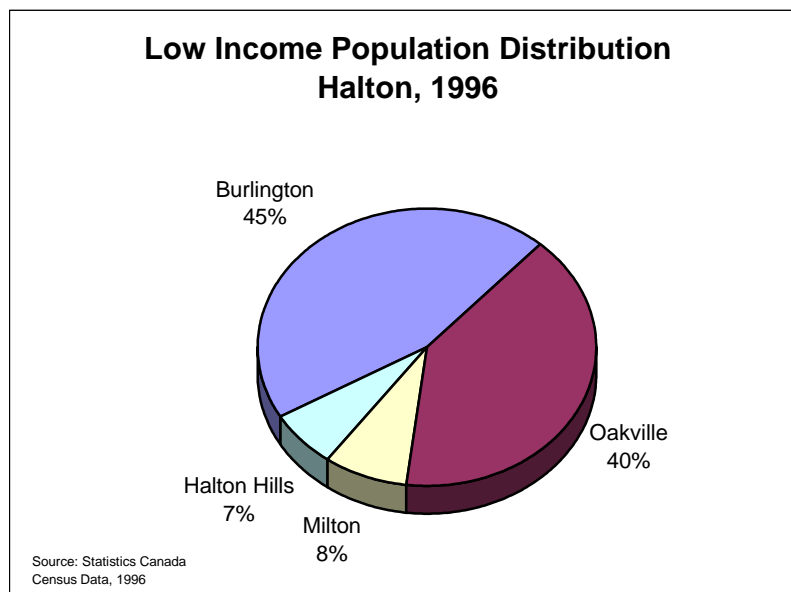
## 4. PROFILES: WHO ARE THE POOR IN HALTON?

The following section describes the characteristics of the poor in Halton. The information comes from a variety of sources including Statistics Canada 1996 census data. More detailed demographic information can be obtained through the Halton Social Planning Council's *Halton Social Profile 1999*.

### 4.1 Place of Residence

The majority of Halton's poor (85%) live in Burlington and Oakville. The following graph displays the distribution of the poor in Halton.

Figure 2 – Low Income Population Distribution



#### Halton facts:

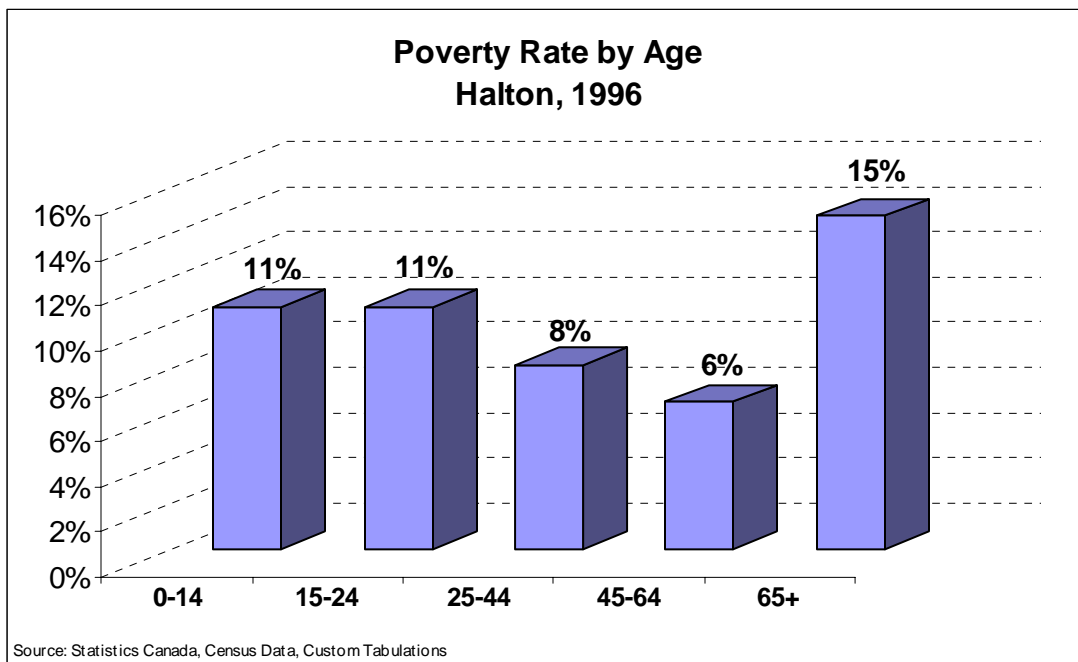
- 31,330 residents or 9.3% of the population are living in poverty: 14,080 in Burlington, 12,630 in Oakville, 2,555 in Halton Hills and 2,060 in Milton

Source: Statistics Canada, 1996 Census Data

## 4.2 Age

The poverty rate in Halton varies among age groups. Children, youth and seniors have the highest poverty rates. 1 in 10 children and youth are poor and 1 in 9 seniors are poor. The following graph displays the poverty rate of the population by age in Halton.

Figure 3 - Poverty Rate by Age



### Halton facts:

- 7,657 children (10.7%) aged 0-14 are poor
- 4,585 youth (10.7%) aged 15-24 are poor
- The largest proportion of the population that are poor are seniors at 15% (5,205 persons)
- 11.8% of 65-74 year-olds are poor and 20.2% of seniors 75 and over are poor

Source: Statistics Canada,  
1996 Census Data, Custom Tabulations

**Halton facts:**

- 17% of the Ontario Works caseload are aged 16-24
- The highest proportion (39%) of Ontario Works recipients or head of the family are aged between 36-50 years and 13% are over 50 years of age

*Source: Regional Municipality of Halton, 2000*

### 4.3 Gender

Women have higher rates of poverty than men in Halton.

**Halton facts:**

- 7.9% of men (13,110 persons) are poor compared to 10.7% of women (18,225 persons)

*Source: Statistics Canada, 1996 Census Data*

### 4.4 Family Type

Single parent families have higher poverty rates than families with two parents. However, the majority of poor families in Halton are two parent families.

#### ***Two Parent Families with Children under 18 years of age***

**Halton facts:**

- 62% of poor families are two parent families, compared to 89% of non-poor families
- 4,450 two parent families are poor or 5.3% of all two parent families

*Source: Statistics Canada, 1996 Census Data, Custom Tabulations*

### ***Single Parents with Children under 18 years of age***

Halton facts:

- 30% of poor families are single parent families, compared to 6% of non-poor families that are single parent families
- 2,125 single parent families are poor or 36% of all single parents

*Source: Statistics Canada, 1996 Census Data, Custom Tabulations*

Halton facts:

- In the summer of 1999, 700 sole support parents were transferred to Halton Ontario Works from the former provincially administered Family Benefits Allowance program
- Families dominate the Ontario Works caseload – 44% are sole support families

*Source: Regional Municipality of Halton, 2000*

### ***Single Individuals***

Halton has a higher number of poor single or unattached individuals than families.

Halton facts:

- 8,630 unattached (single) individuals are poor or 31% of all unattached individuals

*Source: Statistics Canada, 1996 Census Data*

## **4.5 Labour Force Status**

Participation in the labour force is one of the main contributors to individual and family poverty. Many people are poor because they are unable to work as they are physically or mentally disabled. Many are poor because they are unable to find work or because the only jobs available to them are part-time, low-skilled and low-paying jobs.

### ***Employed and Unemployed***

Unemployed people have the highest rates of poverty. However, many people living in poverty in Halton are employed.

Halton facts:

- The unemployment rate for those that are poor and in the labour force<sup>2</sup> is 8% compared to 4% for the total labour force.
- 17% of those that are unemployed are poor
- 6% of those employed are poor

*Source: Statistics Canada, 1996 Census Data, Custom Tabulations*

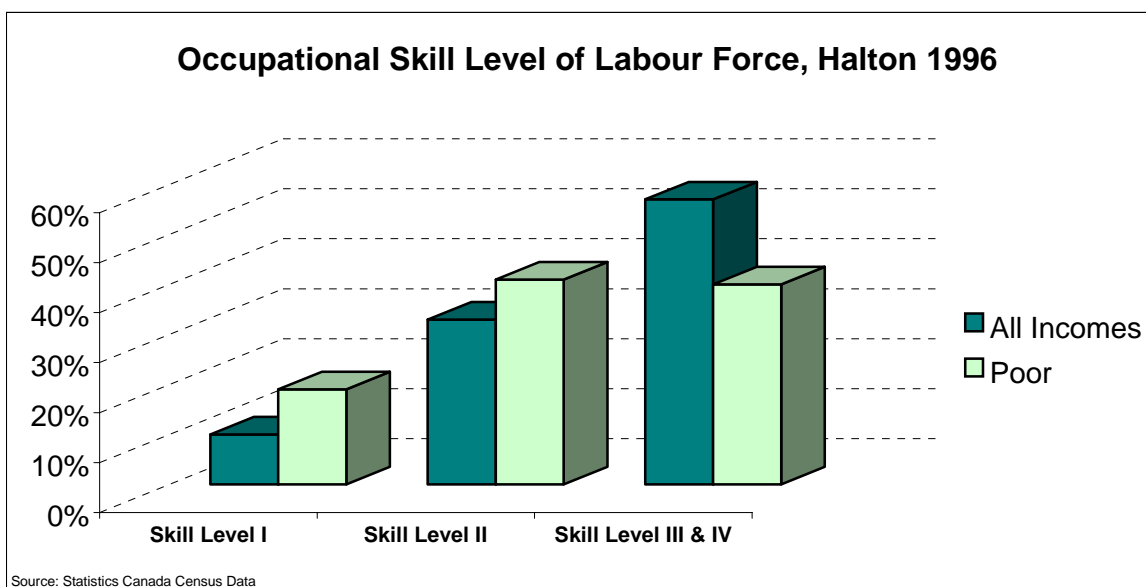
### ***Occupational Skills***

The majority of the poor labour force consists of Skill Level I (primarily cashiers, labourers and those in processing and manufacturing occupations) and Skill Level II (primarily clerical, health support and sales and service occupations). The majority of the total labour force consists of Skill Level III and IV (primarily management, business, finance, applied science, social science, education and government service occupations). Skill Level definitions are based on the 1991 Standard Occupational Classifications used by Statistics Canada.

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<sup>2</sup> Labour Force is a Statistics Canada term which refers to all persons 15 years of age and over, excluding institutional residents, who were either employed or unemployed during the week prior to Census Day. Unemployed refers to persons 15 years of age and over, excluding institutional residents, who were without paid work and were available for work and either: (a) had actively looked for work in the past four weeks; or (b) were on temporary lay-off and expected to return to their job; or (c) had definite arrangements to start a new job in four weeks or less.

