

# York Region Action on Poverty Profile

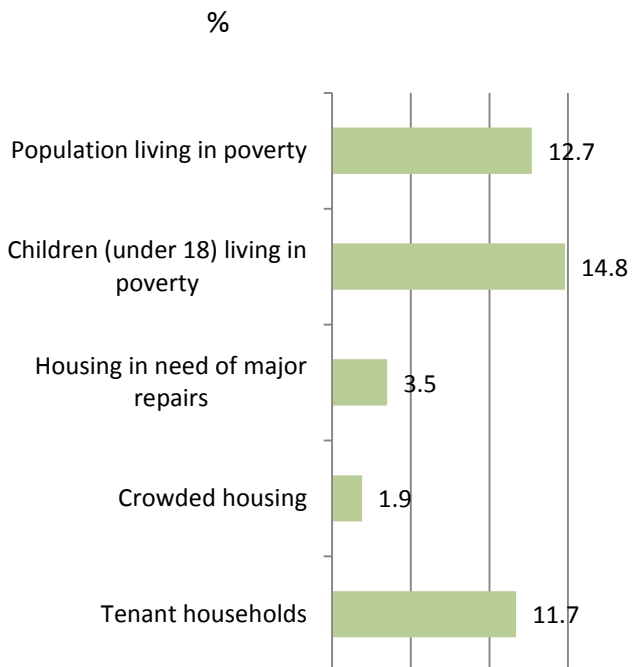


## Story Behind the Stats

While York Region had the fifth highest median family income in Canada in 2005, one in eight residents lived in low-income households in that same year. Between 2000 and 2005, York Region experienced a 55% increase in the low income population (2.5 times the % increase in the total population) at the same time that the economy experienced strong growth. While the total number of children increased by 16% between 2000 and 2005, the number of children in low income households increased by 62% to 32,477.

Our public policies profoundly shape the reality of poverty in our regional municipality. Decent and affordable housing, a strong income security system including social assistance, disability support, public pensions and employment insurance, good, living-wage jobs and protections for workers, quality, affordable child care, employment equity, and a strong settlement and social services sector to promote and support healthy communities are cornerstones to a poverty-free York Region.

## Key Figures



**1,032,524 people live in York Region\***

**112,501 residents live in poverty – 12.7%\*\***

**In one of Canada's largest and 'richest' regions, one in eight residents lives in poverty. The low-income rates in Markham, Richmond Hill, and Vaughan are higher than the provincial and national poverty averages. The Action on Poverty Riding Profiles put a local face on poverty across our region, as well as examples of how local communities and organizations are coming together to take action on poverty.**

The Action on Poverty Profile series was created with information from Social Planning Toronto, Social Planning Council of York Region, the York Region Do the Math Working Group, the Human Services Planning Board of YR – Making Ends Meet Report and the York Region ISARC Social Audit, 2010. Statistics were drawn from 2006 Census Data.

\*Most recent Census population count

\*For details on calculations and definitions, go to [www.spno.ca](http://www.spno.ca)



# Action on Poverty Riding Profiles

The Social Planning Council of York Region (SPCYR) is an independent, non-profit organization that works with community groups and organizations to raise awareness of issues contributing to poverty and to engage citizens in education, planning and community action to improve the quality of life of all residents in the Region.

The “Action on Poverty” profile series represents a joint effort on the part of Social Planning Toronto (SPT), SPCYR, and other Social Planning Councils across Ontario to create public education resources intended to raise awareness about poverty and the conditions that contribute to its growth. Each Profile contains facts and figures about poverty and the challenges being faced by various groups impacted by poverty in each of York Region’s seven provincial/federal ridings.

By highlighting the work of community groups, service providers and advocacy groups, each Profile also shows how communities are coming together to challenge poverty. These stories demonstrate the diversity that exists in anti-poverty initiatives, including systemic advocacy work and innovative community programs taking place in each community and across the region as a whole.

*We’d like to acknowledge the sources of data and examples provided in this report. Please see our final page for those acknowledgements.*

**Want to get involved?**  
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Visit our website: [www.spcyr.ca](http://www.spcyr.ca)

## How to Connect with your Elected Representatives on these Issues

Prime Minister: *Stephen Harper*, 613-992-4211, [pm@pm.gc.ca](mailto:pm@pm.gc.ca)

Ontario Premier: *Dalton McGuinty*, 416-325-3777, [dmcguinty.mpp.co@liberal.ola.org](mailto:dmcguinty.mpp.co@liberal.ola.org)

Members of Parliament: [www.parl.gc.ca/MembersOfParliament/MainMPsCompleteList.aspx](http://www.parl.gc.ca/MembersOfParliament/MainMPsCompleteList.aspx)

Members of Provincial Parliament: [www.ontla.on.ca/web/members/members\\_current.do](http://www.ontla.on.ca/web/members/members_current.do)

