# Reducing Poverty in Dufferin County:

A PROPOSED STRATEGIC FRAMEWORK



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#### **Participating Organizations and Community Members**

County of Dufferin

Wellington-Dufferin-Guelph Public Health

Canadian Mental Health Association (CMHA)

Central West Local Health Integration Network (LHIN)

Choices Youth Shelter

Dufferin Child & Family Services

**Dufferin Board of Trade** 

Family Transition Place

Headwaters Communities in Action (HCIA)

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## **EXECUTIVE SUMMARY**

This report presents a strategic framework to guide the work of the Dufferin County Poverty Reduction Task Force over the coming years. We hope that this document will help increase community awareness and understanding about the extent and depth of poverty in Dufferin County, and will inspire community members to become involved in local poverty reduction efforts.

#### Why should we care?

Poverty costs Ontarians approximately \$32 to \$38 billion per year. This equates to between \$2,300 and \$2,900 per Ontario household per year. The cost is due to the substantial impact poverty has on our health care, social services, and criminal justice systems, as well as foregone tax revenues due to lost economic opportunities. In 2016, the County of Dufferin spent \$4.2 million on social assistance benefits alone.

The impact of poverty, however, runs much deeper than economics. Income is a key social determinant of health. Research shows a direct correlation between poverty and negative effects on one's physical and mental health status, including higher prevalence rates of chronic diseases, depression, substance abuse, and shorter life expectancy. Moreover, low-income families are much more likely to purchase food that is less nutritious, simply because that is all they can afford. Children that grow up in poverty often start school behind their peers who come from more affluent families. School readiness impacts literacy rates and educational attainment levels, which are strong predictors of future employment and earning potential. In short, poverty often begets poverty; it is a trap "that is extremely difficult to escape from.

Reducing poverty is a good economic investment, but also a complex challenge. It cannot be solved by isolated interventions or the actions of a single organization. It requires the support of all three levels of government, the engagement of citizens in creating local solutions, and a cultural shift in understanding that everyone in society benefits when no one lives in poverty.

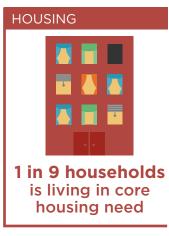
#### How many people in Dufferin County live in poverty?

There is no single or nationally accepted measure of poverty in Canada. To paint a picture of poverty in Dufferin County, this report presents an analysis of nine indicators related to the social determinants of health that reflect different dimensions of poverty. In addition to low income, these dimensions include housing, food security, health, early childhood development, education, employment, youth inactivity, and social inclusion.



















On the outside, Dufferin County appears to be a wealthy and healthy community. Income, education and employment levels are above the provincial average. But, a different picture emerges, when one begins to peel back the onion layers. According to the most current statistics, one-tenth of the population (approximately 6,000 people) is living on very low incomes. In some towns, certain population groups are at a higher risk of poverty – 1 in 4 seniors in Shelburne, and 1 in 5 children in Shelburne and Grand Valley. For these individuals, poverty in Dufferin County is a very real issue.

The income levels that Statistics Canada uses to define poverty are considered to be extremely low by many community stakeholders. The data illustrates that many residents are in fact employed and have income levels above these rates, yet are still struggling to make ends meet. Given rising house prices and limited assets (savings), many middle-income residents are at risk of becoming poor, should they suffer a job loss, major illness, or family breakdown.

#### How does poverty present itself in Dufferin County?

For the most part, poverty is "hidden" in the community. Income levels and housing prices are, in general, above the provincial average. People are reluctant to seek out services and help, including food banks, due to the stigma and shame associated with poverty. There is a lack of understanding and awareness of the extent of poverty in the community, and the resulting costs (both human and financial) on quality of life. This leads to denial, stereotypes and misconceptions about why people are poor (e.g. people are making poor choices at the grocery store versus unhealthy food is often cheaper and all that low-income families can afford).

People living in poverty are socially isolated. They live in a perpetual cycle of debt, as their day-to-day expenses always outstrip their income. They report having to prioritize one basic need over another. They struggle to pay for medications, dental care, and optical care, due to a lack of benefit coverage. Family breakdowns caused by stresses related to financial troubles are common. They cope by purchasing cheaper (less nutritious) food at the grocery store, living in cheap but unhealthy dwellings, moving often just to survive, couch surfing, and using payday loans.

#### What are the pressure points?

#### Housing

One cannot talk about poverty without talking about the cost of housing in Dufferin County. It's simple economics – the supply and mix of affordable housing options (both rental and ownership) does not match the demand. Many people moved to Dufferin County because housing prices were cheaper than across the Greater Toronto Area (GTA). Consequently, the average price of a house has skyrocketed in Orangeville, and more recently in Shelburne. There is a keen shortage of affordable rental options to accommodate seniors living on fixed incomes, young people starting their careers and newcomers, as well as low-income earners.

#### Aging in Place

As the population ages, the number of seniors living on low incomes is forecasted to grow. Many older adults do not have the necessary pensions or personal savings to carry them through the retirement years. Low-income seniors are more likely to have complex health issues and support needs, and to live alone. The absence of caregivers and family support contributes to social isolation, poor mental and physical health outcomes (e.g. self-medicating, falls, injuries, depression, etc.), and emergency room visits.

#### Social Assistance Reform

In Dufferin County, 525 households relied on Ontario Works as their source of income in 2015 - a 5% increase over the previous year. These households are living in deep poverty, as social assistance rates do not adequately cover the costs of basic needs. Community members support the need to keep improving and reforming social assistance.

#### **Precarious Employment**

The employment rates indicate that Dufferin County has a robust labour market. There is, however, a disconnect between the employment figures and the challenges many workers are facing. A high proportion of the labour force commutes (to Milton, Brampton, Mississauga) as the better paying jobs tend to be located outside of the County. Although several local employers pay rates above the mandatory minimum wage, many workers earn less than living wage rates, and are often working in short-term contract positions obtained through temporary employment and staffing agencies.

The private sector has a vested interest in local poverty reduction efforts. They struggle to recruit and maintain workers in an economic environment characterized by low unemployment rates, high housing costs, and a shortage of skilled workers. Enlisting the support, skills, knowledge, networks and resources of the local business community will be pivotal in alleviating poverty in Dufferin County.

#### **Food Security**

Increasing food costs affect low-income families disproportionately, particularly individuals receiving social assistance and seniors living on fixed incomes. Many residents and faith groups in Dufferin County are actively involved with helping out charitable food programs. These programs, however, provide a "supermarket" solution to the problem of food insecurity. They do not address the root issue, which is a lack of financial resources to buy food. There is a need to shift the mindset of the public from managing food insecurity to collectively addressing the root causes of poverty. This will require system changes through policies to support income adequacy and address the factors that limit food purchasing.

#### **Childhood Development**

It is a common mistake to assume that families living in rural communities benefit from lower costs of living. While housing prices might be cheaper, utilities can be extremely high. Transportation and food expenses are typically greater, as rural residents have fewer options than those living in urban centres. In Dufferin, for example, there is a lack of licensed childcare for children under four years of age in the northern parts of the County. Furthermore, there is a scarcity of jobs that pay sufficient wages to cover the cost of childcare.

## Recommendations for Tackling Poverty in Dufferin County

There is not one right approach to tackling poverty. The recommendations listed below, and detailed in the report, are based on lessons learned from a targeted literature review, as well as discussions with representatives of other poverty reduction initiatives across Ontario.

#### **Collective Approach**

"Collective impact" is at the core of many poverty reduction efforts in North America. It is a framework, first popularized by John Kania and Mark Kramer of the consulting firm FSG, which calls for people from multiple sectors to collaborate in a structured manner, to achieve significant and lasting social change. This approach recognizes that deeply entrenched and complex social problems like poverty cannot be solved by isolated interventions or the actions of a single organization.

There is an emerging collective in Dufferin County called "DC MOVES" - Dufferin County Managing Organizing Visualizing Engagement Strategy. DC MOVES is being spearheaded by the Dufferin County Community Services Department, in partnership with Headwaters Communities in Action (HCIA). It is recommended that DC MOVES act as the guiding coalition for poverty reduction work in Dufferin County; and that a Dufferin County Poverty Reduction Task Force (DC PTF) be formally established as one of the standing committees of DC MOVES.

#### **Common Purpose**

The role of the DC PTF would be to champion and give voice to the need for system and policy changes, in order to shift the mindset of community stakeholders from managing poverty (i.e. "supermarket" solutions like food vouchers) to collectively addressing the root causes (e.g. income security). The DC PTF would not offer programs or provide funding for direct services. Instead, it would provide opportunities for community members to engage in dialogue about the social determinants of health, and become involved in local poverty reduction efforts. Members would work collaboratively on issues involving community engagement, information sharing, policy analysis, data collection, and service integration.

#### **Team of Champions**

It is recommended that the DC PTF be comprised of 10-12 community leaders from multiple sectors and from across the County, including individuals with lived experience of poverty. Representatives should be passionate about changing the community culture around poverty, as well as committed to investing their time, skills, networks and resources in poverty reduction efforts. Individuals should also be able to commit to attend monthly meetings, for a minimum of a two-year term.

#### Sustainable Infrastructure

It is recommended that Dufferin County Community Services allocate \$50,000 - 70,000 in annual financial resources to support the work of DC MOVES, including the DC PTF. It is further recommended a new Coordinator position be established to support, guide and facilitate the work of DC MOVES, as well as the DC PTF.

#### A Proposed Strategic Framework

The strategic framework contains four components – vision, mission, priorities and actions – and is intended guide the work of the DC PTF. The vision statement serves as the overarching goal for the community with respect to poverty reduction efforts. The mission statement defines the core purpose of the DC PTF. The community priorities are the "hot button" issues that the DC PTF will be focusing on addressing over the next 3-5 years. The actions describe the series of activities that the DC PTF will be undertaking, in order to accomplish its mission.