Figure 4 - Occupational Skill Level of Labour Force

**Halton facts:**

- More than half (60%) of the labour force living in poverty consists of persons with occupational skill levels I and II
- 40% of the labour force living in poverty consists of persons with skills levels III and IV, compared to 57% of the total labour force

*Source: Statistics Canada, 1996 Census Data, Custom Tabulations*

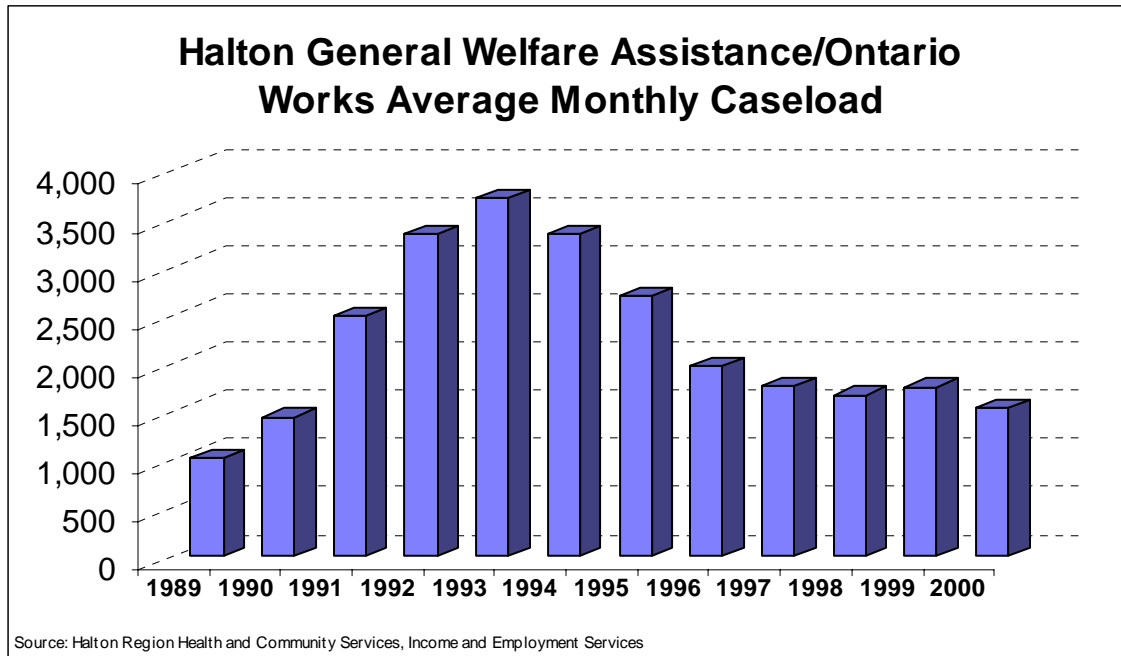
**Ontario Works**

Since 1989, the Ontario Works<sup>3</sup> caseload (previously General Welfare Assistance) in Halton has fluctuated from a low of 918 in July 1989 to a high of 3,879 in May 1993 to a current figure of 1,381 in December 2000. Figure 5 illustrates this trend. These figures reflect the transfer of

<sup>3</sup> In 1998 the Social Assistance Reform Act replaced the social assistance programs of General Welfare Assistance and Family Benefits Allowance with Ontario Works and the Ontario Disability Support Program. The two new programs separate individuals that qualify for social assistance into two categories: Ontario Works for those who are unemployed but considered employable and the Ontario Disability Support Program for individuals with disabilities.

provincially administered sole support cases to municipalities as well as a tightening of eligibility requirements in the spring of 1999.

Figure 5 - Halton General Welfare Assistance/Ontario Works Caseload



#### Halton facts:

- Of the 2,991 intakes that were completed for Ontario Works in November 1999, 836 or 28% had been in receipt of social assistance within the past two years –a majority of these came back because they could not find work
- 22% of the Ontario Works caseload already work and have income from earnings

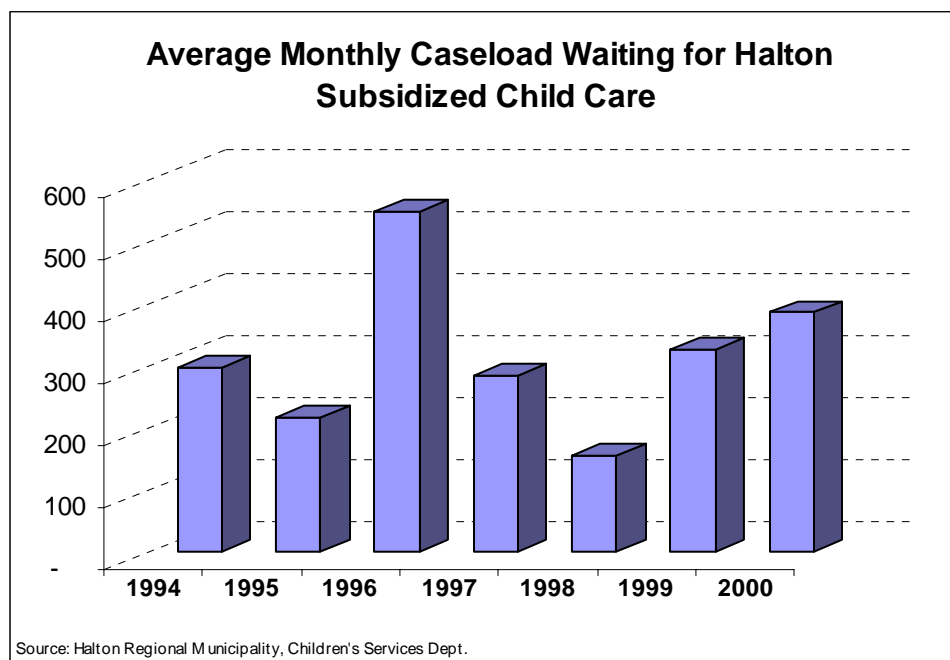
Source: *Regional Municipality of Halton, 2000*



## 4.6 Child Care

Child care is one of the major barriers to active participation in either the labour force or training which may improve the chances of a higher income for a family living in poverty or on social assistance. The average number of cases waiting for subsidized child care fluctuates. During 2000, the average number of cases waiting each month is 385.

Figure 6 – Halton Subsidized Child Care Waiting List



### Halton facts:

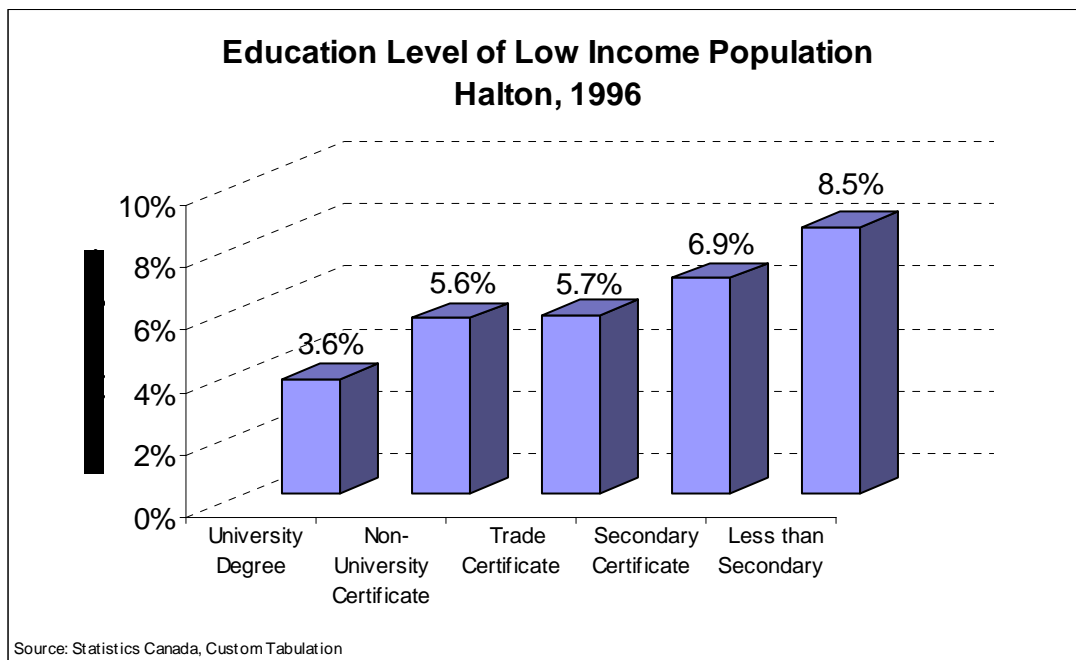
- [Ontario Works] Staff are witnessing an increase in the 'hard to serve' segment of the caseload. Factors or barriers to employment that deem them 'hard to serve' include:
  - considerable time out of the workforce
  - lack of work experience
  - lack of affordable or accessible child care
- The 'hard to serve' participants represent a third of the Ontario Works caseload

Source: Regional Municipality of Halton, 2000

## 4.7 Education Status

Low levels of schooling and high poverty rates are strongly correlated. Figure 7 illustrates that as the level of education attained increases, poverty decreases. In addition, youth not attending school are more likely to be living in poverty.

Figure 7 – Education Level of Low Income Population



### Halton facts:

- Those with less than a secondary school certificate as their highest level of schooling have the highest poverty rate at 8.5%
- The poverty rate is lowest for those with a university degree at 3.6%
- In Halton, 34.1 % of youth living in poverty are not attending school compared with 28.3% for the total youth population

Source: Statistics Canada, 1996 Census Data, Custom Tabulations

## 4.8 Training

Low levels of education and training are barriers to participation in the labour force. Thus reliance on the social assistance system is created.

Halton facts:

- More than half of the Ontario Works caseload has less than grade 12 education (38% plus 14% presently at school or training)

*Source: Regional Municipality of Halton, 2000*

## 4.9 Immigrant Status

Immigrants and non-permanent residents are more likely to be poor than persons born in Canada. Recent immigrants and visible minorities are also more likely to be poor than established immigrants.

Halton facts:

- 12.1% of immigrants (9,215 persons) and 22.5% of non-permanent residents (375 persons) are poor
- 29.7% of immigrants who arrived between 1990 and 1996 are poor, compared with 9.7% of those who arrived before 1986
- 16.2% of persons belonging to a visible minority<sup>4</sup> in Halton are poor- nearly double the percentage for those who are poor Canadian born

*Source: Statistics Canada, 1996 Census Data, Custom Tabulations*

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<sup>4</sup> Statistics Canada refers to the term visible minority using the Employment Equity Act (1986) definition. According to this Act, visible minorities are persons (other than Aboriginal persons), who are non-Caucasian in race or non-white in colour.

## 4.10 Housing Status

### ***Homeowners and Renters***

People renting their housing are more likely to be poor than homeowners. People living in poverty pay a higher proportion of their income on shelter.

Halton facts:

- 22.2% of home owners (15,510 families) were paying more than 30% of their income on shelter costs
- 37.8% of renters (11,265 families) were paying more than 30% of their income on rent
- 4.2% of homeowners (3,270 families) were poor
- 7.5% of renters (7,145 families) were poor

*Source: Statistics Canada, 1996 Census Data, Custom Tabulations*

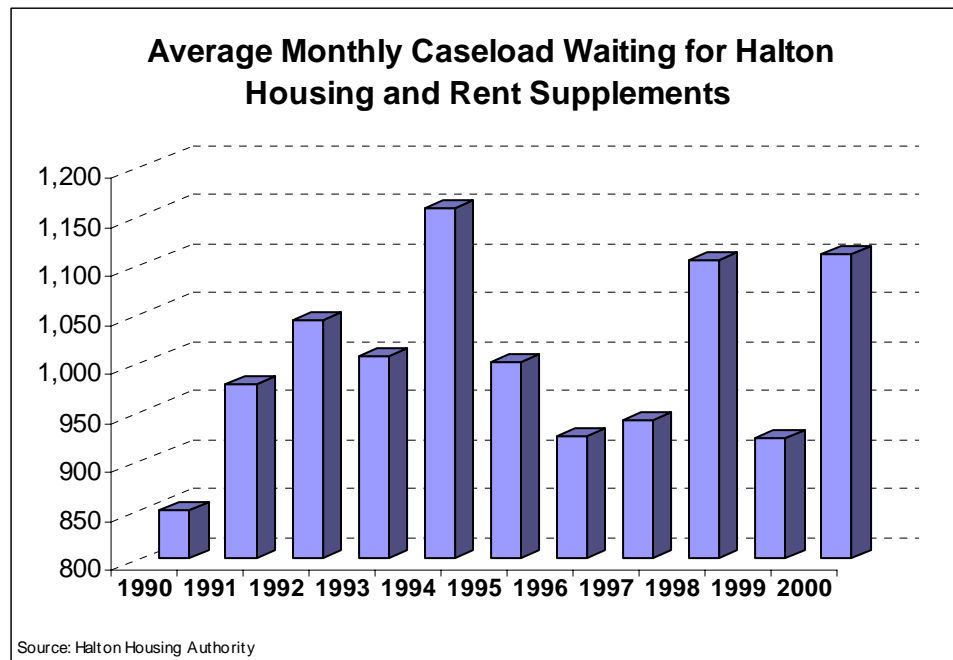
### ***Waiting for Social Housing***

Research and the experience of community-based groups have identified affordable housing as an important social issue in Halton. No new social housing has been built in Halton since 1994 and subsidized housing waiting lists in Halton averaging three to five years, add to this problem<sup>5</sup>.

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<sup>5</sup> In 2000 responsibility for providing social housing has been transferred from the provincial to the local municipalities with no commensurate funding.

Figure 8 - Halton Housing and Rent Supplement Waiting List

**Halton facts:**

- The Halton Housing Authority and Rent Supplement wait lists have fluctuated over the past ten years. During this time the average monthly caseload has consistently been over 800, and in 2000 currently sits at 1,109.