Chair of York Region: *Bill Fisch*, 1-877-464- 9675, [regional.chair@york.ca](mailto:regional.chair@york.ca)

York Region District School Board trustees: <http://www.yrdsb.edu.on.ca/page.cfm?id=T00000001>

York Region Catholic District School Board trustees: <http://www.ycdsb.ca/trustees/meet.htm>

# Housing, Inadequate Income and the Isolation of Poverty in York Region

**York Region has not escaped the growing inequity of income levels happening across the province and the country as a whole.** Poverty has increased in York Region with the increase in the cost of housing, the proliferation of low wage jobs, the stagnation of wages and workers' protection for middle and low income earners, and the reduction in benefits for those who are unable to work or to find work.

## Inadequate Housing

A significant contributing factor to growing poverty and the increase of individuals/families at risk for homelessness in York Region is **the complete lack and range of adequate, affordable housing options.**

Households are considered to have affordability problems if more than 30% of household income is spent on housing costs. (**Health Status Indicators Report – Public Health, York Region Community and Health Services Dept. 2007**) In York Region, 48% of renters (15,482) and 27% of homeowners spend 30% or more of their total income on housing costs – the highest rates in the GTA. (**2006 Census Data**)

- If you spend more than 50% of your gross income on housing (rent, electricity, heat and municipal services), then you are at a higher risk of homelessness. You are also at significant risk of experiencing chronic illness, depression, heart disease, diabetes and high blood pressure. **Over 22% of tenants in York Region spend more than half of their income on rent.** (**2006 Census Data**)
- People who access food banks spend, on average, 60% of their total income on housing. (**Hunger in the Midst of Prosperity Report, YRFN 2008**)
- In a review of 22 rental markets in Ontario, the highest rent increases over the last 10 years took place in York Region (**2006 Census Data**)
- **York Region has the lowest vacancy rate in the GTA.**

More people are using shelters in York Region and the demand for special purpose housing is growing. House prices are increasing; housing costs are rapidly outpacing growth in income, and the waiting for lists Rent Geared to Income housing is also getting longer. **At present the average wait time for someone on the list is around 9 years.**

## Inadequate Income

*“Income is perhaps the most important social determinant of health. Level of income shapes overall living conditions, affects psychological functioning and influences health-related behaviors such as quality of diet, extent of physical activity, tobacco use and excessive alcohol use. In Canada, income determines the quality of other social determinants of health such as food security, housing and other basic prerequisites of health.”* **Social Determinants of Health – The Canadian Facts**

**Low wage jobs and inadequate rates of social assistance were identified as the main reasons for inadequate income levels in the York Region Social Audit, 2010.** The struggle to exist on low-income has gotten worse because the cost of living has increased while the salaries and welfare rates have not kept pace proportionately. As such, social assistance rates were higher proportionally in the mid-1990s. Social assistance recipients (and people working) were, in general, better off financially 15-20 years ago than they are today. The increase in households living below the low-income cut-off went from 10% of households to 12.7% of households in York Region from 2000 – 2005, which represents an increase of 40,000 individuals.

The Human Services Planning Board Report “Making Ends Meet” demonstrates that low and moderate income populations, when combined, represent a significant portion of York Region’s residents. The Making Ends Meet data with respect to income range, based on a family of four in 2008, was as follows:

Percentage Breakdown by Population		
<b>Low Income</b>	<b>\$0-\$35,000</b>	<b>12.7 %</b>
<b>Moderate Income</b>	<b>\$35,000 - \$70,000</b>	<b>23.6%</b>
<b>High Income</b>	<b>\$70,000 +</b>	<b>63.7%</b>

*\* 36.3% of families in York Region are low-moderate income earners.*

**A 2008 Living Wage Calculation for the Toronto Area (Family of four)** requires that, in order to make ends meet, 2 parents are both working full-time (37.5 hours/week) with each making at least \$16.60 an hour. Their income would be around the \$57,400 mark after taxes and transfers (credits, benefits etc.)

- **Important to note** that the authors of “A Living Wage for Toronto” admit that the living wage analysis is “quite conservative” and that “if anything, wages need to be even higher than \$16.60 an hour...to attain a desired, decent standard of living.”
- **Also important to note** is that, while the Living Wage Analysis is based on a Family of four *renting* an apartment, affordable rental options are scarce in York Region due to the limited supply and extremely low vacancy rates (1.8% as stated in the CMHA 2010 GTA Rental Market Report)
- **As a result** many families are required to purchase their homes if they wish to live in York Region, where the average resale price of a home in York Region in 2010 was 14.4 % higher than in the GTA.