## VISION

Every resident of Dufferin County will have the opportunity to realize his/her potential, and live in a prosperous and healthy community, free of poverty.

## **MISSION**

A collaborative of residents, businesses, and human service providers who are working together to improve the quality of life of Dufferin residents who are experiencing economic hardship.

# COMMUNITY ACTIONS



- Engaging stakeholders
- Shifting attitudes
- O Decoding policy
- Enabling low-income households to have better financial outcomes
- Improving access to programs and services
- Tracking progress



## 1. INTRODUCTION

Poverty costs Ontarians approximately \$32 to \$38 billion per year.<sup>1</sup> This equates to between \$2,300 and \$2,900 per Ontario household per year. The cost is due to the substantial impact poverty has on our health care, social services, and criminal justice systems, as well as foregone tax revenues due to lost economic opportunities. In 2016, the County of Dufferin spent \$4.2 million on social assistance benefits alone.

The impact of poverty, however, runs much deeper than economics. Income is a key social determinant of health. Research shows a direct correlation between poverty and negative effects on one's physical and mental health status, including higher prevalence rates of chronic diseases, depression, substance abuse, and shorter life expectancy.<sup>2</sup> Moreover, low-income families are much more likely to purchase food that is less nutritious, simply because that is all they can afford. Children that grow up in poverty often start school behind their peers who come from more affluent families. School readiness impacts literacy rates and educational attainment levels, which are strong predictors of future employment and earning potential. In short, poverty often begets poverty; it is a trap that is extremely difficult to escape from.



<sup>1</sup> Laurie, N. (2008). The cost of poverty in Ontario: an analysis of the economic cost of poverty in Ontario. Toronto: Ontario Association of Food Banks.

<sup>2</sup> Mikkonen, J., & Raphael, D. (2010). Social determinants of health: the Canadian facts. Toronto: York University School of Health Policy and Management.

Reducing poverty is a good economic investment, but also a complex challenge. It cannot be solved by isolated interventions or the actions of a single organization.<sup>3</sup> It requires the support of all three levels of government due to the intergovernmental division of public services, the engagement of citizens in creating local solutions, and a cultural shift in understanding that everyone in society benefits when no one lives in poverty.

"Inaction is always an option. However, inaction comes at a cost."4

This report presents recommendations to tackle poverty in Dufferin County. We hope that this report will raise awareness about poverty in Dufferin, and will inspire community members to become involve in local poverty reduction efforts.

#### 1.1 Purpose

The Government of Ontario has identified poverty as a provincial policy priority,<sup>5</sup> and numerous communities across Canada have established coalitions and strategies to tackle poverty. In Dufferin County, a number of grassroots initiatives have been taking place to engage community members in discussions about poverty, food security and homelessness. In the spring of 2015, the Headwaters Food & Farming Alliance held a *Food Access Community Conversation* and organized a *Do the Math Campaign*. On November 24, 2015, the County of Dufferin, in partnership with Headwaters Food & Farming Alliance and Wellington-Dufferin-Guelph Public Health, hosted a community forum on *Poverty and Housing in Dufferin County*. Following this event, a Poverty Task Force comprised of interested human service providers and stakeholder groups began meeting to explore the development of a long-term framework to alleviate poverty in Dufferin County.

This report has been commissioned by the Poverty Task Force, with financial support from the County of Dufferin Community Services Department. The purpose of this study is to produce a local picture of poverty profile, ascertain community awareness and perceptions about poverty, and develop a strategic framework that will guide poverty reduction activities in Dufferin County over the coming years.

<sup>3</sup> Kania, J. & Kramer, M. (2011). Collective impact. Stanford Social Innovation Review.

<sup>4</sup> Briggs, A. Lee, C. & Stapleton, J. (2016). The cost of poverty in Toronto.

<sup>5</sup> Government of Ontario (2014). Realizing our potential: Ontario's poverty reduction strategy, 2014-2019. Toronto: Queen's Printer for Ontario.

#### 1.2 Methodology

In June 2016, a consulting team, led by Eden Grodzinski of JPMC Inc., was retained by the County of Dufferin to facilitate the development of this poverty reduction strategy. The process took place between July and November 2016, and involved input and feedback from 160 individuals through the following methods:<sup>6</sup>

- Targeted review of websites and published literature related to poverty reduction in Canada, including poverty indicator frameworks
- Collection and in-depth analysis of poverty and other key social determinant of health indicators for Dufferin County
- 11 key informant interviews with other poverty reduction initiatives in Ontario
- A broad-based electronic survey completed by 85 respondents, distributed by Headwaters Communities in Action (HCIA)
- Consultations with five local planning groups and two business representatives
- Facilitated discussions with individuals with lived experience
- Two planning meetings with members of the Poverty Task Force
- Numerous discussions with the co-chairs of the Poverty Task Force, who provided ongoing strategic advice and guidance to this project

In recognition that the focus of the strategy is on eradicating poverty in the community, a great effort was made to engage individuals with lived experience to find out: "How are you coping?" and "What would help?" We contacted over 15 different community and faith groups, with a particular focus on those serving Grand Valley and Shelburne (given the poverty profile data). We also attended a drop-in playgroup run by the Ontario Early Years Centre, and held "coffee hours" at two seniors affordable housing buildings. All told, we spoke with 17 individuals with lived experience of poverty, and eight front-line service providers. We also received 28 responses to the community survey from individuals with lived experience of poverty (33% of respondents). These responses were collated and analyzed separately from the other respondent groups, in order to appropriately take their feedback into consideration.

<sup>6</sup> These consultations were not mutually exclusive, and there were some individuals who took part in more than one event.

#### 1.3 How to read this report

This report has been organized into seven chapters. Chapter 2 sets out the definition of poverty used to frame the data, issues and recommendations discussed in this report. Chapter 3 highlights the extent and depth of poverty in Dufferin County, based on an analysis of nine different indicators relating to poverty. Chapter 4 provides a summary of the insights and feedback that were obtained through the community consultations. Chapter 5 provides a synopsis of the six prerequisites for a successful poverty reduction strategy, according to the literature and conversations with representatives of other initiatives across Ontario. Chapter 6 then provides a series of recommendations for how to structure the DPTF, which are based on an analysis of the findings documented in Chapters 3 to 5. The final chapter outlines the proposed Strategic Framework to guide the work of the Dufferin County Poverty Reduction Task Force over the next few years.

## 2. WHAT IS POVERTY?

It is important to begin by clarifying what we mean by "poverty", as how the term is defined influences the strategies needed to address it.

Historically, poverty has been defined according to a narrow viewpoint of income and consumption. From a purely economic perspective, it refers to the condition in which a person's basic needs (i.e. food, clothing, shelter) are not being met. The language around poverty, however, has evolved to also encompass "social exclusion" factors, such as:

- Social dynamics equitable access to health care, education and other community services
- Political dynamics freedom of thought, expression, and association
- Cultural dynamics the right to maintain one's cultural identity and a sense of community belonging

For the purposes of this study, we have adopted the United Nations definition of poverty (1998):<sup>7</sup>

Fundamentally, poverty is a denial of choices and opportunities, a violation of human dignity. It means lack of basic capacity to participate effectively in society. It means not having enough to feed and cloth[e] a family, not having...a job to earn one's living, not having access to credit. It means insecurity, powerlessness and exclusion of individuals, households and communities. It means susceptibility to violence, and it often implies living on marginal or fragile environments...

According to the United Nations, poverty is about more than having sufficient income and resources to ensure a sustainable livelihood. This definition encompasses non-material dimensions of poverty, which are required to promote economic growth and reduce income inequality, such as access to education, social inclusion, as well as the capacity to participate effectively in society. It means that the approaches taken to address poverty must be comprehensive, inclusive, and financially and socially empowering.

<sup>7</sup> UNESCO | United Nations Educational Scientific and Cultural Organization (1998). Poverty.

# 3. PICTURE OF POVERTY IN DUFFERIN COUNTY

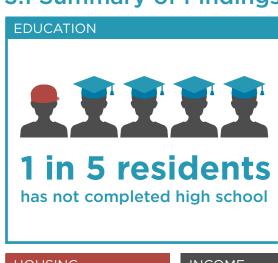
Given the complexity of the term poverty (described above in Chapter 2), it should come as no surprise that there is no single or nationally accepted measure of poverty in Canada. To paint a picture of poverty in Dufferin County, we have analyzed nine indicators related to the social determinants of health that reflect the different dimensions of poverty. In addition to low income, these dimensions include housing, food security, health, early childhood development, education, employment, youth inactivity, and social inclusion.<sup>8</sup>



It is our hope that this analysis will help increase awareness and understanding among community members about the extent and depth of poverty in Dufferin County, as well as the linkages between the social determinants of health and poverty.

<sup>8</sup> Mikkonen, J., & Raphael, D. (2010). Social Determinants of Health: The Canadian Facts. Toronto: York University School of Health Policy and Management.

#### 3.1 Summary of Findings<sup>9</sup>

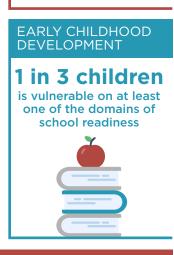


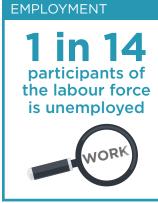
















9 The data presented here has been obtained from respected organizations that are researching and tracking metrics on the social determinants of health, including Statistics Canada, Canada Mortgage and Housing Corporation (CMHC), Better Outcomes Registry and Network Information System (BORN), the Offord Centre for Child Studies at McMaster University, and Education Quality and Accountability Office (EQAO). A special thanks goes to the Health Analytics team at Wellington-Dufferin-Guelph Public Health who provided special data tabulations for this study.