*Source: Halton Housing Authority*

- Repeatedly, key informants, respondents from funded agencies and from community organizations and community residents, voice a preoccupation with the cost of housing... Affordable housing is not available to many in our community.

*Source: Halton Social Planning Council 1998a, 47*

## ***Homelessness***

Homelessness in Halton exists, but it is largely a 'hidden' issue. "Homelessness in Halton may be understood as an immediate lack of emergency shelter, lack of safe and/or stable housing, substandard housing and/or being at risk of losing existing shelter." (*The Chrysalis Group 1999,5*) This definition reflects the experiences of a community consultation on homelessness conducted in Halton in 1999.

Halton facts:

The following are the estimated number of homeless people seen in 1997 by 30 Halton community organizations:

- 371 women (an additional 37 in high-risk and/or unsafe housing situation),
- 168 youth,
- 265 abused women (an additional 400 in high-risk and/or unsafe housing situation),
- 189 children of abused women,
- 200 people with mental illness,
- 51 seniors (an additional 307 in high-risk and/or unsafe housing situation),
- 51 men (an additional 171 in high-risk and/or unsafe housing situation),
- 39 families (an additional 441 in high-risk and/or unsafe housing situation), and
- 16 developmentally challenged individuals (an additional 282 in high-risk and/or unsafe housing situation)

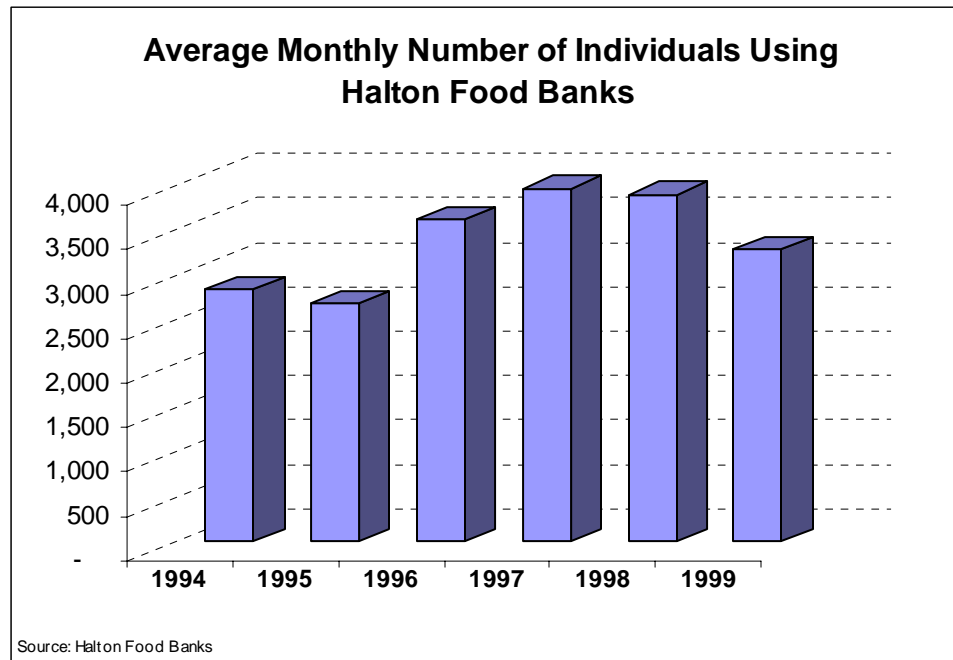
*Source: The Chrysalis Group 1999, 7*

### **4.11 Food Bank Users**

When people have insufficient incomes to meet their basic needs –food, shelter, clothing- they often turn to food banks for survival. Food banks have evolved from an emergency short-term solution to food insecurity to a permanent way of life for many Halton residents. In 1999, there

were eleven<sup>6</sup> official food banks in Halton serving a monthly average of 3,280 individuals (adults and children). This represents a 16% increase from 2,835 individuals in 1994.

Figure 9 - Halton Food Bank Use



#### Halton facts:

As well as an increase in the number of food bank recipients, many food banks also report some noticeable changes in the profile of recipients. Common changes to the profile of food bank recipients include the following:

- a decrease in the proportion of single parent family recipients
- C an accompanying increase in the number of two-parent family recipients
- C an increase in the number of the working poor as recipients
- C an increase in the number of men in their fifties who have lost their jobs either through downsizing or forced early retirement as recipients

<sup>6</sup> There are currently ten food banks in Halton. Burlington East Emergency Food Bank closed December 2000

- C an increase in the number of unemployed people between the ages of 45 and 65 lacking current employment skills as recipients
- C an increase in the number of people with disabilities as recipients

*Source: Halton Social Planning Council 1999a, 21*

#### **4.12 Summary**

Although Halton is an affluent region, more so than many regions in Ontario, it is clear that poverty exists and many individual's basic needs are not being met. The statistics pointing to this are numerous and clear, providing a stark profile of Halton's poor, but it is the testimonies of these people that tell the real 'hidden' truths of their struggle to survive.



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## 5. TESTIMONIES: WHAT ARE THE ISSUES?

### 5.1 Basic Needs

#### *John's Story: Homelessness*

John is nineteen years old and has lived in Halton for 10 years. Four years ago, at just fifteen years of age, John left home with nowhere to go. John did not want to talk about the problems he had at home, but stated they were so bad that he had no choice but to leave. After months of living from "friend to friend", he contacted Halton Children's Aid Society for help. Now, after several years of foster homes and moving around a lot, he resides at a youth home and he considers himself 'finally on the right track'.

I have lived on my own on and off for four years. I didn't get along with my parents so I left home. My home life was pretty bad. Children's Aid Society has been involved and I have been in foster homes. When I first left, I had nowhere to go and I had to stay with a couple of friends. My main fear is having to go back home and live with my Dad.

I thought I could make it on my own. I thought I would have my own apartment and things would be great. But there's not enough time to work and go to school and be able to support yourself. I couldn't support myself and go to school. I have some employment skills. I have worked in several restaurants full-time and part-time. Education is an issue for getting a job. It is really important! If you don't have a good education you can't get a good job. So it's really important to finish school. Now I live in the youth home and go to

school full-time. I'm working on my grade 12. Then I want to go to college or university. I would like to become an engineer.

I am on social assistance, which the Children's Aid Society administers. My expenses are very low because I am in a youth home. Rent is my main expense, but I still have about \$200 each month left for other basic needs like food, clothes and transportation. Youth employment services have been helpful. They help with resumes, but if it were not for this place, I don't know where I'd be. I can't afford an apartment so I would be living with a friend or on the streets. Places like this are really important. They help kids change. This place helped me change. The staff give 100% support.

I never thought I would be in this situation today. I thought I'd be still living at home. My only advice to young people is: It is not easy on your own. If

An important aspect of homelessness in the Region is that for some individuals and groups in need of emergency shelter (e.g., youth) no effective solution can currently be found in Halton. Instead, people are forced to leave their home community to seek emergency shelter elsewhere (e.g., Hamilton, Toronto, Peel). This occurs with enough frequency and is perceived as an urgent situation...

*Source: The Chrysalis Group 1999, 4*

you're still living at home, don't leave too early. I didn't have a choice. You may consider your parents a nag, but they are only trying to help the best way they know how. I don't have any regrets,

but I missed out a lot on my youth. I've matured so much because of my situation and what I've been through.

Homelessness is an issue in Halton. The government's number one priority about rising poverty should be more affordable housing. There are not enough houses for homeless youth like this one and there are waiting lists for the ones that exist. The business or private sector can also help to address poverty. They could help with building affordable housing and do stuff like donate more food to the food banks.

My message to other youth in my situation is: Don't give up hope! There is help out there. I know it can be really difficult at times but I've found everybody so kind and there are people that want to help.

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***Anna's Story: Affordable Housing***

Anna is 41 years old and has lived in Halton all her life. She has a grade 12 education from General Brock and considers herself a “jack of all trades, master of none”. She has three daughters, twelve, eight, and seven years and is separated from her husband. She works full-time, but feels her income is not sufficient to meet her family's needs, primarily because the cost of housing is too high in Halton.

I've done just about every kind of job: housekeeping, home care, data entry, waitress, cashier, spot welder, shipping and receiving. I can find a job anytime cause I've experience at so many different things. I currently work Monday to Friday at a local hotel. I get \$9.20 an hour and I finish around 2:30. Child care is a problem for me. The kids get out at 3:20 and so that's why I cannot work later in the afternoon. I cannot afford a baby sitter. If I were to work afternoons I would need a much better job, paying maybe \$15.00 an hour to cover child care until I got home. \$9.20/hr is not bad if there are two incomes but when there's only one income it's not enough to buy clothing, food, health needs, recreation and rent on top.

Affordable housing in Halton is the big issue for us. We've moved around a fair bit. We've been here two years this October. We have had to live in places that are in bad condition because the rent was low, even places that are ready to be torn down. This house we rent is pretty old. The ceiling is falling into my bedroom and the living room. The bathroom needs a new bathtub so we have to have plumbers come into the house three or four times a year. The landlord is supposed to be responsible for it all but they said it was up to us to fix it up. We wouldn't choose to live here but cost is the

main factor. This place was a little bit cheaper, about \$100 a month, than the last place.

We're trying to get in Halton Housing, we've been on the waiting list for a while, but you know how long the list is. There are so many people waiting. I was told the average waiting time is five years, if you're on the short list possibly three years. If we try and get a private apartment, it will be full rent and there's no way that I can pay over \$1,000 a month on my own. So I'm going to stay here until I get subsidized housing. Many people like us need housing with lower rent.

The Housing Authority and Rent Supplement wait lists increased from 807 households in July 1989 to 1,140 in July 2000. The waiting list can be as long as 5 years and no new social housing has been built in Halton since 1995.

*Source: Halton Social Planning Council 2000a, 8*

I pay \$890 a month for rent. We have difficulty paying for a lot of things, just meeting the basic needs. The main problem is paying bills. There's not enough to pay for everything. Heat bills are really high because the house is old and not properly insulated. Food is \$150 per week and then there is telephone and clothing expenses. Nothing is left over after we pay for food and the house.

Average rents in Halton have steadily increased over the last decade. The average rent in October 2000 for a private, three-bedroom apartment in Halton is \$1,048 a month, up from \$770 in October 1989.

*Source: The Canada Mortgage and Housing Corporation Rental Surveys, 1989-2000*

I just try to keep up with everyday expenses. I buy a lot of vegetables and we go to the Salvation Army once a week. To cut costs I try and

make soups, homemade as opposed to canned foods, and I shop at No Frills. I also check the grocery store produce and I buy day old items. As for clothing, the kids have hand-me-downs and we go to the Free Store.

School costs are also a problem. My kids come home at lunch hour saying, 'I want \$5 for this, \$6 for this'. If you're a single parent raising kids, where are you supposed to come up with the money? You can't just give it to them. You say, 'Sorry, you have to wait,' but kids don't understand. School Agendas cost \$6 and \$5 for a locker per child. When you're on your own you can't afford these costs. There's no way that you can meet their school needs -popcorn days, hot dog days, trip days. A single math homework book cost \$7.00 and a Grade 7 portfolio cost \$13.00. How is one person supposed to meet all the needs of three kids?

I didn't think I would ever be in this situation. I thought I'd have a good job and a husband to back me up. But no, he left and here I am on my own with the three girls. If we could get into subsidized housing or pay only for half of our rent here, we would be O.K.

I think the government should have housing as the main priority. The government, the community and home builders should get together and talk about needs and share more information. The community can also help. I feel you should go around and talk to other people. They need to know about the schools having so many trip days, lunch days. Your kid goes to school, they feel left out and come home crying because there's no way they can go on trips or have lunches. They should subsidize the children whose parents can't

afford to pay all these extra little things. I hope this report will help other families with their needs. The community can come forward and help other people. Anyone out there can support food banks or recreation programs. It will be very beneficial to everybody.

### ***Helen's Story: Child Care***

Helen is a 27 year old single parent with two children. She has been on and off social assistance for 10 years since she had her first child. Helen would like to work, but she has little job experience or training. Her only alternative to social assistance is to take a low wage, low-skilled job, where she would not have access to the services she needs such as health prescription and dental coverage. Even if Helen was working, it would still not solve her main problem – access to affordable quality child care.