# Isolation, Indignity and Deprivation of Poverty

Given the combined impacts of low - moderate income and the absence of affordable housing options for over one third of York Region's population as of 2005, it is not a stretch to begin to understand the **various other ways that these residents are at significantly increased risk for isolation, marginalization and a range of poor health outcomes, including mental health.**

## How important is a Living Wage – to being a Person?

The authors of the living wage analysis have suggested that: *“The difference between meeting that target and falling far below is the difference between participation and marginalization. It is the difference between survival and citizenship.”*

**Families in the Low Income Group in York Region** (\$0-35,000) experience severe housing problems, have multiple human service needs requiring both prevention supports and more costly intervention services and, for many, a high risk of homelessness.

**Families in the Moderate Income Group in York Region** (\$35-70,000) experience housing affordability pressures, require extra supports and preventive supports to help make ends meet. *For many of these families a ‘Single Event’ such as losing a job can put them at imminent risk of needing more costly intervention and crisis intervention services.*

**Social Isolation .....** Social isolation is a reality for many people who are either unable to get around due to illness or disability or who don't have enough income to participate in their community, even in the simple ways that most of us take for granted. The lack of affordable public transit for individuals and families on fixed low incomes and the inadequacy of transit for people with disabilities are examples of further insults heaped upon the injury of being poor. *(The following examples were taken from the ISARC Social Audit in York Region, 2010)*

*“Stressful living conditions make it extremely hard to take up physical leisure activity or practice healthy eating habits because most of one's energy is directed towards coping with day-to-day life.”*

*“I miss being able to explore new areas. I rarely leave Markham unless Community Living goes with me because I can't get back on my own, even though I am capable of going around on my own. I am very knowledgeable about public transportation but I can't afford it so I have to walk but because of my disability I can only walk to nearby places such as the grocery store or Tim Horton's or dollar store if I have that extra toonie.”*

*“My son always ask me ‘why don't we have a car or don't go anywhere?’” Single mother of teenagers. If she has money she sometimes takes them to a movie. “I keep telling them to be patient and things will get better when I find a job.”*

# Mental Health Implications And the Stigma of Poverty

**One of the long-term costs of poverty is mental illness in its various forms. Stress and anxiety are outcomes of poverty.**

**“People who suffer from adverse social and material living conditions also experience high levels of physiological and psychological stress.** Stressful experiences arise from coping with conditions of low income, poor quality housing, food insecurity, inadequate working conditions, insecure employment, and various forms of discrimination based on Aboriginal status, disability, gender, race or culture. **The lack of supportive relationships, social isolation, and mistrust of others further increases stress.”** Not to mention the stigma that goes along with being in a low-income bracket and being treated poorly or not accepted on that basis alone.

**At the Social Audit in 2010 some of the following comments were made:**

*“I wear a hat constantly because I’m getting bald spots because of stress.”* Single mother of two young children.

*“I am in constant stress – fear of where my next rent money and food money is going to come from.”* Male, on ODSP with Post-Traumatic Stress Disorder.

*“I have worked all my life. Sitting home and watching the wall is killing me. I have had anxiety attacks so many times.”* Mother of two teenagers.

*“Uncertainty about the future raises anxiety and hopelessness that increases the level of exhaustion and makes every day coping even more difficult.”*<sup>22</sup>

*“Stressful living conditions make it extremely hard to take up physical leisure activity or practice healthy eating habits because most of one’s energy is directed towards coping with day-to-day life.”*<sup>23</sup>

*“My children get teased because they don’t have name-brand clothes. If you don’t show up Day 1 in school with such clothes then your kid is ostracized”* This coupled with the other costs of sending her girls to school led one mom of two teenage daughters to take them out and home school them

*“My kids were 13 and 14 at the time we were in a shelter and to this day they still will not talk about it. They are embarrassed and mad at having to live there. Instead of telling their friends where they were they said ‘remember when we were at our aunts.’”* Mother of one grown son and two teenage children.

## **Acknowledgements and Sources**

- **Social Planning Toronto**
- **Social Planning Council of York Region**
- **Human Services Planning Board of York Region: “Making Ends Meet” report**
- **United Way of York Region – Meeting House**
- **York Region ISARC Social Audit Report – 2010**
- **Do the Math Working Group**
- **Poverty Action Coalition for Change**
- **2006 Census Data**
- **2008 Living Wage Analysis**
- **“Social Determinants of Health – The Canadian Facts” by authors: Dennis Raphael and Julia Mikkonen**
- **York Region Food Network Hunger Reports**
- **York Region Alliance To End Homelessness**
- **The many individuals we consulted to produce the “Taking Action in ...” sections of the “Action on Poverty Profiles” across the ridings in York Region, including those who allowed us to provide their quotes for our “Stories Behind the Stats”**
- **Stories and quotes from the brave individuals who shared their very personal struggles of what it is REALLY like to live in poverty in York Region for the Social Audit in April of 2010. Their stories and real challenges continue to be put forward in an effort to make much-needed change.**