It should be acknowledged that much of the data comes from Statistic Canada's 2011 National Household Survey (NHS), which is now over five years old. Due to the voluntary nature of the NHS, the data may be subject to underreporting, or response bias, from individuals of certain sub-groups of the population who are less likely to respond to surveys. NHS data is not comparable to the Census-based estimates produced in the past. In addition, there is no NHS data available for Amaranth and Melancthon, as it has been suppressed by Statistics Canada for data quality or confidentiality reasons. NHS data should therefore be interpreted with caution.

Where available, data has been presented for each of the municipalities in Dufferin County. In some instances, data was only available for the public health region or school board district, which includes larger population centres, such as Guelph and Brampton.

On the outside, Dufferin County appears to be a wealthy and healthy community. Income and employment levels are more favourable than the provincial average. But, a different picture emerges, when one begins to peel back the onion layers.

According to the most current statistics, one-tenth of the population (approximately 6,000 people) is living on extremely low incomes. Income levels are unevenly distributed throughout the County. Poverty rates are much higher in Grand Valley and Shelburne, in comparison to Dufferin County and Ontario. Seniors and children are at a significantly higher risk of poverty in these communities – 1 in 4 seniors in Shelburne, and 1 in 5 children in Shelburne and Grand Valley.

Due to methodological changes of the national census survey between 2006 and 2011, historical data comparisons are not possible for some of the indicators. What we can surmise, however, is that poverty in Dufferin in comparison to Ontario is on the rise. In 2006, all census sub-divisions in Dufferin County had poverty rates below Ontario, whereas in 2011, Shelburne and Grand Valley had poverty rates above the provincial average.

#### It's not just the bottom 10%

The income levels that Statistics Canada uses to define poverty are considered to be extremely low by many community stakeholders. The data illustrates that many residents are in fact employed and have income levels above these rates, yet are still struggling to make ends meet.

Low Income Measure (LIM) Thresholds for households in Canada, 2010

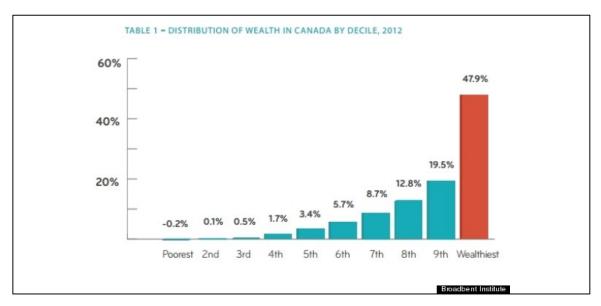
Household Size (# of persons)	After-tax Income	Before-tax Income
1	\$19,460	\$22,160
2	\$27,521	\$31,339
3	\$33,706	\$38,382
4	\$38,920	\$44,320
5	\$43,514	\$49,551
6	\$47,667	\$54,281
7	\$51,486	\$58.630

Source: Statistics Canada, 2011 National Household Survey

According to research conducted by the Broadbent Institute, there has been an increased concentration of income and wealth in the hands of a small elite in Canada. Income is the amount of money an individual or family earns each year, whereas wealth represents net worth

(i.e. the total value of assets minus debts). As illustrated below, the top 10% own almost half of all wealth in Canada, while the bottom 50% holds less than 6% of all assets. In fact, the bottom 10% barely registers on the graph below, as their debts are larger than their assets. In other words, due to insufficient assets, many middle-income Canadians are a risk of becoming poor, should they suffer a job loss, major illness, or family breakdown.<sup>10</sup>

Reducing inequities is shown to have benefits to individuals at all income levels, not just those living in poverty.<sup>11</sup>



Source: Broadbent Institute (2014)

#### Indicators to Monitor

#### a. Core Housing Need

Shelter-to-income ratios are extremely high, particularly among renters - 23% of owners and 46% of renters are spending above Canada Mortgage and Housing Corporation's affordability threshold (i.e. no more than 30% of gross income should be spent on housing).

High housing costs impact people's standard of living and can be a major cause of stress. It limits the amount of money that households can spend on other necessities of living, such as healthy food, transportation, clothing and childcare. Expensive mortgage, rent and utility payments force people to work longer, as they have restricted disposal cash to put away for retirement. It also limits the ability of parents to save for their children's future educations, which could in turn translate into high student debt and challenges with future generations breaking the cycle of poverty.

<sup>10</sup> Broadbent Institute (2014). Haves and have nots: deep and persistent wealth inequality in Canada. Ottawa.

<sup>11</sup> Briggs, A. Lee, C. & Stapleton, J. (2016). The cost of poverty in Toronto.

#### b. Employment

The employment numbers indicate that Dufferin County has a robust labour market. There is, however, a disconnect between the employment figures and the challenges many workers are facing. The median annual employment income for Dufferin County is \$52,390<sup>12</sup>, but a high proportion of the labour force commutes (to Milton, Brampton, Mississauga) as the better paying jobs tend to be located outside of the County. Further investigation is required to determine the proportion of the labour force that is working in precarious positions (i.e. low wage, temporary jobs, without benefits).

#### c. School Readiness

The percentage of students who are "on track" (i.e. score above the 25<sup>th</sup> percentile) on any of the five domains of each child development is more favourable than the provincial average. However, the distribution of EDI (Early Development Instrument) scores among children who score below the 10<sup>th</sup> percentile is less favourable. One-third of children in Dufferin County are vulnerable on at least one of the domains of school readiness.

Children who begin school not ready to learn are at a disadvantage. Research using the EDI has found that children identified as being vulnerable in kindergarten are likely to have problems in grade 3, 6, and even high school.<sup>13</sup> Early childhood development can have a lasting effect on a person's lifelong learning, earning potential, health status, and behaviours.

#### d. Community Belonging

In 2014, 68% of Dufferin residents reported a strong or somewhat strong sense of belonging to the community. This indicator has dropped 13 percentage points since peaking at 81% in 2009.

Small urban and rural areas routinely score well on indicators relating to social inclusion. Residents typically characterize these communities as places of long-standing attachments and friendships, and a willingness of neighbours to lend a helping hand. In recent years, there has been an influx of newcomers to Dufferin County, many of whom continue to commute to jobs located outside of the County. Further investigation is needed to assess the impact becoming a "bedroom community" is having on community connectedness and social inclusion.

<sup>12</sup> Statistics Canada (2013). Dufferin, CTY, Ontario (Code 3522) (table). National Household Survey (NHS) Profile. 2011 National Household Survey. Statistics Canada Catalogue no. 99-004-XWE. Ottawa.

<sup>13</sup> The Offord Centre (2016). The Importance of the EDI. Retrieved from https://edi.offordcentre.com/parents/importance-of-the-edi/.

#### 3.2 Income

Indicator	What it measures	How it relates to poverty	What the most recent data tells us	Data year and source
Low Income Measure (LIM after-tax)	Percentage of the population with less than 50% of the median income, after-tax	<ul> <li>This is a relative measure of poverty</li> <li>Individuals are considered to be poor if they fall below the prevailing standard of living in a given societal context</li> <li>Individuals who do not have the resources of the average household are often excluded from opportunities that the rest of society enjoys</li> </ul>	<ul> <li>10% of the total population (nearly 6,000 people) is living in poverty</li> <li>There is a higher concentration of low income households in Grand Valley and Shelburne, compared to the provincial average</li> <li>1 in 4 seniors in Shelburne</li> <li>1 in 5 children in Grand Valley and Shelburne</li> <li>1 in 6 adults in Grand Valley and Shelburne</li> </ul>	2011 NHS, Statistics Canada

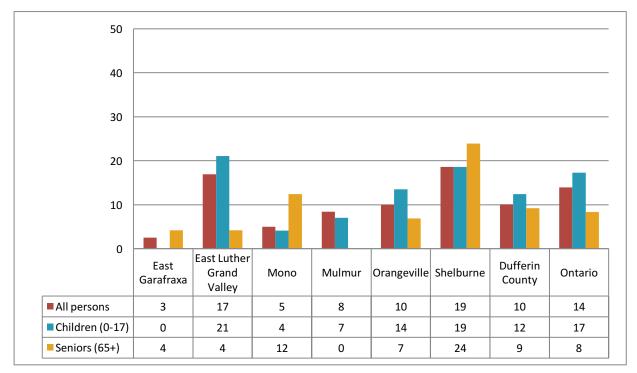
Local data is not comparable to data reported in the Provincial Poverty Reduction Strategy reports due to methodological differences

#### Estimate of the number of persons living in poverty (after-tax LIM), 2011

	East Garafraxa	Grand Valley	Mono	Mulmur	Orangeville	Shelburne	Dufferin County
All persons	65	461	377	285	2,798	1,087	5,745
Children (0-17)	-	133	64	49	947	277	1,693
Adults (18-64)	47	308	176	214	1,614	605	3,396
Seniors (65+)	13	13	135	-	223	216	653

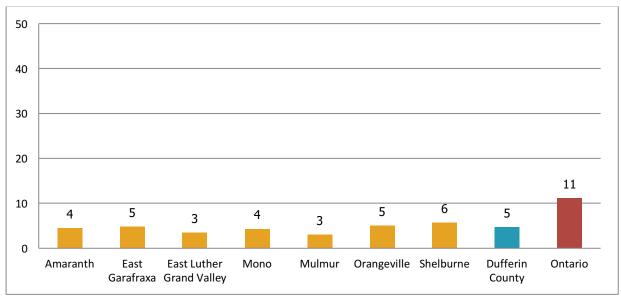
Source: Calculated by author using population estimates from Statistic Canada's 2011 Census and after-tax LIM rates from the 2011 NHS. LIM data was not available for Amaranth and Melancthon. This is a population estimate, and the numbers do not sum up.





Source: Statistics Canada, 2011 NHS. Data not available for Amaranth and Melancthon. Due to the voluntary nature of the NHS, the data may be subject to underreporting, or response bias, from individuals of certain sub-groups of the population who are less likely to respond to surveys.