There is myself and my two daughters; one is four years old and the other nine years old. I'm on Ontario Works; it lowers me to be on social assistance. It's embarrassing for me to be saying 'I've been on it for ten years'. I don't have much employment history. I got pregnant at 17 so I wasn't prepared or trained. I would like to find a job, but realistically any job that I can get would be minimum wage, and I wouldn't make enough to get off Ontario Works. I've worked in a bakery and I've worked at a restaurant. I just have basic work experience.

In 2000, it costs approximately \$159 a week or \$7,632 a year for child care for one child in Halton.

*Source: Halton Social Planning Council 2000b*

I know what I want to do but I don't have the money. As far as qualifications, I need college, but the college courses I need would cost \$300 each. I don't have the babysitter [child care] so I can't do it. I'm on the waiting list for a child care subsidy. I can't even get day care right now. I have no idea what I'm going to do. When I first went on Welfare I wanted to go back to school, I wanted training but the only training available was for people on unemployment. At one time I came up with the money to take one



course in college and I ended up having to spend it on [eye] glasses so I never went to college. It's just one thing after another.

With Ontario Works I get about \$960 a month for housing and living allowance plus I get my child tax credit. I fear that I am going to end up on the street and that I am not going to be able to deal with the problems. My problems are financial and legal - dealing with my children's father because right now he'll do anything not to pay support.

We have moved around a lot. I usually find that a lot of places need a lot of repairs and every year the rents go up so it comes to a point that I can't afford the place anymore. My current housing is a one-bedroom apartment. My children have the bedroom. I don't have a bed, I sleep in the living room. There's no room for anything.

Affordable housing is an issue in Halton. You can't find an affordable place. I was forced to live here just because of the fact that it was the cheapest I could find in Halton. I saw a place but it was smaller than this for \$770. I was glad when I got this place even though it's only one bedroom.

We can't do things because I don't have any money. I pay \$730 in rent here. Rent is the biggest expense, then food. Usually what I do is buy everything at the beginning of the month but it's all gone by the end. At one point, I was surviving off the old food bank foods that I had saved up. For example, I had lots of boxes of Kraft dinner and we would eat that every day. I would eat one spoon of it and let the kids eat the rest. To save money, I had my phone cut off and I had my cable cut off. We went without them for about a year. So I started to go nuts. You get to a point where you can't take it

anymore. I got to a point where either I did something or I'd kill myself. So right now I'm thinking about day-to-day things.

If we want to do activities or any thing like that I can't afford it. My oldest daughter is at the age where she wants to do things. It's the little things the kids look at, even simple things. Kids feel it, growing up. My daughter wants to join gymnastics and other things but I can't afford it. I would like to see them go into the classes but I can't afford dancing classes or gymnastics.

With Ontario Works they always try and put you on a program. I've been through the programs. I don't need somebody to write a resume for me. I know how to write a resume. I just need to do my schooling. They want me to go through an orientation but I've done it. I don't need to go again and for me to be able to go, I have to find a babysitter. They force me to pick one of these programs that they've got. I don't need them but it's mandatory.

The average number of families waiting for subsidized child care in 2000 was 385.

*Source: Regional Municipality of Halton, Children's Services Dept.*

Instead of the mandatory courses they should assess what the problem is and then help. In my case, it's training. It's not my dream to stay on welfare. I want to be off it as soon as possible.

All I ever asked for was training. I want to get a good job. I need my day care.

The government can do lots. We should put them all in my situation then maybe they would think about the problems. They could be doing more. I did

have a job offer a year ago but I was told that I had to have a job before I could even apply for child subsidy. I got the job but didn't get the subsidy. So I lost the job.

The government should concentrate on getting people good jobs, not just throwing people into any jobs. They should be concentrating on training, transportation, day care, and housing. Day care is my major problem. They think everybody is out to screw the government, but people just want to have a chance. They are not thinking about the impact [of their programs] on people that do not have anything. It really makes me mad. They have the big houses and if their kids want to do something they've got it.

I just believe that something should be done. Put people in my situation. The community does not have a lot of power, but we have to have caring people [in power] that want to do something for those who need help.

### ***Francis's Story: Transportation***

Francis was born in Halton and has lived in Halton all her life. Recently separated from her husband, Francis and her three children - twelve, ten and nine years old - have been on social assistance for two months. Francis worked before the children were born, but for the past ten years, Francis's husband worked while she stayed home raising their children. Francis, now a single parent, is finding it very difficult to afford the basic living costs of a family of four. She was a trained medical secretary but is unable to find a job that could provide enough income and the necessary benefits to support herself and her family. One of the main barriers she identifies is transportation.

I worked for a doctor's office for over ten years but after I had the kids it became too expensive to pay for day care, so my husband and I decided I should stay home. Now I am separated from my husband, I have no choice but to go on welfare. I'm trained for all types of office work in the medical field -typing, filing, photocopying, but because I haven't worked in a long time my skills are out of date. To go out and get a job in an office, my skills would have to be updated. But if you want to go back to school, unless it's for high school and grade 12 education, it's not covered on welfare. I would have to get a loan and then you'd be taken off welfare. And on top of that how would I go to school and do everything else without a car. How do they expect people to get off the system when they won't even allow them the opportunity? So right now my problem is trying to pay for my family's needs.

Before Ontario Works was introduced, a social assistance recipient was allowed to own a car valued at a maximum of \$10,000. Under the new law a person on social assistance is not allowed to own a car that is worth more than \$5,000. If a recipient owns a car worth more than \$5,000 they are allowed to keep it for six months while looking for a job. If the recipient does not find employment within the six months, they must sell the car.

*Source: Halton Social Planning Council 1998b, Sec. 1, 2*

We live in Halton Housing in a three-bedroom townhouse. I really didn't want to move here. People look down on you if you live in subsidised housing. But we didn't have a choice. If we

weren't here, we would be out in the street. We were a priority; normally the waiting list for Halton housing is three or four years -or longer. It's ridiculous. After paying rent, I have about \$600 a month for everything else. All my income goes on basic needs. All of it. Just trying to stay afloat is really hard and they expect you to feed a family of four on what they give you. The money does not go very far at all. No videos, no movies, just the basics.

They [Ontario Works] tell you, you have to be looking for a job, well, I look for a job. But it's not easy. I don't have a vehicle so transportation is a real problem. Not just to find and keep a job but for everything. Transportation affects your ability to use services, go to the doctors, to go grocery shopping or even go to the park. Buses are expensive. For an adult and three children it

In 2000, it costs \$2 for a one-way bus ticket in Burlington and Oakville or \$60 for an adult monthly pass in Burlington and \$58 in Oakville – no public transportation exists in Milton or Halton Hills.

*Source: Halton Social Planning Council 2000b*

costs \$5.00. The buses don't run constantly either. Sometimes they run every thirty minutes, sometimes one an hour and none on Sundays. I know that they have to have schedules but the schedules are not posted at the bus stops. Then you have to wait for the bus. I've waited almost an hour for a bus to find out that it does not run along that street after a certain time.

Without your own transportation it takes, for example, two hours just for grocery shopping. From the mall to where I live I have to catch three buses. I started off at 9:00pm and finally got home after 11:00pm, then I have to walk some of the way. I don't feel safe taking my kids out after nine o'clock at night. This is not right. Even if I had my own transportation, with the cost of gas and insurance, I couldn't afford it. And now they say that you have to have emission tests on your car. Well if you can barely keep your car on the road, how do you pay to keep it up to standard for \$35? What should I take the money out of –my kids' mouth, kids' school, or clothing?

I'm not saying that because I have three kids the government should support me forever but provide me with some supports to get a job. Not just to get one but keep it. A bus pass and medical coverage for six months or even three months after you get a job would help. There should be no penalties when you're working and no longer on welfare.

I didn't think my life would be like this. Once I got married I thought I'd just be an ordinary working person where my husband would come home, just a simple, ordinary every day family. Now you have to have two jobs to get along. I would just like someone to say to me, you're doing a good job, here is a living wage. It's not enough. It's hard to make it on two salaries, let alone one. You should not lump all people on welfare as welfare bums. My children don't have nice things like other kids. I don't have money to go out and get these things. They miss out on a good family life. The kids want to go out or have a birthday party at MacDonald's, but we can't. I don't have the money. The money that you have does not go too far. I worry about the things that they don't have and about how they are going to manage in life. I want my kids to have some sort of normal life. I'm trying to teach my kids you don't have to have everything and to appreciate what you have got.

The number one priority of this government should be to stop taking away from the poor. They initiate things, like the National Child Tax Benefit, but then they take it away if you're on welfare. They should treat everybody the same. Then if you get a job, government should provide a hand up instead of cutting off benefits. If you get a job, you don't qualify for benefits anymore. I like the idea that there could be a discount on the bus or a bus pass. That would be a good place to help with poverty. I think that politicians need to realize how [members of the] community are living. Are they going to wait for that child to grow up and go wrong and then say, 'oh yes, that child had problems. It's too late now'.

We all have to live together, we all have to respect each other and we have to respect ourselves. Everybody has problems whether it's major or minor, even middle class people are finding it

hard. We can help one another. Thinking before you throw things out. Donate it, don't throw it. There's no shame in accepting donations of clothes. Charities need to work more closely with each other. There should be a central location where excess food and clothing can be dropped off for distribution. We need to start treating each other with respect. We have to work together to help one another. I hope this report will help but that depends on what the community does about it.

### **Mary's Story: Other Basic Expenses –Food and Clothing**

Mary is 40 years old she has lived in Halton all her life. She has a higher education with a degree in Child Psychology. When she was eight months pregnant with her second child, her marriage broke up. She went on Ontario Works for four years, until her current employment as a Christian worker. Despite working full-time, Mary finds it difficult to afford the costs of living in Halton and meeting her family's basic needs.

*I am a single mom with two children, six and four years old. I did everything the way you're supposed to do and it just didn't work out. I ended up marrying someone who wasn't able to meet his commitment so that left me holding the bag with two little ones to care for. I thank God everyday for my two daughters, but, at the same time, it's so hard. If it was just myself, then OK I could just walk away and go get a job. But when you're eight months pregnant and have a two year old you don't have the same kind of choices. I understand why people stay in an abusive relationship because you feel what choice do you have? So when you do decide to leave an abusive relationship it's for the best, but it's very hard.*

*I'm making just under \$20,000 a year working. Before that I received \$967 a month on social assistance.*

*Actually it was going to be less (because I was switched from Family Benefits to Ontario Works) where they were going to disallow my housing allowance because I was living in my parents' home. It doesn't matter*

The Cost of Living in Halton 2000, reports that the basic cost of living (food, rent, clothing, child care and transportation) for a family of four is \$29,062 a year. This does not include any furnishings, gas, hydro, telephone, toiletries, school and recreation costs.

Source: Halton Social Planning Council 2000a, 3



*that I was paying that money out every month in rent. They were going to disallow it. I would have been getting less than \$600 a month. And certainly I would never have been able to live on that - yet people are.*

The effect of proactive subsidised recreation on disordered children [on welfare] was enormously positive... but, if they had to cope without the recreation program, their competence levels noticeably dropped.

Source: Gina Browne 2000, 2

*My kids miss out. You know, programs that I can't afford to put them in. I think I do a lot to counteract that. I search out and take advantage of any kind of public event and free things that we can do. I get so tired of saying no because we can't afford it. I buy*

*everything on sale. I buy from the bargain rack and groceries-I buy day-old stuff. I shop on Monday because they sell off produce from the week before and I can buy meat at reduced prices. I have been very fortunate too. I have tons of clothes for the kids because I know a lot of people who give me hand-me-downs. As for myself, I went through four winters without a pair of winter boots. The kids have warm winter coats but I didn't. My coat was threadbare so I had to layer 3 sweaters underneath so I could stay warm outside with them.*

*The employment market is really bad right now. Fewer people to do more and more work. There's no opportunity for people to get into the job market. Yet some people are working crazy hours and they don't want to be working those hours, but have no choice. They'll find somebody else who doesn't mind working those hours. Fair employment practices, issues like that need to be addressed. Training and higher education is an issue for better jobs. It's definitely necessary. If you don't have the skills or the education, then it would be very difficult to get a job.*

*Unskilled labour is a skill of the past if you're trying to make a living, because you can't live on minimum wage.*

*Child care is definitely one of the barriers for employment. There's a huge lack of adequate affordable child care for people, especially if you're going to go out and get a minimum wage job. By the time you pay child care there's no point because you're going to be taking home \$2.00 and you're going to be paying for someone else to raise your child. It makes no sense to me whatsoever. It's better for you to be home with your own kids.*

*Affordable housing is an issue, absolutely. There's not nearly enough. Someone coming out of a relationship and who doesn't have a family, who could open their home to them, would have*

*to wait an impossible length of time. The housing waiting lists are so ridiculously long. The government is not willing to put the money into it.*

*It's much more profitable for them to take the bid*

*from the big contractors to put in high priced condominiums instead of putting in affordable housing for the working poor and those who are on the system.*

*Affordable housing should be the number one priority. There are not only people receiving benefits that can't afford the rent that is charged around here, but there are people who are working in low income jobs that can't sustain their homes.*

[In a study of food bank recipients] respondents pay a monthly average of \$648 in rent or mortgage payments and, in addition, pay a monthly average of \$193 on utilities, for an average total of \$841 on housing costs. When the average housing costs of questionnaire respondents are subtracted from the average household income of questionnaire respondents only \$240 is left each month for all other expenses.

Source: Halton Social Planning Council 1999a, 94

*I think the government should also change the ways that they decide what social assistance benefits you receive because it's not enough. I hear people say, 'Oh,*

People who cannot problem solve do better with counselling... it was clear that medication plus counselling pays for itself because of the reduced annual expenditures per person on all other services.

Source: Gina Browne 2000, 2

*people on welfare have it so easy,' but they obviously haven't been there. They also need to put more money into the support services, counselling, child care, parenting courses- all on a voluntary basis, not forced in order to receive your cheque [as in Ontario Works]. That's so*

*demeaning to someone and counterproductive too. People complain about their taxes but we really have it very easy and I think we decided, as a country, we want the kind of place where people are taken care of and not an 'everyone for themselves' kind of society- yet that's what I feel it's turned into. People begrudge the taxes that they are paying. They think its going to some extraneous body. It's not! It's going to sustain our community, going to sustain the people in our community and that's wonderful!*

*I think we need education to address poverty, we can talk to our MPPs and make it known that we are willing to support programs. I think what we are doing right now is a positive step because to share our stories is getting the real facts out. The government is very good at distorting the picture, so we really need to work hard to let people know about the reality.*

*People need to look beyond their own life. There are a lot of well meaning people who don't have an understanding of what it's like to have to ask. That was the*

*thing that bothered me more than anything else. I didn't have enough, and having to go and say 'I need help, I can't do it on my own'.*

*I was very glad to be able to do this interview because I think it's important for people to share their stories and some people aren't able to share their story and so if my being able to talk helps, then I think that's a good thing. I hope it does help and I hope that it makes some difference somewhere along the line.*

## 5.2 Income Security

### ***Gillian's Story: Working Poor***

Gillian is 39 years old and separated from her husband. She has three children and lives in Halton Housing. She grew up in Halton, and has lived here about 28 years. She has a university education including a degree in music and anthropology. Gillian works part-time as a secretary and receives additional 'top-up' income from social assistance.

*There is me and the three kids. The youngest is in senior kindergarten, the middle child is in Grade 2 and my oldest child is in Grade 6.*

*I was always employed until I got married. I was Marketing Coordinator for 10 years. I have the education but I was in a situation where we had to escape [from an abusive marriage]. All we got out was two garbage bags so I had to start over. We loaded up the backpack and we ran to a shelter. The night before we left, my husband had come so close to killing me. We had to get out. I didn't choose to live here. We were in the shelter three months before this house in Halton Housing came through. I called them [the Housing Authority] every day and being in the shelter automatically put me on the short list. This happened in October 1997.*

*Right now, I work part-time but I'm waiting for next year, then I can go full-time with the company I'm at. I get up in the morning, get the kids dressed, pack their lunches. I drop the kids off at the breakfast club and I go to work. The breakfast program at the school helps. It gets me to work on time since I start at 8:30. It costs \$2.00 a week and the kids get to eat -cheese, bacon, milk- the food is fantastic. I could not afford to buy the food that they serve them, there's just no way. I wish I could go. It's a good idea. I finish work just in time*

*to pick the kids up from school. I finish at 3 o'clock [on the days I work] and some days I don't work,*

*I make \$400.00 a month working. Social Assistance gives me \$740.00 per month for a total of \$1,140 a month. I'm trained in a lot of areas: office skills, library techniques, teaching music. I'm employable. I need to work full-time. In my case,*

*it's not really what I want to do. I mean there are other things that I would rather do but it's the money that's the main issue.*

A single parent working full-time (40 hours per week) at minimum wage, \$6.85 an hour, earns an annual salary of \$13,700 (before tax). This family would be living \$913 per year below Statistics Canada's 1999 Low Income Cut-Off.

Source: Statistics Canada

*My daughter does a little babysitting but we don't claim that money because otherwise they [Social Services] will deduct it dollar for dollar. I know a woman who was thrown off the system because her son had a paper route and saved up over 5 years over \$2,000. He didn't spend any money while he was working so it was counted as family income and she was kicked off the system. That's crap.*

*We don't eat healthy. The only time we have fresh veggies and fruit is through the community gardens. I do have a garden this year. We don't eat well and we don't go out. I'm also involved with Salvation Army. I volunteer for them so that gives us the canned food. We have used food banks and you feel degraded going into one and hope you don't see anyone you know. It's more of a psychological thing- I think it's more that I'm embarrassed. My parents were quite wealthy and so I went from that extreme to having to go out and get dandelion leaves and wild strawberries and all this stuff to survive.*

The minimum wage has been **frozen** at \$6.85 an hour since 1995.

Source: Halton Social Planning Council 2000a, 6

*My family's needs are not being met. I have to say 'no' to my kids and that ticks me off. My kids have not done anything to deserve this. I know it does bother them. Their friends go places and [go on] holidays.*

*Health needs are another example: dental, glasses, and lots of prescriptions aren't covered. It's \$2.00 for prescriptions- the ones that are covered. It doesn't sound like a lot of money but again if you have three kids and it's flu season and they all need a different kind of medicine. \$20 a month might not seem like a lot of money but when you're starting with so little, you know exactly how much you can't spend.*

Each eligible [Ontario Works] participant, spouse and dependant is provided with drug coverage each month of qualifying assistance. Health coverage is limited to items covered by the Ontario Drug Benefit plan.

Source: Government of Ontario 1998, 7

*I want to go back to university at some point or even college just to get back into my field. I wanted to get into the Ontario Student Assistant Program but I would be in debt until the day I die. Finding employment and getting a part-time job is there, you just have to take what you can. Further education is an issue to getting better full-time jobs.*

*Child care is also a barrier. Most offices do not have a day care so there's that type of barrier, but I think that's more an issue with being a single parent. If you're a single parent, the kids are going to have days when they are sick and they can't go to school. That's going to be a problem when I'm full-time.*

*I think Halton doesn't recognize its poverty problem. I think a lot of politicians refuse to take off their rose-coloured glasses. I think they like how Halton is stereotyped so that if you don't discuss it [poverty] or don't deal with it, it's not there. I think that they do not recognize that there is poverty in Halton and that some of the kids don't have enough to eat. I'd like to give politicians what I live on for a month and see if they can do it. I was also raised having everything. I saw myself having a very good job, living a very successful life. That's how I envisioned things. But now, when we run out of milk, I don't go up to the store; we don't drink milk for the rest of the week.*

*I think we are viewed as... I don't think I can find a word low enough, we're belittled. We are made to feel that our views really don't matter. I mean, just look at the Provincial government. The first thing is the National Child Benefit Supplement deduction- give it back. Why are they giving us the cheque with the baby bonus and social services taking it away? It cost them more in paperwork to do that. Maybe we're going to spend \$200 on some drugs but most of the people will put it toward clothes on their children. Look at the [social assistance] cuts in 1995-the poor are getting poorer. We are living in a two-class society where we don't count. I know a lot of people on the system and there are a lot of people on the system because of their situation and everyone's situation is different. If I hadn't gone on the system, we would have been on the street.*

*I think they are going the wrong way about things. I think there are a lot of things the community can do, like food donations, but I think it should be up to the government. The government should take responsibility. The government should stop the cutbacks. If anything, they should give us at least a cost of living increase every year. Asking for the cost of living is not asking for too much. It's not going to make us rich.*



*My message to people is that anyone can end up in this situation, you don't necessarily have to be born into a situation of poverty, and a lot of people are too closed minded to see that. You don't know what's going to happen to you down the road. Your life is not guaranteed; therefore, do not judge people on social assistance.*

***Keith's Story: Unemployment***

Keith is 37 years old and has lived in Halton all his life. Keith was married for 4 years and has been divorced for 6 years. He has two children, both live with their mother and are at school. Keith considers himself "fairly well educated" but finds the job market to be unstable and as a result leads a very insecure financial life. Keith is presently unemployed and looking for work.

I've worked in the restaurant field and the service field most of my life. I took one year at University where I was doing business administration. Then, I went to Sheridan College for two years, completing a business course. My work history is mainly in the food industry. I have been assistant manager at a restaurant and I have supervised and managed people.

I used to consider myself becoming one of the 'jet-set'. I could see myself owning a business and that I wouldn't have to worry about anything. That was at 18, but then reality kind of shows up. I always thought things might get tough. I always thought that there would be good times and bad times. Right now, I can't get much closer to the bottom.

My last job was at a bakery. I was let go by them, so I'm currently looking for a position. Since February, I have been without a job. I can't say I have education needs. I feel I'm fairly well educated, but I need employment. Sometimes it's not even a case of education or experience, it's just a chance to prove yourself. Then, sometimes you have the experience but not the education.

I would like a position that would challenge my mind. I have back problems so I'm not in a position to do repetitive movements or heavy lifting. I really

should see the doctor more often about it. There are painkillers I should be on but I can't afford them, they are \$60 a pop. I don't have medical coverage so I just deal with the pain.

I've been on unemployment insurance before but that only pays a minimum of weeks. I've also been on welfare before. At one time, I was on the

In February 2001 there were 5,388 employment insurance claims in Halton.

*Source: Human Resources Development Canada*

system for two years. I think they should offer better employment services and improve education services for people on welfare. You can't say to someone who is interested in education or training, 'sorry, but you can't do it, it costs too much money'. Yes, it might cost more money right now, but two years down the road that person will be working and paying more back in taxes. We need a better system.

Minimum wage is also an issue. They froze minimum wage years ago. Everything is going up but minimum wage. If I were only earning minimum wage all my money would go on rent, there would be no money for anything else. A person on minimum wage cannot afford to pay \$800 - \$900 a month for a two-bedroom apartment. Especially with gas prices and transportation costs. We are forcing all the people out of Halton who are making minimum wage. Then all the rich people will not be able to buy their coffee in the morning or have their gas filled up because there will be nobody that can afford to work [minimum wage jobs] here. If I moved to Hamilton, which I'm thinking about, I'm going to try and find a job in Hamilton. To come back and forth to Halton would not make economical sense.

My largest expenses are rent, child support, then, food. I've been in this townhouse for six years almost seven years. My neighbourhood is not the greatest. The units were built in 1960's, so they are 30 years old, and lots of repairs need to be done. There is also a crime element within the area. It was something I could afford but costs keep going up, my rent, for example, started off at \$740, now it is \$860 a month. Now, I have to rent my house out to other people. At present, I have two roommates. It is an intrusion of privacy but you do what you have to do.

For food, its what anybody gives me, and the food bank. I used the food bank yesterday. You are given no fresh food, no vouchers, no fresh milk, and no fresh meat in some

Each month in 1999, an average of 3,280 parents, children and single people used one of the eleven food banks in Halton.

*Source: Halton Social Planning Council 2000a, 7*

Halton food banks. I've used one in Halton and you get vouchers for milk and meat. But at some, unfortunately, you do not. What the food bank gives you has to last you a month and it only lasts a week, if you're lucky. I try not to use the food bank unless it's absolutely necessary. I felt like more of a convict than a person in need. I survive thanks to my friends. If it were not for them I haven't the foggiest how I would manage. I would probably be living in my car.