#### Percentage of population living in poverty (after-tax LIM), 2006

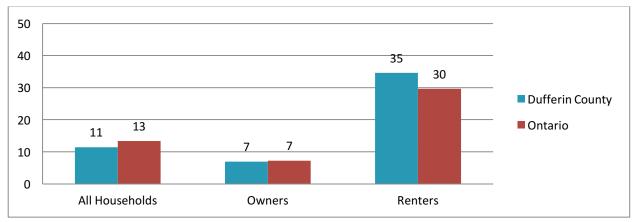


Source: Statistics Canada, 2006 Census

## 3.3 Housing

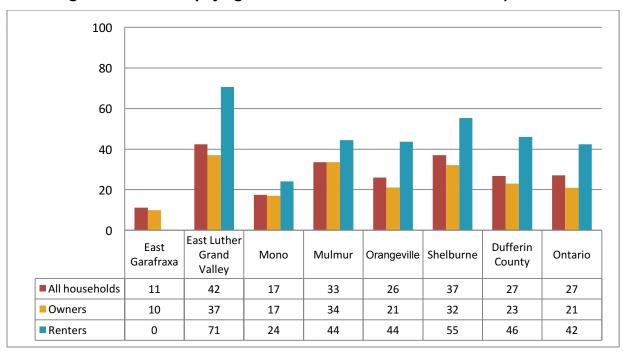
Indicator	What it	How it relates	What the most	Data year
	measures	to poverty	recent data tells us	and source
Core Housing Need	O Affordability – household spends above the afford- ability threshold of 30% of gross income on shelter costs  O Suitability – there are not enough bedrooms for the size and make-up of the household, according to the National Occu- pancy Standards  O Adequacy - the dwelling is in need of major repair	<ul> <li>Housing is the biggest expense for most households, and impacts the resources available to support other basic needs</li> <li>Overcrowding allows for transmission of respiratory and other illnesses</li> <li>Living in unsafe or insecure housing increases the risk of many health problems and stress</li> <li>Renters are typically at higher risk than homeowners</li> </ul>	<ul> <li>Nearly 2,300 households are living in core housing need in Dufferin</li> <li>There is a higher proportion of renters living in core housing need in Dufferin (35%), in comparison to Ontario (30%)</li> <li>Shelter-to-income ratios of renters in Grand Valley, Shelburne, Mulmur and Orangeville are less favourable than the provincial average</li> <li>The proportion of owner versus renter households paying high shelter-to-income ratios may be related to the availability of rental housing stock, which tends to be limited in rural areas</li> </ul>	2011 NHS, Statistics Canada and CMHC

#### Percentage of households in core housing need, 2011



Source: Statistics Canada, 2011 NHS

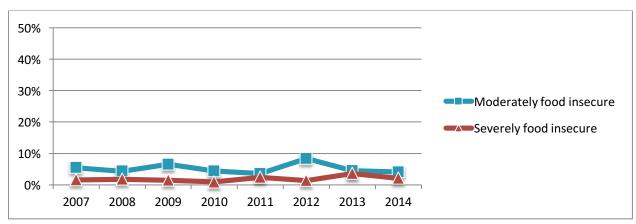
#### Percentage of households paying more than 30% of income on shelter, 2011



## 3.4 Food Security

Indicator	What it measures	How it relates to poverty	What the most recent data tells us	Data year and source
Food Insecurity	Proportion of population that live in food insecure households:  Moderately food insecure - the quality and/or quantity of food consumed were inadequate  Severely food insecure - respondents indicated that they reduced their food intake and/or experienced disrupted eating patterns	<ul> <li>A lack of money can directly impact the ability of households to afford healthy food</li> <li>Food insecurity influences parenting practices and behaviours</li> <li>Nutritional deficiencies are associated with an increased likelihood of chronic diseases and challenges managing those conditions (e.g. diabetes, high blood pressure, etc.)</li> <li>Malnutrition can have long-term effects on a child's physiological and psychological development</li> </ul>	<ul> <li>4% of the population in the Wellington-Dufferin -Guelph public health region is moderately food insecure, and 2% is severely food insecure</li> <li>This statistic has remained relatively consistent over the past 7 years</li> </ul>	2009-2014 Canadian Community Health Survey, Statistics Canada. Prepared by Health Analytics, Wellington- Dufferin- Guelph Public Health.

## Percentage of population in Wellington-Dufferin-Guelph Public Health region who are moderately or severely food insecure, 2009-2014



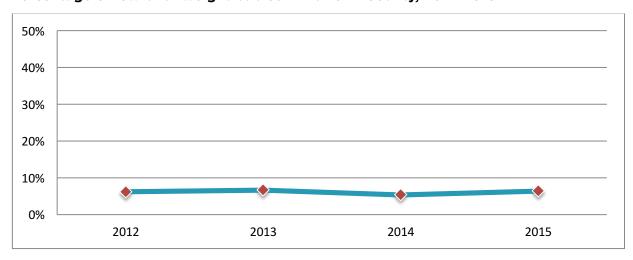
Source: Canadian Community Health Survey (CCHS) 2009-2014, extracted August 2016. Provided by Health Analytics Team, Wellington-Dufferin-Guelph Public Health.

#### 3.5 Health

Indicator	What it measures	How it relates to poverty	What the most recent data tells us	Data year and source
Low Birth Weight	Live births with a birth weight less than 2,500 grams, expressed as a percentage of all live births (birth weight known)	<ul> <li>Babies born to low-income families are more likely to be below normal weight due to the impact poverty can have on maternal diets and stress levels</li> <li>Low birth weight babies are generally more susceptible to a range of risk factors that can increase their chances of poverty later in life, such as chronic health problems, learning difficulties, and lower educational attainment and earnings</li> </ul>	<ul> <li>6% of babies born to Dufferin mothers are below healthy birth weights</li> <li>This statistic has remained relatively constant over the past 4 years</li> </ul>	2015 BORN Information System. Provided by Health Analytics, Wellington- Dufferin- Guelph Public Health.

Local data is not comparable to data reported in the Provincial Poverty Reduction Strategy reports due to methodological differences

#### Percentage of low birth weight babies in Dufferin County, 2012-2015



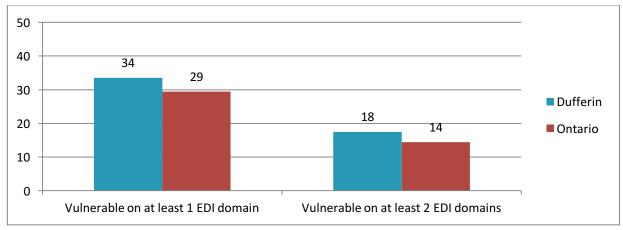
Source: BORN Information System, Public Health Catalogue. Provided by Health Analytics, Wellington-Dufferin-Guelph Public Health.

## 3.6 Early Childhood Development

J.O Edily					
Indicator	What it measures	How it relates to poverty	What the most recent data tells us	Data year and source	
Early Development Instrument (EDI)	Proportion of senior kindergarten students who are vulnerable on one or more of the age-appropriate developmental expectations in five general domains:  Physical health and well-being  Social competence  Emotional maturity  Language and cognitive development  Communication skills and general knowledge  Vulnerable refers to children who score below the 10th percentile	<ul> <li>The experiences and environments of young children living in poverty can negatively impact school readiness</li> <li>School readiness can have a lasting effect on future school success, which in turn can impact a person's lifelong learning, earning potential, health status, and behaviours</li> </ul>	<ul> <li>One-third of children in Dufferin are vulnerable on at least 1 of the domains of school readiness</li> <li>Dufferin has a higher proportion of vulnerable children, compared to Ontario</li> </ul>	2014-15, County of Dufferin Community Services and the Offord Centre	

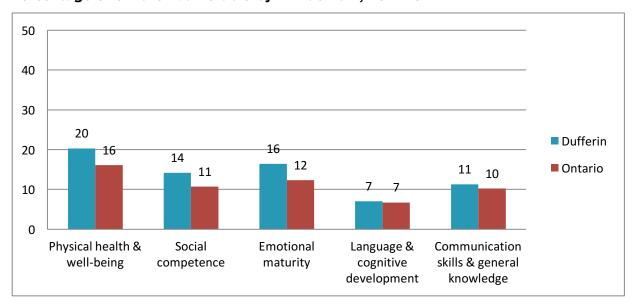
Local data is not comparable to data reported in the Provincial Poverty Reduction Strategy reports due to methodological differences

#### Percentage of children vulnerable on at least 1 or 2 EDI domains, 2014-15



Source: County of Dufferin Community Services and The Offord Centre

#### Percentage of children vulnerable by EDI domain, 2014-15

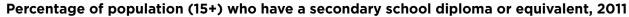


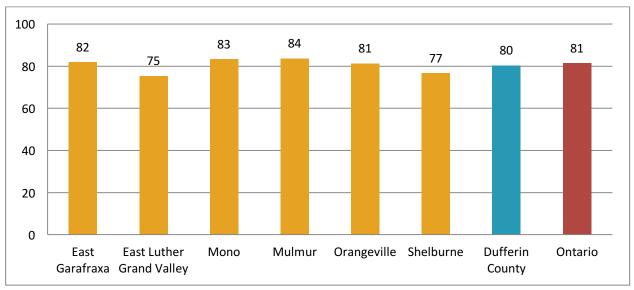
Source: County of Dufferin Community Services and The Offord Centre

## 3.7 Education

Indicator	What it measures	How it relates to poverty	What the most recent data tells us	Data year and source
High school completion rate	Proportion of population aged 15 and older who have completed high school	<ul> <li>Education is highly correlated with level of income, employment security, and working conditions</li> <li>Education facilitates engagement in civic activities and the political process</li> <li>Education influences healthy lifestyle behaviours</li> <li>School success of children is associated with parental educational attainment</li> </ul>	<ul> <li>80% of Dufferin residents have a secondary school diploma</li> <li>High school completion rates in Grand Valley and Shelburne are below the provincial average</li> <li>In 2015, over 85% of students in the local district school boards achieved a high school diploma within 5 years of entering grade 9</li> </ul>	2011 NHS, Statistics Canada and 2015 EQAO