For transportation, I have an old car. If I didn't have a car I would be relying on other people or waiting for a bus. If I have to go somewhere, I make sure I am going to three or four different places because of the cost of gas right now. Public transportation could be a lot better. When I was growing up they [the buses] ran every 20 minutes and 15 minutes but they made cuts and now

they are every half hour or hour. Also, if you were going into Toronto and you already had your train ticket, you showed your ticket on the bus for the Go train and there was no charge for the bus, but then they cut that out.

I think that something needs to be done about housing. Affordable housing is definitely an issue in Halton. They would like to get me out of my housing complex. They want everybody out who is paying under \$950 a month. Because once they get you out they can increase the rent and rent it for at least \$1,000. I believe that the government should cap rentals and say that it's enough guys. We need to run things different.

I think local government first of all needs to recognize the fact we do have people living in Halton who live in poverty. It's not right. Everybody is created equal and I think our government should treat us equally. We used to have a mandate to eliminate child poverty by the year 2000. This did not happen. The people who I feel need the help are children and people in low income situations. This country has moved into a two tiered situation; a lot more that it ever was before. Sometimes I feel Harris would love to be another state of the US. Business can help. They can hire from within the community. Retrain the people that are in the community. You help the people in your own backyard.

The community needs to recognize that poverty exists. People need to realize that it is out there and not deny it. For that to happen maybe a dose of reality is needed. I believe studies like this may cause people to think about that.

***Ian's Story: Underemployment***

Ian grew up in Halton with his parents and had what he called a “typical youth”. At twenty-four years of age, he has completed university and obtained his degree from McMaster University. However, Ian is finding it difficult to survive on his own. He cannot find a full-time job and works part-time in Halton as a general labourer. Unable to afford the high costs of rent in Halton, Ian has been forced to live in Hamilton.

**I can't find any full-time work using my degree. I have my degree in environmental studies. There are lots of casual jobs available and low paying jobs. I worked as a waiter for a while. But to find a full-time job in my field has been impossible, they want people with experience. So I do general labour jobs to get by and I help out on a farm in the summer. My income is sporadic, on average I get about \$1,000 a month. I have been on Employment Insurance. It helped at the time with money but not to get a better job or career.**

**My main expense is rent. I share a house with two others in Hamilton. Even though my family and friends are not in this area, I have to live in Hamilton because of expenses and lack of money. Still, I spend about**

**65% of my income on rent. I have no car, no transportation. I ride a bicycle to work. To save money, I buy in large quantities, buy things in season, use food clubs and participate in social meals with friends.**

**I am very limited by money, especially for travel. I have to get rides from friends sometimes. I have no medical or dental coverage. If there is an emergency, I would have to ask family and friends for help, otherwise I**

The average monthly rent for a one-bedroom, two-bedroom and three-bedroom apartment in Halton is \$784, \$899 and \$1,048 respectively.

*Source: Canada Mortgage and Housing Corporation, 2000, Oct.*

wouldn't be able to pay to be treated. I already have dental work that is not being taken care of.

Affordable housing is an issue in Halton. It is difficult to live near work because of the rents in Halton, especially, if you have kids and need more space. Transportation is also an issue. I ride my bicycle because public transportation costs keep going up and routes cut. There should be provincial and federal funding to make public transportation more affordable and more convenient.

Youth [aged 15 to 24] unemployment rates increased from 9.3% (3,145 youth) in 1986 to 13.3% (3,985 youth) in 1996. This is higher than the percentage for the total population 15 years of age and over at 5.5% but lower than the percentage of unemployed youth in Ontario, which is 17.8% in 1996.

*Source: Halton Social Planning Council,  
Halton Social Profile 1999b, 15*

The main problem is that the government has a business agenda. They are not interested in creating jobs –full-time, good paying jobs. I have the education but I don't have the job experience companies want. How can I get experience when there are no entry-level jobs for good positions? In general I think

we need to raise awareness. People should get more involved in their community. Get to know your community and talk to other people. Hopefully this report will make more people take an interest in what is happening in their own community.

### ***Louise's Story: Ontario Works – Adequacy of Income***

Louise is 63 years old and has lived in Halton for 15 years. She has worked most of her life, mainly in offices, but since being laid off at 52 years old, she has been on Social Assistance. Despite having to constantly search for work as a requirement of Ontario Works, Louise feels her age is her biggest disadvantage and that she will never be employable again. "Who will hire me at my age, when they can get 25 year old University graduates?" she asks. Louise feels social assistance amounts are inadequate to live on, especially for seniors.

*Years ago I went to Business School and graduated. I used to be an executive assistant in sales and I've trained other people in sales. I have lots of experience in office work but at 60 years old who would hire me?*

*My problems are financial, worrying about how I'm going to survive. I'm on Social Assistance and after rent is paid, I only have \$150 a month to live on. I used to get \$520*

The maximum monthly allowance (including both the shelter and basic needs allowances) for a single person on Ontario Works is \$520 a month or \$6,240 a year. This is \$8,373 a year below the 1999 low income cut-off for a single person in Halton of \$14,613.

*Source: Halton Regional Municipality, Social and Community Services Dept., 2000 and Statistics Canada*

*before moving in here. This is the maximum you can get. It was lowered because I'm living in a geared-to-income building. This is the only apartment that I have had on my own and I can only afford it because it's subsidized. In the past I've always lived with someone and had to share because I could not afford the rent.*



*I feel like I miss out on everything. I can't go anywhere. I can't do anything. It's completely demoralizing. It feels completely and utterly hopeless, and that's the way I feel. I go to the food bank, but they don't have fresh foods and it's very demeaning. I have gone without food or I just eat toast or something. Sometimes I'm too depressed to be bothered with food. It doesn't matter what education or training you've got. No one would hire me in my 60's.*

*Never in a million years did I think I would be in this financial situation. When I was young and working I didn't think it could happen. I thought I would be comfortable. But it did not end up that way because of the choices I made. My health is also a problem. It goes up and down. I have a back injury, which will be with me forever.*

Before the [1998] implementation of Ontario Works, people on social assistance aged 60-64 fell under the Family Benefits Assistance program and were considered to be 'unemployable'... therefore, exempted from job search requirements. Under the new legislation people between the ages of 60 to 65... must participate in the mandatory activities: Employment support, Community Participation and Employment Placement.

Source: Halton Social Planning Council 1998b, Sec. 6, 1

*Job readiness programs were helpful but they don't provide jobs. They tell you it will lead to a job but nobody would hire you because you're 50 or 60. They try to tell you in your 50's and 60's there are jobs out there, but where? I went for an interview and the guy*

*said, "This is for somebody younger". I couldn't believe it.*

*Changes need to be made at the government level. They should work together with businesses on job creation. It's ridiculous what Harris is trying to do with social assistance. They need to give people enough money to live a reasonably good life. They should not allow people to live below the poverty level. There isn't enough to pay for everything. I fear I will end up living on the street. But I will not be on the streets. I will do away with myself first. People need to recognize that poverty exists and do something about it.*

Additional public policy concerns arise from the extent to which job displacement affects older workers who are more vulnerable in the labour market than younger workers. For some time, it has been recognized that while younger workers are more susceptible to losing their jobs, older workers have a more difficult time, once displaced, in the labour market.

**Sarah's Story: Ontario Works - Community Placements**

Sarah moved to Halton in 1987 with her two children and husband of eleven years. She has a diploma in design and art and is hoping to complete an Early Childhood Education Course that she started at Sheridan College in 1988. She has been divorced for five years and her two children now go to school.

*For eleven years I worked and my husband worked. He earned \$45,000 a year. I took an Early Childhood Education program at Sheridan. I was almost finished, but my husband didn't want me to finish the course. He thought I should stay home and look after our children.*

*My husband didn't leave me; he just hit me. So I left him -that takes a lot of courage. I went to a shelter. I was lucky. I was only on a waiting list for housing for five months and then I came here to this apartment- it is subsidized. I had visited a few apartments but they were so bad, so dirty. The Rape Crisis Centre really helped me find a place; they did a lot for me. I didn't know I would end up like this.*

The use of emergency shelters has increased. One family per day was turned away from Halton Women's Place in 1999 and the number of calls to the Halton Rape Crisis Centre increased from 50 in 1989 to 2,774 in 1999 without a funding increase.

Source: Halton Social Planning Council 2000a, 9

*I get \$656 a month from Ontario Works - it's not much. Nearly all of it goes on rent, clothes and food. The children need money all the time for school expenses, clothes for gym, if you don't have the clothes you can't join in the class. I have to be very careful with my money. Eighty percent of my income goes on basic needs and my ex-husband gets away not paying his child support.*

*I can't save any money, I don't smoke cigarettes and I don't drink alcohol. I just have enough for the basics. I try my best. I know my ex was very abusive, but at least we had money and went on vacation. Now I can't afford to go anywhere. I try to budget and be careful. I don't want to go to a food bank; there are more needy people than me. I need help, though, especially in June and July when the children are home and they eat more. When you don't have much you go to the food bank and they are nice.*

*My problem is I need a job. I have some education but I have to finish two courses for my Early Childhood Education Diploma. I paid for all my courses from my own pocket. I am always looking for a job and I give my resume everywhere I go. Hopefully something will come along.*

*I would like to have a job. We miss out on a lot of things and we are always under pressure. I need to finish my courses first to get a job, but I can't afford it. I'm always worried about my future. What will happen to me or to my children? Hopefully, I can get a job. I would like to have a job in my field and get ahead.*

*With Ontario Works I did some job readiness programs. I went for my training and they set me up for the programs they thought I needed. I did three community placements. I didn't get a job. I try to get a job. I get lots of pressure from my social worker to get a job. I did one year of*

The community participation program is a mandatory component of Ontario Works. It requires recipients of Ontario Works income to participate in performing community service (work without pay) in public or non-profit organizations for a maximum of 70 hours per month. This activity is often referred to as 'workfare'.

Source: Halton Social Planning Council 1998b, Sec. 2, 1

*community placement in a day care centre. I learned a lot, but I wish they gave me a job. Because of lack of money they couldn't hire me for a paying job. It could be a good program if you get a job or if they help you take further education courses.*

*I feel further education is an issue for getting a better job. Certainly, that's why I enrolled in College. Another barrier is the lack of jobs that pay the higher wages. I was paid \$10.00 an hour for three weeks and that was good but \$7.00 an hour is too little to support a family. The other main need is for government to increase social assistance allowances. Why do they make people go through such financial hardship? Maybe they think we will work harder to get ahead. We also need stricter rules so that people like my husband have to pay what they should. I know he has money and they say he has to pay, but he doesn't.*

*My message to other women in abusive relationships that might read this story is never give up. Go for it. If you are in an abusive relationship get out. It's hard but you can survive. Your children will gain in the long run. It's good to have a father for your children, but not an abusive one. My message is 'Please don't stay, thinking he'll change. He will never change'.*

*To other people reading this -everybody has their own problems but if they could recognize someone like me is trying to do the best they can. I am trying.*

*I feel very good about this interview. It's good to talk about everything. It makes me realize I've achieved a lot in the last 5 years. I've learned a lot. I have survived!*

**Emma's Story: Ontario Works - Training/Work Experience**

Emma was born 1958 in Toronto and she has lived in Halton on and off since she was three years old. She quit school at Grade 9 but returned as an adult and completed her diploma. Emma has very limited work experience. She has worked "a little bit at McDonalds and stuff like that." Emma fills her time with volunteer work for a non-profit agency in the community. Emma identifies her problem in finding employment not only as a lack of work experience but also a lack of skills. She is very articulate about the supports that poor people need.

*I have a 19-year-old daughter and 15-year-old son. My daughter does not live with me. I'm on Ontario Works and I get \$655.00 per month. I've always been in the financial situation I'm in today. I quit school too young and it was downhill from there.*

*I'm a quick learner so it isn't that I can't learn anything. I do have my high school diploma. I did work for 4 months last year in 1999. I worked in a variety store but I was laid off when the business*

*was sold. The problem is I have no training at all. The prerequisite for all jobs now is you need to have employment experience and a course of some sort. I've done lots of job readiness programs. I've been to Focus for Change and Skills Testing and stuff like that. I learned a lot of things that I'm good at and the counsellors were really great but it didn't lead to a job.*

The Employment Support Program [of Ontario Works] is intended to assist recipients to become job ready... These supports may include sessions on job search techniques, workshops on resume writing skills, and basic education and training.

Source: Halton Social Planning Council 1998. Sec. 2.1

*My son misses out. We never eat a healthy diet with lots of fruit and vegetables. I can't afford them. By the time you pay for meat and potatoes, even Kraft dinner is expensive. I buy food in bulk, cook it and freeze it. I buy things on sale and I go to Food Banks. I just have a fear of not having enough food for my son to eat. It does not bother me but I don't want to come to the point where I don't have any food for him. I always put my kids first. I have hope for my kids' lives but not for my own.*

*I've been in subsidised housing for 15 years. Before then, I was living with my mom for support. I moved in with my mom because I was living on the streets in Hamilton. I'm in a two-bedroom unit now. I feel it is very adequate but I think that the way they calculate the rent should be changed. They take gross income and not net. Gross income is before taxes. It should be calculated on money that goes into our pockets- the net.*

*I'd like to see a lot of other changes. The number one priority should be giving us more money. They should give us the 21% the provincial government took off us. I'd like to see the government taking care of children. I'd like them to give the baby bonus money*

The Federal Government has increased the amount low-income families receive with the National Child Tax Benefit Supplement; however, families in Ontario and Halton on social assistance, who are among the poorest of the poor, have the amount deducted from their social assistance benefit cheques.

Source: Halton Social Planning Council 2000a, 9

*[the National Child Tax Benefit Supplement] back. The Canadian government gives low-income people money to help but the Provincial and local governments take it away from people on Ontario Works. So it's not helping anyone to get out of poverty. It doesn't make sense.*

*I don't know what they're spending that money on. I guess roads. The water mains are being replaced, and they do need to be replaced, but that doesn't help people that are starving. We should get enough [money] to put us above the poverty level. People that are working at McDonalds are still working below the poverty line. That's not right.*

*There isn't enough affordable housing. There are a lot of people who are the working poor, not on the system, and they have problems meeting the rent. I don't know what's going to happen to housing because it's being taken over by regional government and it used to be provincial. A lot of changes are going to be happening. Halton is a rich, affluent region but they need more affordable housing. Some people can't afford \$1000 a month rent. Affordable housing is a major issue. The number two priority should be more subsidised housing units for people. They do need more subsidised housing for those that do not have it. It's too hard for all the people, especially when they have to pay a thousand dollars in rent and they're not getting a thousand dollars.*



*Then they need to deal with our education needs. I go out and apply for a job but I'm being told, no, I'm too old or I don't have enough skills. I know I can do whatever I want to do because I'm smart enough to do it but people are saying no. They're not going to give me the job. They want people with*

Access to training has become more individualized and market-based, providing short-term interventions usually lasting one day or even less... As the burden of tuition and related costs is shifted to individual participants, agencies are concerned about the likely impact on women and visible minorities.

Source: Advocates for Community-based Training and Education for Women 2000, 3

*university diplomas and there are a lot of other people out there that could probably do the job without university degrees. Higher education should be provided for anyone who is poor and wants it. There is Ontario Student Assistance Program coverage but you have to pay*

*it all back. There are no grants anymore for education and that's not right. I have to have some training of some sort. I'd really like to learn more skills but further education and training costs money.*

*Another thing is health care. They give me drug benefits, but no dental. I have lots of dental problems. I have a partial plate that is coming out. It's broken due to wear and tear and it needs to be replaced. On Family Benefits*

A delivery agent [the municipality] **may**, pay or provide one or more of the benefits... the benefits are the following:

- 1) The cost of dental services
- 2) The cost of one or more prosthetic appliances, including eye-glasses
- 3) The cost of vocational training and retraining...

Source: The Government of Ontario 1998. 5

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*Allowance they used to give a dental card, now you don't get it. They should give us a dental card back. Coverage now is only emergency for parents and for families on Ontario Works. It's nothing more, just emergency. So I suffer with the pain.*

*Attitudes and perceptions need to change. I think that there is a stigma that people on welfare are lazy good for nothing people. That's not a true picture. When I talk to someone and they say, "Well, what do you do with your time?" I tell people, "I don't sit on my butt, watch TV and drink beer and do drugs all day. I don't work but I volunteer a lot." We are out there in the community and people don't know who we are, but we are there and some of us are doing a lot of community work. I want people to know it. We need to change opinions. The perceptions of the poor have to change.*

### **Irene's Story: Ontario Works - Retraining**

Irene has lived in Halton for eight years and is divorced with four children, two of which still live at home. Irene has a part-time cleaning job and receives an additional income supplement or 'top-up' from Ontario Works. Irene has a College diploma in administration but realizes her skills need upgrading for today's job market and would like to retrain. Unfortunately, this option is not available to her.

*I came to Toronto, Ontario for a job with a Credit Union, then I worked at Canadian Tire and then at a restaurant. I now work at a retirement home, cleaning. I work part-time and my income goes up and down depending on the hours I work each week. I submit my income to social assistance and they top it up. Social assistance does not give you a lot. I only received \$179 [top up] last month. Altogether I get about \$1,000 a month. It's not enough money to live on. I feel trapped, not able to do anything or go anywhere, and no money.*

*I graduated from college 15 years ago but most of what I learned needs to be upgraded, especially in computers. I would prefer to work in an office, but I don't have updated computer skills. I get so tired doing cleaning jobs but I'm cleaning because it's money. What other jobs are out there with my skills? I would like to upgrade and take computer courses such as Excel or an accounting program. Cost is a problem. The courses are so expensive. I can't afford it and they are not provided on Ontario Works.*

*Training for a better job, making a decent living would improve my situation. With the new Workfare they want you to volunteer. That's a joke. How can*

*anybody get job experience doing basically nothing? On Workfare they offered me a dishwashing job- can you believe that? Like that would really help. It's not learning new skills. It's not training people to get a better job. With 'Bridge to Success' [an Ontario Works employment support program] I made some very good friends and it helped with resume writing but it didn't give me a job. We need more training and opportunities for people to get off the system and get better jobs.*

*Nobody enjoys being on the system. It's not easy. It's so expensive to live. My main expense is rent and bills. I live in government housing. I could not afford the high rents of private housing. There are a lot of people in my situation. In my opinion I will never get out of Halton subsidized housing unless I get a job with good money. After I pay all my bills there's no money left. I usually buy no name products, or cook large proportions and freeze them. I also buy items on sale. I have no car so whenever we need groceries we either all have to go and carry 3-4 bags each or I have to go every day. I can't buy a week of groceries and bring it all home on the bus. I have used a food bank. It's embarrassing. You feel degraded and it lowers your self-esteem. I need daily things, bread, milk, fruits and vegetables. You don't get them at the food bank. I need items that we use every day not just soup and beans, which you get, from the food bank. I do like beans; I do like soup, but not every day.*

*I never thought in my wildest dreams that I would be in this situation. I thought things would get better. When you live in poverty you give up hope,*

*you get into a rut. I fear that things will never get any better than they are now.*

*I don't like how some people judge other people because they are different. If you live on social assistance they look down on you. If they are shabby with long hair and kind of look very poor, they tend to talk about them - poor bashing. A lot of people think that people living in Halton Housing are welfare bums -drinking beer and doing drugs -which is wrong. It's bad enough that you're on social assistance not to have to deal with the attitude of other people. They make you feel more helpless and more defeated. It makes you feel worse than you already feel.*

*All the government cares about is numbers. They just want me off the system doing any kind of job, even if I have to suffer doing it, but they [the government] don't care they just want people off the system. Don't get me wrong, that's what I want. But what are these people doing [that leave the system]? Where are these people working? They are still poor. Government just wants you doing anything. In my opinion, the government thinks as long as I work they don't give a dam if I have to suffer. We need to train people so they can get good jobs with good money.*

Although the Social Assistance and Employment Assistance caseload has decreased, the number of families living in poverty has increased 80%, from 3,975 in 1986 to 7,140 in 1996.

Source: Halton Social Planning Council 2000a, 7

*The community needs to understand and not to judge people by their outside appearances. A lot of people are really trying. But we need more training, to have better opportunities and better jobs.*

**Wayne's Story: Ontario Disability Support Program**

Wayne was born in Montreal and lived there most of his life. When he was 50 years old, he came to live in Halton. Having no living relatives, he moved to Halton to be near a close friend and his goddaughter. He spent the main part of his life working for a bookstore but now Wayne is unable to work and is on the Ontario Disability Support Program.

*I am currently not working. I have a degree in hospitality management and I have also have a degree in photography. I did photography for part of my life and I spent over 20 years working for a bookstore. After several years living in Halton, I was diagnosed with depression. I applied for social assistance and I had to start out on Ontario Works while I applied for Ontario Disability Support.*

*Now I am on Ontario Disability Support. I get \$930 a month and that includes my rent allowance and my basic allowance. I was on Ontario Works for about one year before getting on to disability. At that point in time things were very very difficult because the maximum [allowance] on Ontario Works is only \$520 a month. During that time it was very difficult to live. After rent and insurance, I barely had \$20 left over for food and everything else. How is anyone supposed to live on only \$520 a month! I did survive-but only thanks to friends and neighbours.*

*At present I share a townhouse. We have 4 people in the house including a single mother with a teenager. Probably 80% of my income goes on bills, like utilities, and the rent, of course. Those are the two main ones. The townhouse is in a complex made up of poor or working poor people. A lot of the housing here is in poor repair, but it was within my ability to pay.*

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*Affordable housing in Halton is definitely an issue. A single person who is only getting \$520 is not really able to afford anything other than shared housing or a room.*

*I manage not too bad, thanks to the other people in the house and friends who do provide the extra food and also due to my use of the food banks. I use the food bank fairly regularly and my experience with people at the food bank has always been extremely good. In the most part, I have been fairly lucky.*

*Right now, with my disability, it would be extremely difficult for me to work, but I have talked to people at disability and they do provide help at setting up a business of your own or to give you training, so that might work out in the future. I have been putting my time to fairly good use, volunteering and trying to make a little bit of difference in the community and trying to help others.*

*I have found that there is an awful lot of disrespect for the poor within the community and that people think if you're poor, you're not really somebody to be associated with, you're an outcast. There is still a lot of poor bashing within the community and that comes from the general public. This government, however, has been the worst culprit in poor bashing. I think it would be a good idea for them to find out for themselves what it is like to be poor and live on \$520 a month. Then see if their attitudes change.*



*The main thing that I'd like to see changed would be more subsidized housing. Subsidized housing is not adequate and from what I have been hearing the quick list is 3 years and the normal list it up to 5 years. The community really needs to get more subsidized housing to cut down on the waiting list. I would like to see the government start building more subsidized housing.*

The proportion of renters in Halton paying more than one-third of their income on shelter increased from 22% in 1986 to 38% in 1996.

Source: Halton Social Planning Council 2000a, 8

*Another thing I would like to see is for the government to give back all the cutbacks they have taken away. I also think that they should offer a lot of the services for people that are on welfare to the people who are working poor. Because if the working people could get some of the services that are offered to people on welfare, it may be a good incentive to get people to work. If people are worse off when they are working than when they are on welfare, what incentive is there for them?*

*I would like to see a lot more people that are in poverty put a little bit of their time towards advocacy - to show that we are willing to work to help ourselves. But we need the support of the government as well. The community needs to band together to press the government into seeing the needs of the people within their community. That is the only way that anything is going to get done. We cannot act as single people; we have to act as a group.*

### **Sue and Tim's Story: Long Term Disability**

Sue and Tim were like many other families in Halton. Good jobs, well educated, fairly well off financially, a nice house, two cars, dined out regularly. Overall, they saw good prospects for themselves and their three children, until the unforeseen happened.