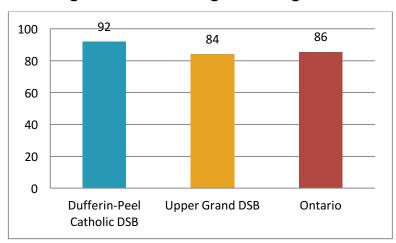
Local data is not comparable to data reported in the Provincial Poverty Reduction Strategy reports due to methodological differences





Source: Statistics Canada, 2011 NHS. Data not available for Amaranth and Melancthon

#### Percentage of students who graduate high school within five years, 2015

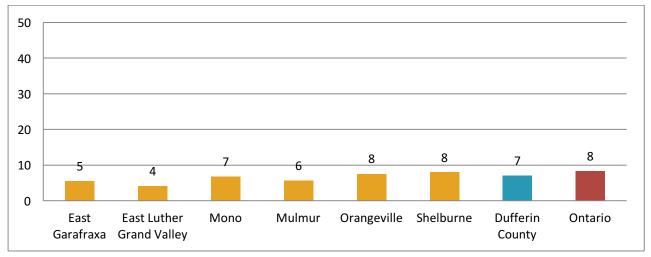


Source: EQAO, 2016. DSB = district school board.

## 3.8 Employment

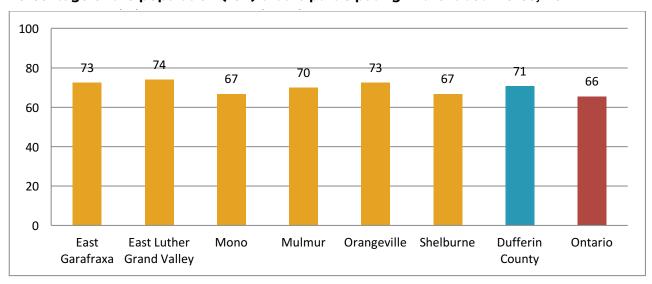
5.6 Employment					
Indicator	What it measures	How it relates to poverty	What the most recent data tells us	Data year and source	
Unemployment rate	<ul> <li>Proportion of labour force aged 15+ who are unemployed but were available to work in the reference period</li> <li>Reference week refers to a one-week period (Sunday, May 1 to Saturday, May 7, 2011)</li> <li>Jobless workers are only counted as unemployed if they are actively seeking work</li> </ul>	<ul> <li>Lack of income due to unemployment frequently leads to material and social deprivation</li> <li>It is also associated with physical and mental health problems, such as stress, anxiety, and depression</li> </ul>	<ul> <li>7% of Dufferin's labour force is unemployed</li> <li>Dufferin's unemployment rate is more favourable than the provincial average</li> </ul>	2011 NHS, Statistics Canada	
Participation rate	Proportion of the population aged 15+ that participated in the labour force during the reference by either having a job or actively seeking one	<ul> <li>Participation in the labour force provides a sense of identity and a struc- ture for daily life</li> <li>A high participation rate combined with a low unemployment rate are signs of a robust labour market</li> </ul>	<ul> <li>71% of Dufferin's population is participating in the labour force</li> <li>Dufferin's labour force participation rate is more favourable than the provincial average</li> </ul>	2011 NHS, Statistics Canada	

#### Percentage of the labour force (15+) that is unemployed, 2011



Source: Statistics Canada, 2011 NHS. Data not available for Amaranth and Melancthon

#### Percentage of the population (15+) that is participating in the labour force, 2011



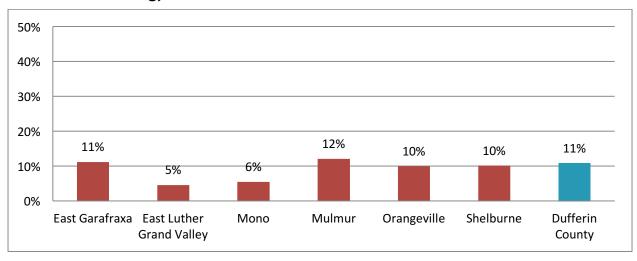
Source: Statistics Canada, 2011 NHS. Data not available for Amaranth and Melancthon

#### 3.9 Youth Inactivity

Indicator	What it measures	How it relates to poverty	What the most recent data tells us	Data year and source
NEET - Not in Education, Employment or Training	Percentage of non-students (aged 15-24) who are unemployed or not in the labour force divided by the total population (aged 15 to 24 years)	<ul> <li>Young people who are not in school or training and who do not have a job are at risk of becoming stuck in a cycle of poverty due to lack of education and income to improve their economic situation</li> <li>Low socio-economic status is a contributing factor to NEET rates</li> </ul>	<ul> <li>11% of youth in Dufferin are not in employment, education or training</li> <li>NEET rates are highest in Mulmur and lowest in Grand Valley</li> </ul>	2011 NHS, Statistics Canada

Local data is not comparable to data reported in the Provincial Poverty Reduction Strategy reports due to methodological differences

## Percentage of youth (aged 15-24) in Dufferin County who are not in employment, education or training, 2011

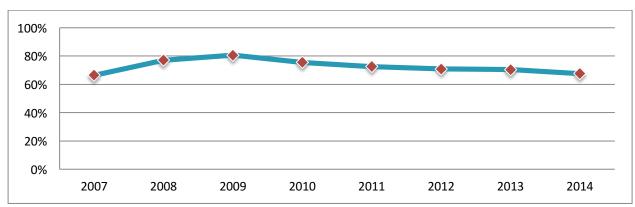


Source: Statistics Canada, 2011 NHS. Data not available for Amaranth and Melancthon

#### 3.10 Social Inclusion

Indicator	What it measures	How it relates to poverty	What the most recent data tells us	Data year and source
Sense of community belonging	Proportion of population 12 years and older who describe their sense of belonging to their local community as somewhat or very strong	<ul> <li>Social inclusion is the act of making all groups of people within a society feel valued and important</li> <li>Conversely, socially excluded individuals are more likely to be unemployed, earn lower incomes, and experience barriers to accessing health and social services</li> <li>Excluded groups have less influence upon decisions made by governments</li> <li>Having a strong sense of community belonging (and social ties) promotes positive mental health</li> </ul>	<ul> <li>68% of Dufferin residents report a strong sense of community belonging</li> <li>This indicator has dropped 13 percentage points since peaking at 81% in 2009</li> </ul>	2007-2014 Canadian Community Health Survey, Statistics Canada. Provided by Health Analytics, Wellington- Dufferin- Guelph Public Health

## Percentage of individuals (12+) in Dufferin County who report a strong sense of community belonging, 2007-2014



Source: Statistics Canada, Canadian Community Health Survey. Provided by Health Analytics, Wellington-Dufferin-Guelph Public Health.

## 4. COMMUNITY INSIGHTS

As part of this study, we held a series of consultations with community members to assess community awareness and perceptions of poverty, and to identify community assets, needs, challenges and opportunities that the poverty reduction strategy should take into consideration. These consultations targeted four key stakeholder groups: individuals with lived experience, service providers (including government officials, funding bodies, community and faith groups), business groups, and interested community members.

We began by sharing data about poverty indicators in Dufferin County, and asking how this resonated with people: "Were you surprised by the poverty statistics? What does poverty look like in Dufferin County? How does it present itself in your day-to-day interactions?" This section of the report summarizes the insight and feedback we received from community members.

#### 4.1 How does poverty present itself in Dufferin County?

"It's difficult being poor in a wealthy community."

For the most part, poverty is "hidden" in the community. Income levels and housing prices are, in general, above the provincial average. People are reluctant to seek out services and help, including food banks, due to the stigma and shame associated with poverty. There is a lack of understanding and awareness of the extent of poverty in the community, and the resulting costs (both human and financial) on quality of life. This leads to denial, stereotypes and misconceptions about why people are poor (e.g. people are making poor choices at the grocery store versus unhealthy food is often cheaper and all that low-income families can afford).

People living in poverty are socially isolated. They live in a perpetual cycle of debt, as their day-to-day expenses always outstrip their income. They report having to prioritize one basic need over another, not having enough money to pay for necessary medications, dental care, and sadness because they cannot afford to enrol their children in extracurricular activities. Family breakdowns caused by stresses related to financial troubles are common. They cope by purchasing cheaper (less nutritious) food at the grocery store, living in cheap but unhealthy dwellings, moving often just to survive, couch surfing, and using payday loans.

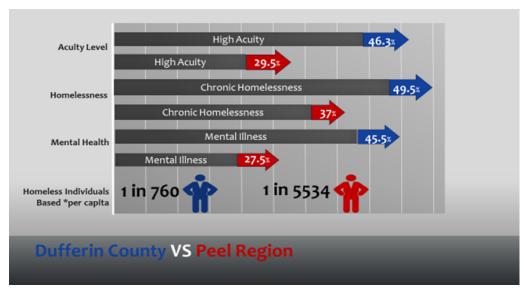
#### 4.2 What are the pressure points?

#### **Housing and Homelessness**

One cannot talk about poverty without talking about the cost of housing in Dufferin County. It's simple economics – the supply and mix of affordable housing options (both rental and ownership) does not match the demand. Many people moved to Dufferin County because housing prices were cheaper than across the Greater Toronto Area (GTA). Consequently, the average price of a house has skyrocketed in Orangeville, and more recently in Shelburne. Despite continually low mortgage interest rates, homeownership has become out of reach for many middle-income families. There is a keen shortage of affordable rental options to accommodate seniors living on fixed incomes, young people starting their careers, and newcomers, as well as low-income earners.