*My husband is 44 years old and I'm 51. We have three children - the oldest girl is in high school and the younger ones in elementary school. We have lived in Halton since 1990 when my husband was transferred with his job to Toronto. My husband and I worked with CN rail in Montreal for 19 years and 13 years respectively.*

*When we were transferred to Toronto I stayed home to look after our two children and I was expecting our third. However, shortly after we moved, my husband became sick. No one has been able to pinpoint what the problem is but it's a back problem. He was laid off work and has been on long-term disability from the company since 1991. From the Long Term Disability Insurance we get \$1,450 a month and whatever I can make working.*

*While my husband has been sick, I have worked. I have done temporary work with Kelly Girl. I worked as a secretary as I can type and I do basic word processing. I have a B.A. in Sociology but without practical experience my degree is useless. I am currently working with the School Board as a supply instructional assistant. I like what I'm doing, but it's not full-time.*

*The main portion of our income goes on basic needs. We have very little extra. The main expenses are the mortgage, hydro and food. With a family of five, food is a big expense. We buy the food monthly and get all the flyers to see what's on sale. We make a list*

*and a plan trying to save gas to get the best deals. We also use coupons. We don't buy luxuries and we buy in the cheaper stores. We only eat bananas, apples and grapes when they are on sale. The kids ask for different items, Oreos, but you have to say 'no'. I'm sick of saying 'no'. I have gone to food banks occasionally. I feel guilty going because I think that people on welfare are worse off than us. It never even entered our minds that we would ever be in this situation.*

*For clothing we go to Amity or the Free Store. We're lucky, we get hand-me-downs from the neighbours. School uniforms are a big problem. They are very expensive. Another cost is dental care. My children need braces. I feel badly because I haven't been able to get them. The medical plan insurance does cover braces but they only pay \$1,000 per child, but the cost of braces is \$3,000 to \$4,000. We can't afford it. I feel guilty, but what can I do?*

*The hardest thing is always being tired. I have to take care of the kids at the same time as work. My husband is not well enough to take care of them. I come home from work, make supper, do homework and do laundry. By that time it's time for bed. In the summer when the school is out we try to go somewhere, but being low income it's difficult. My youngest daughter is in Girl Guides. It is only \$28 so that we can manage. Cubs is very expensive though, it's up to over \$100 and we still have to pay for trips on top. I feel I'm always saying no when the kids ask to go to different places. I hate saying no. We don't go out as a family. We can't go to the water park, we can't go to Canada's Wonderland like other families, we can't even go to the movies.*

*We make great use of free recreation services. The library is good. We make tremendous use of the library, especially the videos - they are free. We go to Beachways Park - some days are free swim days so we make use of that. We used to go swimming to Mountainside pool but four years ago, from one season to the next, there was a price increase of 300% for admittance to the pool. I was astounded. Tansley Woods is really nice but it costs money. I don't know why they can't have subsidized programs for low income families. Organized sports are also too expensive. My son would like tennis lessons, my youngest daughter would like to go to dancing, but all I can say is 'Not right now.' It would be nice if these classes could be offered at discounted prices.*

In 2001, it costs \$40 a month for an adult membership or \$22 for a child membership at the YMCA in Burlington and \$31 a month for an adult membership or \$22 for a child membership in Oakville.

Source: YMCA of Burlington and  
YMCA of Oakville, 2001

*We live with constant fear when every year we have to qualify for disability for the insurance company. Once a year my husband has a physical to see if he is still eligible for disability. There is always the fear that we will not be approved for some reason. They always seem to be looking for reasons to disqualify you. It is so stressful. On top of that is always the fear that my husband could get worse.*

*We did not think we would ever be in this financial situation today. When we were first married we both worked for CN - a good paying company. We both made good salaries and were both working our way up. We had a lovely home. We never thought we would end up like this. He was very capable, energetic and hard*

*working. We didn't feel rich but compared to now we didn't realize how lucky we were. We didn't see it coming at all.*

*It would improve our financial situation if I could get a full-time permanent job but it's hard at my age to compete for jobs. Computer courses would help because I only know the basics and technology has really changed. That would help our situation but they cost money and take time.*

*I feel the number one priority for the government should be affordable housing and raising the welfare rates. Although I wasn't on welfare myself, you empathize with those who are living on welfare when you're on a low income yourself. I would like to see the government not only increase welfare rates to the previous level but to a decent level. Affordable housing is also important. Income and affordable housing go hand in hand. If the government cannot build more subsidized housing, then why don't they subsidize some spots in regular housing so people can afford it?*

*I think we need to make the community aware of these problems. The Halton Anti Poverty Coalition is trying to make changes but it's hard to get people to understand or help. People are so involved in their day-to-day work of raising their own family. The government and those that make decisions really don't care about issues if its not affecting them personally. They don't care enough to make it a priority. Sometimes if you have enough money you don't think about what it's like to live on a low income. It doesn't even cross your mind.*

*My message for people is for them to imagine their own budget on a lower income than what they have. Then more people might*

*realize how difficult it is for some families. People are not poor because they want to be. There is a reason - job situation, health situation, life circumstances. Look at our situation -two people had good jobs, good education, good prospects but my husband's health let him down. It can happen to anyone.*

**Richard's Story: Canada Pension and Old Age Security**

Richard was born in London, England in 1918 and has lived in Halton for 25 years. He was a mechanic in the Army for many years and then moved to Halton where he continued to work as a mechanic. Now at 83 years of age, Richard's retirement is not how he had imagined it to be. He lives in subsidized housing and relies solely on his pensions. He supplements his income with trips to the food bank.

*I have worked all my life from the age of 14 until I retired at 65. Actually, I worked a year after that until I was 66 years. I was a mechanic all my life. I have no disability but they tell me that I have a tired heart. At 82 years old it ought to be tired.*

*My family is very supportive and I'm friends with everyone. I'm involved all over the place doing this and that. I'm currently a student at [a local] High School where I take computer courses and have for four years. I'm a member of local community committees and I run various activities with mostly seniors in the building where I live. I also do volunteer work at a food bank. In other words, I have a busy life.*

*I am very fortunate. I am very healthy, very active. I do everything but I lead a frugal life. I get Old Age Pension [Security] and Canada Pension from working. I am lucky. At the moment, I'm getting altogether \$1,000 a month, but it gradually decreases. At least I have money for necessities, but no luxury money. Rent is \$540 a month and*

*I've got car insurance, so that's over \$600, then \$200 goes on gas. The car costs are a lot but if I didn't have the car life would be pretty grim. What's left goes on food. I don't eat out. Eating out is out of reach of the elderly. I can't afford even fish and chips and mushy peas. I like to do stuff, like go to the theatre, but there's no money to do that.*

The Old Age Security Pension (OAS) is universal for those 65 years of age and over, subject only to residence requirements. As of January to March 2001, the maximum monthly rate for OAS for a single person is \$431. OAS pensioners with little or no other income (such as private or employment pension plans) may receive a full or partial Guaranteed Income Supplement (GIS). The maximum monthly rate for GIS for a single person is \$513.

*Source: Human Resources Development Canada, 2001*

*I'm not too bad, yet because I'm in assisted housing. [In the past] I've had a few bed-sits, one room and I've shared a bathroom but it's very confining, and [there is] no privacy. I lived in three bed-sits, with just one room. I lived with my daughter for a while. I've been in this place five years. It wasn't a matter of choice. When my daughter sold her house, I was virtually on the street and that gave you priority into Halton housing. I took the first that came along. Nowadays it's a 4-year waiting list.*

*But I'll tell you; I honestly didn't think I'd be in this kind of situation. I expected to be comfortable and not have money worries. I thought that*



*when I retired, I would be living in Florida but it never happened. That's what I'd planned for my old age. But it didn't work out. My wife had Parkinson's disease and we had to give up a lot to take care of her. Now I haven't got any savings.*

As of January to March 2001, the combined maximum annual income from Old Age Security and Guaranteed Income Supplement is \$11,328. This is \$3,285 below the 1999 low income cut-off for a single person in Halton of \$14,613.

Source: Human Resources Development Canada, 2001 and Statistics Canada

*I have used food banks.*

*When I first went, it was a great help but you can only go once a month. I ended up volunteering at the food bank. There are more seniors*

*coming in, but it's hard for seniors, they lose their dignity. In some cases, they can't walk, they can't go shopping and they can't even make it to the food bank. These people [seniors] have seen tragedies. They have seen wars and lost family and now they are looked down on.*

*Harris started this ill feeling towards welfare recipients. Now they want them to take a drug test, which is more demeaning. That man is arrogant. He cannot imagine what it's like to be looking for next month's wages. Something is wrong, something is very wrong. How can anybody exist on \$500 a month? As you grow older you have more and more problems yet pensions are below the poverty line. Consumer goods go*

*up in price but seniors don't get that money and so [financially] it's a downward spiral.*

*I'm sorry to say this but in Halton, the poor are swept under the carpet. They don't want it to be known. People need to be aware of it and take steps to do something about it.*

## 6. CONCLUSION

The testimonies capture the life experiences and issues that many poor people in Halton face. One of the most predominant themes running through the stories is that the participants never expected to be poor. They tell us that poverty is not a personal choice, but rather results from a change in personal circumstance, such as unemployment, disability, abuse, low educational and inadequate skills training or the failure of the social safety net.

The following table identifies common issues in the stories and proposes changes in policy and programs that would alleviate the oppressive situations described by our witnesses.

<b>Issues: Basic Needs</b>	<b>Result</b>	<b>Policy and Program Recommendation</b>
Critical lack of affordable housing	<ul style="list-style-type: none"> <li>• Increase in homelessness and those at risk of homelessness</li> <li>• Increased stress on families</li> <li>• Increase in food bank use</li> </ul>	<ul style="list-style-type: none"> <li>• Provide more affordable housing units and housing subsidizes</li> <li>• Provide more emergency shelters, particularly for youth</li> </ul>
Inadequate supply of affordable quality child care	<ul style="list-style-type: none"> <li>• Barriers to participation in the workforce and inhibits training</li> </ul>	<ul style="list-style-type: none"> <li>• Support universal child care programs</li> </ul>
Inadequate supports for social assistance recipients and the working poor	<ul style="list-style-type: none"> <li>• Increase in poverty and its effects</li> </ul>	<ul style="list-style-type: none"> <li>• Provide more subsidizes for recreation programs, e.g., CUBs, Hockey</li> <li>• Expand dental care to all family members and cover the full cost of all medical prescriptions</li> <li>• Cover transportation costs, such as bus passes</li> </ul>

<b>Issues:</b> <b>Income Security</b>	<b>Result</b>	<b>Policy and Program Recommendation</b>
<p>Low wages</p>	<ul style="list-style-type: none"> <li>• Increase in poverty and the inability to cover the cost of living</li> <li>• Increased stress on families</li> </ul>	<ul style="list-style-type: none"> <li>• Increase minimum wage</li> </ul>
<p>Inadequate income support allowances whether Ontario Works, Ontario Disability Support Program and public/private pensions</p>	<ul style="list-style-type: none"> <li>• Increase in poverty and the inability to cover the cost of living</li> </ul>	<ul style="list-style-type: none"> <li>• Increase social assistance incomes to reflect the cost of living</li> <li>• Increase Employment Insurance payments</li> <li>• Increase the Canada Pension Plan Benefits</li> <li>• Increase other income support programs such as Old Age Security and Canadian Income Supplement</li> </ul>
<p>Lack of skills for the labour market</p>	<ul style="list-style-type: none"> <li>• Barriers for integration into the workforce</li> </ul>	<ul style="list-style-type: none"> <li>• Access to lifelong learning and skills development</li> <li>• Fund more employment training or apprenticeships in the private sector that are paid positions</li> <li>• Provide more training opportunities, particularly for skilled trades and college diplomas that reflect the current and future labour market needs</li> <li>• More gender based supports for training appropriate for the modern economy</li> </ul>

Inadequate support of the human service sector	<ul style="list-style-type: none"> <li>• An inadequate social safety net</li> <li>• Increases the vulnerabilities associated with poverty</li> </ul>	<ul style="list-style-type: none"> <li>• Adequately support human services to meet community needs</li> <li>• Continued development and support of sustainable community initiatives</li> </ul>
Programs and policies that do not address the causes of poverty	<ul style="list-style-type: none"> <li>• Increase in poverty</li> </ul>	<ul style="list-style-type: none"> <li>• Redefinition of poverty to inform policy and program frameworks for social development</li> <li>• All levels of government to develop policies and fund programs to reduce poverty</li> </ul>

Contrary to popular belief, Halton is not exempt from poverty and its destructive effects. Many of the testimonies emphasize that it was caused by systemic factors beyond the control of the individual. The evidence of these witnesses is that nobody is immune to poverty but that, once it got a hold of them, the system did not help them to escape. Communities need to develop solutions for the broken systems. Nobody is immune to poverty. These are not only interesting anecdotes but wake-up calls to Halton residents asking them to listen and join in the cry to eliminate poverty.

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