Individuals also raised concerns about homelessness in the community. In 2015, the County of Dufferin Community Services provided financial assistance to a total of 346 households through the homelessness prevention program.<sup>14</sup> A recent 2-day survey conducted as part of the 20,000 Homes Campaign found that there were 78 homeless individuals between the ages of 15 and 81 years living in Dufferin County in October 2016. This represents 0.14% of the population – above the homeless population of Peel Region (.02%).

## Comparison of 20,000 Home Campaign Survey Results for Dufferin County and Peel Region, 2016



Source: Dufferin County 20,000 Homes Campaign

<sup>14</sup> County of Dufferin, Community Services (2016). 2015 Year End Review. Orangeville.

Dufferin County is a designated community under the federal Homelessness Partnering Strategy (HPS), and as such is served by a Community Advisory Board. This local steering committee is currently working on complementary initiatives to poverty reduction, such as: increasing community awareness and understanding of homelessness; introducing Housing First programs to address homelessness; and addressing the lack of emergency accommodation options for men over 30 years of age, as well as families (i.e. couples, single parent households led by men). Moving forward, it is suggested that there be improved coordination between local housing and homelessness planning and the work of the Poverty Task Force.

#### **Aging in Place**

As the population ages, the number of seniors living on low incomes is forecasted to grow. Many older adults do not have the necessary pensions or personal savings to carry them through the retirement years. We heard from several seniors who are struggling to pay for (or going without) necessary dental and optical care. They reported that the limited increases they do receive to their pension incomes are not sufficient to cover the rising costs of food and other necessities of daily living. As a result, many seniors are forced to work past the "standard" retirement age, just to survive.

"Aging in place" refers to the ability to live in one's own home and community safely, independently, and comfortably, regardless of age, income, or ability level. This aging at home approach has received considerable support from the Ministry of Health and Long Term Care. However, it has unintended consequences for older adults living in poverty. Low-income seniors are more likely to have complex health issues and support needs, and to live alone. The absence of caregivers and family support contributes to social isolation, poor mental and physical health outcomes (e.g. self-medicating, falls, injuries, depression, etc.), and emergency room visits.

The Town of Orangeville is currently working on becoming an age friendly community, with the goal of joining the World Health Organization's (WHO) Global Network of Age Friendly Cities and Communities. Yet, there is a lack of affordable housing units and continuum of care options for seniors wanting to reside in Orangeville. According to the County of Dufferin, seniors represent the largest group of applicants on the centralized waiting list for social housing (44% in Q4 of 2015). Several of the seniors that we spoke with mentioned waiting three to five years to find an affordable housing unit. Those living in affordable units reported that the quality, maintenance, design and reputation of seniors housing in the community is quite variable.

<sup>15</sup> U.S. Centres for Disease Control and Prevention (2013). Healthy Places Terminology. http://www.cdc.gov/healthyplaces/terminology.htm

<sup>16</sup> County of Dufferin, Community Services (2016). 2015 Year End Review. Orangeville. The wait time for older adult households is shorter than other population groups due to the high proportion of seniors units in the social housing portfolio.

Feedback on getting around was mixed. Older adults living in Orangeville complained about the lack of accessible sidewalks, the quality of the bus system, long circuitous routes, and limited assistance getting on/off vehicles. Due to the lack of public transportation in other parts of the County, individuals tend to be quite self-reliant. They drive and keep their cars on the road for as long as possible, and/or rely on friends and families for rides. Seniors in Shelburne that had used the transportation service offered by the County of Dufferin Community Support Services noted that it is very efficient and reasonably priced.

#### Social Assistance Reform

In Dufferin, 525 households relied on Ontario Works as their source of income in 2015 – a 5% increase over the previous year.<sup>17</sup> These households are living in deep poverty, as social assistance rates do not adequately cover the costs of basic needs. The level of the current rates are in large part due to deep cuts to Ontario's income support programs, which were made in the 1990s.

Single people continue to comprise the largest percentage of the Ontario Works caseload in Dufferin County (57% in 2015). The following table illustrates examples of different social assistance income scenarios for a one-person household, and how much money is left for daily necessities, after rent and healthy food expenses have been paid.

<sup>17</sup> County of Dufferin, Community Services (2016). 2015 Year End Review. Orangeville.

## Examples of Social Assistance Income Scenarios and Basic Expenses for a **1 Person** Household living in Dufferin County, 2016

	Ontario Works	Ontario Disability Support Program	Old Age Security/ Guaranteed Income Supplement
Income Source			
Income from Employment			
Basic Allowance	\$330.00	\$631.00	
Maximum Shelter Allowance	\$376.00	\$479.00	
Old Age Security/Guaranteed Income Supplement			\$1,344.00
Ontario Guaranteed Annual Income System			\$83.00
Canada Child Tax Benefit			
GST/HST credit	\$23.00	\$30.00	\$35.00
Ontario Trillium Benefit	\$64.00	\$66.00	\$101.00
Working Income Tax Benefit			
Employment Insurance paid			
Canada Pension Plan paid			
Total Income	\$793.00	\$1,206.00	\$1,563.00
Selected Expenses			
Average Monthly Rent	(Bachelor)	(1 Bdr.)	(1 Bdr.)
(may or may not include heat/hydro)	\$706.00	\$898.00	\$898.00
Food	\$310.37	\$310.37	\$223.69
Total Selected Expenses	\$1,016.37	\$1,208.37	\$1,121.69
Funds Remaining for other basic needs (e.g. telephone, transportation, medications, child care, etc.)	-\$223.37	-\$2.37	\$441.31
Percentage of income required for rent	89%	74%	57%
Percentage of income required to purchase healthy food	39%	26%	14%

Source: Wellington-Dufferin-Guelph Public Health, 2016, adapted from Ministry of Health Promotion, 2010.
Rental costs calculations are from the Rental Market Report: Ontario Highlights, Canada Mortgage and Housing Corporation, Fall 2015. They may or may not include heat/hydro.

Food costs are based on the 2016 Nutritious Food Basket for Wellington-Dufferin-Guelph Public Health. Data has been adjusted to account for family size.

There is some confusion and misperceptions (even among those receiving social assistance) about eligibility criteria for government assistance, benefits and subsidies. In addition, there are some Dufferin residents who are eligible for government subsidies and benefits, but do not apply for them. This may be due to: lack of awareness of available benefits; lack of a banking account, which could preclude individuals from participating in these programs; or not filing income tax returns. There is also confusion among community members about whether residents who do **not** receive Ontario Works are eligible for other government subsidies and benefits (e.g. subsidized childcare, housing allowances, etc.).

In general, community members support the need to keep improving and reforming social assistance. One idea that is gaining community notice is the establishment of a Basic (Guaranteed) Annual Income, which is expected to be piloted in Ontario. Under this model, individuals whose annual incomes fall below a certain level would get topped up to a level that would meet basic needs. This streamlined approach could replace dependencies on existing social assistance (welfare and disability support) programs, and alter the need for other community services like food banks.

#### **Precarious Employment**

Precarious work is defined as non-standard employment that is poorly paid, insecure, unprotected, and cannot support a household. Eighty-three percent of respondents to the community survey strongly agreed that there is a need to create more secure employment opportunities in Dufferin County that pay living wages.

There are few large employers located in Dufferin County. Over 80% of the members of the Dufferin Board of Trade have less than eight employees, and many are self-employed. Although several local employers pay rates above the mandatory minimum wage, many workers earn less than living wage rates, and are often working in short-term contract positions obtained through temporary employment and staffing agencies. Many business owners have little empathy as they may not even pay themselves a decent wage, and work 60-70 hours a week to ensure their businesses are profitable. Overall, there is a lack of awareness among the business community about how much money their employees need to maintain a healthy standard of living in Dufferin County and participate fully in the workforce (e.g. cost of daycare, transportation, housing, etc.).

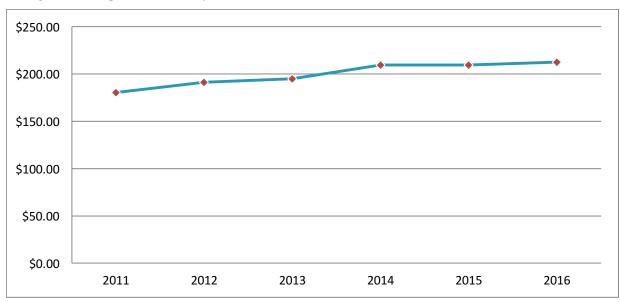
<sup>18</sup> Forget, E.L., Marando, D., Surman, T., & Urban, M.C. (2016). Pilot lessons: how to design a basic income pilot for Ontario. Toronto: Mowat Centre.

It is important to recognize that the private sector has a vested interest in local poverty reduction efforts. They struggle to recruit and maintain workers in an economic environment characterized by low unemployment rates, high housing costs, and a shortage of skilled workers. Moving forward, it will be important to engage with the private sector. To do so, the Poverty Task Force will need to take into consideration business' motivations, to make direct asks (other than attending monthly meetings), and to help them understand why and how this work is of benefit to them.

#### **Food Security**

Increasing food costs affect low-income families disproportionately, particularly individuals receiving social assistance and seniors living on fixed income. In 2016, the cost of a nutritious food basket for a reference family of four (i.e. a man and woman each aged 31 to 50 years; a boy, 14 to 18 years of age; and a girl, four to eight years old) living in the Guelph-Wellington-Dufferin public health region was \$212.44 per week - up \$32.15 from \$180.29 in 2011.<sup>19</sup> Overall, the price of the nutritious food basket rose 15% between 2011 and 2015, almost double the Consumer Price Index (CPI) rate of inflation for food in Ontario during this same time period (10%).<sup>20</sup>

## Weekly cost of a nutritious food basket for a reference family of four living in Guelph-Wellington-Dufferin, 2011-2016



Source: Wellington-Dufferin-Guelph Public Health, 2016

<sup>19</sup> Wellington-Dufferin-Guelph Public Health (2016, October 15). Nutritious Food Basket for Wellington, Dufferin and Guelph 2016. Report to the Board of Health.

<sup>20</sup> Statistics Canada (2015). Table 326-0021 - Consumer Price Index, annual (2002=100 unless otherwise noted). CANSIM (database).

Many residents and faith groups in Dufferin County are actively involved with helping out charitable food programs. When asked - "what efforts, if any, are you currently taking part in that are helping to reduce poverty in Dufferin County?" - most people reported that they volunteer and donate resources to local food banks/pantries, as well as provide food vouchers to local grocery stores. These charitable food programs, however, provide a "supermarket" solution to the problem of food insecurity. They do not address the root issue, which is a lack of financial resources to buy food. There is a need to shift the mindset of the public from managing food insecurity to collectively addressing the root causes. This will require system changes through policies to support income adequacy and address the factors that limit food purchasing.

#### **Childhood Development in Rural Communities**

It is a common mistake to assume that families living in rural communities benefit from lower costs of living. While housing prices might be cheaper, utilities can be extremely high. Transportation and food expenses are typically greater, as rural residents have fewer options than those living in urban centres. In Dufferin, for example, there is a lack of licensed childcare for children under four years of age in the northern parts of the County. Furthermore, there is a scarcity of jobs that pay sufficient wages to cover the cost of childcare. As a result, many low-income families living in rural Dufferin have a stay-at-home parent. They cope by relying on social assistance, using food banks and/or food vouchers provided by faith groups, sharing dwellings with multiple families, bartering for goods and services, borrowing money from friends and family, and living simply (e.g. no new clothes). Enrolling children in extracurricular activities, such as sports teams and music lessons, is a non-starter.

Research shows that the effects of living in poverty are detrimental to child and adolescent development and learning (e.g. inadequate nutrition, fewer learning experiences, exposure to family violence, parental depression, instability of residence, etc.), and that these issues are complicated in rural communities.<sup>21</sup>

<sup>21</sup> Williams, D.T., & Mann, T.L. (Eds.) (2011). Early childhood education in rural communities: Access and quality issues. Fairfax, VA: UNCF/Frederick D. Patterson Research Institute.

## 5. CRITICAL SUCCESS FACTORS

Over the past two decades, numerous communities across Canada have established coalitions and strategies to tackle poverty. This section of the report highlights what we have learned from the literature, as well as discussions with representatives of other poverty reduction initiatives across Ontario. There is not one right approach to tackling poverty, but research has revealed six elements that are common amongst effective, community-based efforts: local champion, collective approach, purposeful agenda, sustainable infrastructure, multi-pronged strategy, and timing.

#### Local Champion(s)

An influential community leader, whose opinions and insights are respected, and who is willing to lend credibility to the cause, can have a large impact on the traction of anti-poverty efforts in a community. Much of what communities hope to accomplish through poverty reduction efforts involves attempting to influence others (e.g. changing attitudes, securing resources, volunteering time, attending meetings and special events, etc.). Although there are many influential leaders in Dufferin County, no one has come forward as the "lead" champion for poverty. The Poverty Task Force will need to find and recruit some community leaders (e.g. elected officials, business leaders, faith leaders, or engaged community citizens), who are willing to help build acceptance and support for this initiative in the community.

#### **Collective Approach**

"Collective impact" is at the core of many poverty reduction efforts in North America. It is a framework, first popularized by John Kania and Mark Kramer of the consulting firm FSG, which calls for people from multiple sectors to collaborate in a structured manner, to achieve significant and lasting social change. This approach recognizes that deeply entrenched and complex social problems like poverty cannot be solved by isolated interventions or the actions of a single organization.<sup>22</sup>

There is an emerging collective in Dufferin County called "DC MOVES" - Dufferin County Managing Organizing Visualizing Engagement Strategy. DC MOVES is being spearheaded by the Dufferin County Community Services Department, in partnership with Headwaters Communities in Action (HCIA). The goal is to bring local human service providers together in a collective to: investigate integration strategies; create a true sense of agency cohesiveness; collectively address community needs; minimize service barriers faced by

clients and staff working in member agencies; and ultimately, work towards a sustainable, vibrant and inclusive community. Combating poverty has been identified as a key issue requiring urgent action by the membership of this group. DC MOVES, therefore, provides an ideal opportunity for catalyzing and focusing poverty reduction efforts in the community.

The concept of collective impact hinges on the idea that participants from a wide-range of demographic groups and sectors need to work together around a common goal. With respect to poverty reduction, this includes finding meaningfully ways to involve those with lived experience as well as the private sector. Should DC MOVES become the "collective" that will champion poverty reduction efforts in the community, then the membership of the group will need to be expanded beyond traditional service providers.

#### Shared and Purposeful Agenda

One of the fundamental conditions necessary for collective impact is a "common agenda". All participants are required to have a clear, shared understanding of the problem that needs to be addressed.<sup>23</sup> Success also depends on having an agenda that is focused and aligned with available resources.

The poverty reduction strategy for Dufferin County needs to build upon the excellent community services and programs already established in the community. The challenge will be coordinating the work of local groups, as well as shifting the mindset of community stakeholders from managing poverty (i.e. "supermarket" solutions) to collectively addressing the root causes. As a first step, it will be important for all of the participants of the Poverty Task Force to be clear about what they can influence and what impact they can have, with the time and resources that they have available. Participating in a *Theory of Change* discussion may prove fruitful. *Theory of Change* is an evaluation tool grounded in collective impact methodology. It allows a group to co-create an honest picture of the steps required to reach a community-level goal, by mapping out how and why a desired change is expected to happen in a particular context.

#### Sustainable Infrastructure

Collective impact also calls for a "backbone organization," comprised of independent staff with the necessary knowledge, skills and experience to manage and support the efforts of the coalition. Finding sustainable, multi-year funding to support the infrastructure is also key.

The County of Dufferin Community Services is open to providing both administrative and financial support to DC MOVES, and so it makes sense to leverage the resource capacity of this collective for poverty reduction efforts. The challenge for DC MOVES will be how to maintain a degree of independence, as poverty reduction strategies often involve advocacy efforts that require a willingness to turn the "lens" towards certain members or funders of the collective. One option is for HCIA to take on the role as the backbone organization for poverty reduction efforts, since HCIA is not a service delivery organization with a specific client group and because it already serves as an umbrella organization for several social planning initiatives in the community.

#### **Multi-Pronged Strategy**

Tackling poverty requires a multi-pronged approach that involves advocating for system changes to government policy, engaging citizens in creating local solutions, and shifting how community members think about poverty. Many advocates call for poverty reduction strategies to focus on the root causes versus introducing programs and services that provide symptom relief.<sup>24</sup> The reality, however, is that most poverty reduction coalitions speak of success and positive outcomes in terms of local interventions that provide "band-aid" solutions to the problem (e.g. affordable transit passes, recreation fee assistance, allocation of funding to grass roots initiatives, etc.). It is recommended that Dufferin County's strategy strike a balance between long-term advocacy and education work, and visible action items that deliver tangible, immediate benefits to the local community (quick wins).

#### **Sense of Urgency**

According to Kania and Kramer (2011), one of the preconditions to successfully launching a collective impact initiative is timing. Having a sense of urgency, with media attention, to address poverty can also be helpful. There is quite a bit of momentum and discussion in Dufferin County right now about poverty, given the establishment of DC MOVES and the completion of the 20,000 Homes Campaign survey. It would be helpful to capitalize on this energy in the community.

<sup>24</sup> Weaver, L. (Ed.). (2013). Convening a comprehensive, multi-sector effort to reduce poverty: a primer, 2nd Edition. Waterloo: Tamarack Institute.

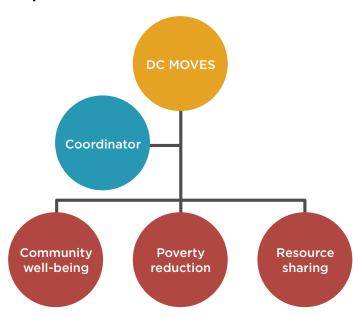
## 6. PROPOSED INFRASTRUCTURE

This chapter of the report sets out a series of recommendations regarding the structure, mandate, membership, and funding of future poverty reduction efforts in Dufferin County. These recommendations are based on an analysis of the findings in Chapters 3 to 5.

### **6.1 Organizational Structure**

One of the key motivators behind the establishment of DC MOVES is that there is a need to reduce the number of networks and committee meetings that human service providers are involved in, as there is limited resource capacity among local agencies. It is therefore recommended that DC MOVES act as the guiding coalition for poverty reduction work in Dufferin County; and that a Dufferin County Poverty Reduction Task Force (DC PTF) be formally established as one of the standing committees of DC MOVES. It is recognized that DC MOVES will be working on a range of community issues, and therefore, the coalition will need to be very careful about where they focus their time, energy and financial resources, in order to ensure the strongest possible community-wide efforts are put towards poverty reduction work.

#### **Proposed Infrastructure**



The diagram above depicts the proposed infrastructure framework for DC MOVES. In addition to poverty, DC MOVES has identified two other community priority areas – community-wellbeing and resource sharing.

## 6.2 Roles and Responsibilities

The DC PTF would not offer programs or provide funding for direct services. Its role would be to champion and give voice to the need for system and policy changes to address the root causes of poverty. It would do so by providing opportunities for community members to engage in dialogue about the social determinants of health, and become involved in local poverty reduction efforts. Members would work collaboratively on issues involving community engagement, information sharing, policy analysis, data collection, and service integration.

The following is a list of proposed roles and responsibilities for DC MOVES and the DC PTF.

#### **DC MOVES Responsibilities**

- 1. To provide strategic guidance and oversight to the DC PTF in order to ensure that the poverty reduction vision and mission is being effectively addressed
- 2. To establish an annual budget for the DC PTF, and provide final approval of strategic plans, communication strategies and reports
- 3. To regularly review the proceedings of the DC PTF in an effort to identify community issues, which could strategically impact the work plan

#### **DC PTF Responsibilities**

- 1. To identify, develop and implement a strategic plan to address community needs relating to poverty in Dufferin County
- To create opportunities for service providers, businesses, politicians, and residents, including individuals of low income, to become actively involved in local poverty reduction
- 3. To regularly engage with residents with lived experience to ensure that the overall strategic priorities of the PTF are addressing community needs
- 4. To raise awareness and understanding among community members about the root causes of poverty and its impact on individual and community well-being
- To keep local decision makers and service providers informed about emerging policy developments, evidence-based research and best practices regarding poverty reduction

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- 6. To promote existing supports, benefits, and programs for individuals of low income
- 7. To identify service issues and needs, and recommend opportunities to minimize service barriers faced by individuals of low income
- 8. To continually measure the impact of local action and progress towards poverty reduction

## 6.3 Team of Champions

It is recommended that the DC PTF be comprised of 10-12 community leaders from multiple sectors and across the County, including individuals with lived experience of poverty. Representatives should be passionate about changing the community culture around poverty, as well as committed to investing their time, skills, networks and resources in poverty reduction efforts. Individuals should also be able to commit to attend monthly meetings, for a minimum of a two-year term.

## 6.4 Funding and Sponsorship for Core Operations

It is recommended that Dufferin County Community Services allocate \$50,000 - 70,000 in annual financial resources to support the work of DC MOVES, including the DC PTF. It is further recommended a new Coordinator position be established to support, guide and facilitate the work of DC MOVES, as well as the DC PTF.

Members of DC MOVES are encouraged to seek out additional financial, in-kind and pro-bono contributions to support the work of the DC PTF. It will be important to engage with local funders early on in the process, use data to highlight the importance of the work, and demonstrate how the initiative aligns with funders' priorities.

## 7. STRATEGIC FRAMEWORK

This strategic framework contains four components – vision, mission, priorities and actions – and is intended guide the work of the DC PTF. The vision statement serves as the overarching goal for the community with respect to poverty reduction efforts. The mission statement defines the core purpose of the DC PTF. The community priorities are the "hot button" issues that the DC PTF will be focusing on addressing over the next 3-5 years. The actions describe the series of activities that the DC PTF will be undertaking, in order to accomplish its mission.

## 7.1 Proposed Vision

Every resident of Dufferin County will have the opportunity to realize his/her potential, and live in a prosperous and healthy community, free of poverty.

## 7.2 Proposed Mission

A collaborative of residents, businesses, and human service providers who are working together to improve the quality of life of Dufferin residents who are experiencing economic hardship.

## 7.3 Community Priorities

Through the community consultations, five community priorities have been identified: housing, aging in place, social assistance reform, precarious employment, and childhood development (also see **Chapter 4.2**):

Priority	Issues to be addressed
Housing	<ul> <li>Increasing the supply and mix of affordable rental housing options</li> <li>Housing First (20K Homes)</li> <li>Recruitment of private landlords for rent subsidy programs</li> <li>Emergency accommodation options for men</li> <li>Support services for individuals with complex needs</li> <li>Accessibility and universal design</li> </ul>
Aging in place	<ul> <li>Affordable and accessible housing options, with a variety of assisted living supports</li> <li>Oral health (dentures)</li> <li>Optical care</li> <li>Social isolation</li> <li>Affordable leisure and recreation opportunities</li> </ul>

Priority	Issues to be addressed
Social assistance reform	<ul> <li>Inadequate social assistance rates</li> <li>Awareness of government benefits and programs</li> <li>Complexities of acquiring government benefits</li> <li>Systemic barriers to accessing mainstream financial products and services</li> <li>Reliance on costly fringe financial services</li> <li>Help filing taxes to access available credits</li> <li>Financial literacy and counselling</li> </ul>
Precarious employment	<ul> <li>Local skills training and apprenticeship opportunities</li> <li>Reliance on temporary employment and staffing agencies</li> <li>Transportation/commuting</li> <li>Affordable, high speed internet</li> <li>Living wages</li> <li>Benefits</li> </ul>
Childhood development	<ul> <li>Affordable child care</li> <li>Affordable recreation and extracurricular activities (fees and equipment)</li> <li>Oral health</li> </ul>

## 7.4 Community Actions

### **Engaging Stakeholders**

According to the Tamarack Institute, building a broad and connected community base is vital to the success and resiliency of poverty reduction efforts.<sup>25</sup> One of the key activities of the DC PTF will be to engage with community stakeholders – service providers, businesses, funders and the general public – to help leverage local skills, knowledge, networks and resources. Municipalities play a significant role in providing critical services such as affordable housing, childcare, public transit, recreation, and library services. Thus, enlisting the support and leadership of local mayors and municipal councillors will be pivotal in alleviating poverty in Dufferin County.<sup>26</sup> Finally, no poverty reduction effort would be possible without including the voices of individuals with lived experience.

<sup>25</sup> Weaver, L. (Ed.). (2013). Convening a comprehensive, multi-sector effort to reduce poverty: a primer, 2nd Edition. Waterloo, ON: Tamarack Institute.

<sup>26</sup> Carlton, B. & Born, P. (2016). 10 - A guide for cities reducing poverty. Waterloo, ON: Tamarack Institute.

#### **Shifting Attitudes**

There is currently a lot of stigma and misperceptions about poverty in Dufferin County. In order for poverty reduction efforts to be effective, there needs to be a cultural shift in thinking from "it's the fault of an individual" to recognizing that poverty and inequities hurt overall community well-being and prosperity in the long run, and that rural poverty is not an isolated issue. One of the main activities of the DC PTF will be helping the community to better understand the extent and depth of poverty in the community. To accomplish this, a community-wide awareness and education campaign about the root causes and dynamics underlying poverty is required. Dissemination of this report may help in this regard. Examples of other community awareness raising activities could include: Bridges Out of Poverty training for municipal councillors and business leaders; inviting community members to participate in a "day in the life" agency tour; or equipping a local speaker's bureau, comprised of individuals with lived experience, who can personalize poverty, and testify to the importance of addressing the issue. Neighbouring communities have found that calculating a Living Wage for the community is a helpful way to start a conversation about how much it costs to be a productive worker and raise a family in the community.

#### **Decoding Policy**

Two of the community priorities speak to issues that inadvertently perpetuate poverty - the shortage of affordable housing and insufficient social assistance rates. These are not issues that can be addressed overnight, and in many cases require systemic changes to government policies, as well large investments in social infrastructure. The DC PTF can help by educating community members about emerging policy (e.g. basic income pilot project for Ontario) and translating legislation and policy documents into plain language, so that local councillors, human service providers and residents are better informed, and have the information they need to make educated decisions and votes.

#### **Enabling Low-Income Households to have Better Financial Outcomes**

It is recommended that the DC PTF explore opportunities to:

- Identify and address barriers to accessing government benefits and tax credits (e.g. rent/child care subsidies, disability benefits, OESP, Canada Learning Bonds, etc.)
- Promote programs that could help people break the cycle of poverty (e.g. Government of Ontario's basic income pilot)
- Recommend the establishment of enabling supports that could be built into existing programs (e.g. social assistance), which would help low-income households improve their financial security, such as:<sup>27</sup>
  - Financial literacy and counseling programs
  - Assistance with filing taxes
  - Access to safe and affordable financial products and services
  - Opportunities to invest savings and build assets
  - Consumer awareness and protection

#### Improving Access to Programs and Services

In rural communities like Dufferin County, low population density means that there is limited social infrastructure. Moreover, some of the key support agencies are physically headquartered outside of Dufferin County. The DC PTF can help by identifying any barriers that prevent people from fully participating in and accessing local services (e.g. service fees, times and locations, transportation, affordable high speed internet, etc.). It is also recommended that the DC PTF explore opportunities that could make it easier for people to learn about and access the services they need, as the current array of eligibility criteria, forms, programs, and agencies can prevent even the most determined individuals from accessing necessary supports. This problem is not unique to Dufferin County. One option is to work with local providers on the establishment of a "no wrong door" policy, whereby regardless of which agency people contact for help, they can access information and one-on-one counselling about the options available in their community.

#### **Tracking Progress**

Finally, it will be important for the DC PTF to track, analyze and communicate the results of local efforts, in order to continue making improvements in the future. It is recommended that one of the first meetings of the DC PTF be dedicated to Theory

<sup>27</sup> Prosper Canada (2013). Financial empowerment: improving financial outcomes for low-income households. Toronto.

of Change. The objective of this session would be to identify the desired longterm population-level goals for this initiative, and then map out the conditions and interventions that must take place in order for the desired impact to be achieved.

## **VISION**

Every resident of Dufferin County will have the opportunity to realize his/her potential, and live in a prosperous and healthy community, free of poverty.

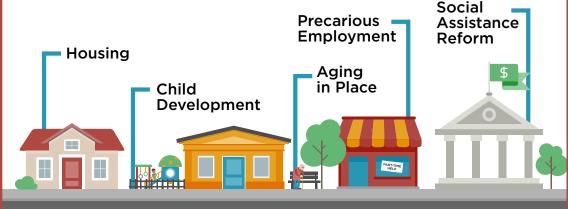
## MISSION

A collaborative of residents, businesses, and human service providers who are working together to improve the quality of life of Dufferin residents who are experiencing economic hardship.

# COMMUNITY ACTIONS



- Engaging stakeholders
- Shifting attitudes
- O Decoding policy
- Enabling low-income households to have better financial outcomes
- Improving access to programs and services
- Tracking progress



**COMMUNITY PRIORITIES** 

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