

# TACKLING POVERTY TOGETHER

WHAT IT IS LIKE TO LIVE IN POVERTY  
IN CANADA AND HOW THE FEDERAL  
GOVERNMENT CAN HELP

PREPARED BY

Ference & Company  
Consulting Ltd.

## Thank you to our partners

We would like to acknowledge and thank the different partners who contributed to this project:

**SAINT JOHN** – Living SJ, ONE Change, YMCA, Association for Community Living, Salvation Army, and The Human Development Council.

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The opinions and interpretations in this publication are those of the author and do not necessarily reflect those of the Government of Canada.

One in seven Canadians live in poverty,  
more people than the population of  
Toronto and Montreal combined\*



\*based on the after-tax low-income measure, 2015

PROJECT SUMMARY

# WHAT IS THE TACKLING POVERTY TOGETHER PROJECT?

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The Tackling Poverty Together Project offers a rare opportunity to hear directly from Canadians about what it is like to live in poverty in Canada. The project is one of many ways in which the Government of Canada is engaging with the public about the challenges faced by people living in poverty, how federal government programs are helping, and where more support is needed.

The Government started the conversation with the release of the Towards a Poverty Reduction Strategy Discussion Paper. On September 2, 2016, the Honourable Jean-Yves Duclos, Minister of Families, Children and Social Development, officially launched the Tackling Poverty Together Project. Ference & Company Consulting Ltd. led the engagement process.

# HOW WERE PEOPLE ENGAGED AS PART OF THE PROJECT?



Members of the public participated in telephone and online surveys



People with lived experience of poverty participated in focus groups and in-person surveys



Organizations involved in poverty reduction participated in roundtable discussions



Community partners recruited participants with lived experience of poverty



Local and national experts provided advice on the approach and results



# WHAT ARE THE KEY MESSAGES FROM CANADIANS?

## 1. **Poverty exists in Canada and much of it is hidden.**

Almost 5 million, or one in seven Canadians live in poverty based on the after-tax low-income measure. Poverty is often hidden and the size of the problem can vary depending on the cost of living and the concentration of poverty in particular neighbourhoods.

## 2. **Many Canadians cannot pay for basic necessities and face significant barriers to work, which take an emotional and psychological toll.**

People living in poverty face barriers to work such as personal, health, and disability challenges, mental health and addictions issues, a limited number of good jobs, a lack of education and training, discrimination, criminal records, and structural and historical barriers such as those faced by Indigenous people. People living in poverty cannot afford basic necessities like healthy food, adequate housing, medications, dental care, and transportation. As a result, people feel stressed, frustrated and alone.

## 3. **Poverty affects some groups more than others.**

Across the six communities, we heard that single parents, people with mental health and addictions issues, people with disabilities, seniors, and Indigenous people are most vulnerable to poverty. Youth, recent immigrants, racialized people (i.e., visible minorities), unattached individuals aged 45 to 64 years, and low-wage workers are also at risk.

## 4. **Canadians living in poverty are survivors, but they need more support to make a bigger change in their lives.**

Canadians who have lived or are still living in poverty said they have tried to overcome their challenges by working in multiple jobs, going back to school, getting help from community organizations, keeping a positive outlook, self-healing, budgeting, and getting support from family and friends. But for many, these efforts have not been enough to make a significant change.

**5. The Canada Child Benefit and Guaranteed Income Supplement are making a big difference.**

The Canada Child Benefit is helping many low-income parents to feed their children. The Guaranteed Income Supplement has gone a long way to reduce poverty among seniors in Canada. Many seniors depend on this benefit to live.

**6. The federal government offers other important programs that could be helping, but very few people are aware of them.**

The Canada Learning Bond, which helps parents save for their children's post-secondary school, is not reaching enough parents in need.

The Working Income Tax Benefit, which provides an income supplement for working low-income Canadians, is not widely known. There are also gaps in awareness about programs among Indigenous people, particularly Indigenous seniors.

**7. Many people cannot access the support they need because of how some programs are designed and delivered.**

Most people are denied access to the Canada Pension Plan Disability Benefit because they do not fit the definition of having a "severe and prolonged" disability. Many low-income workers cannot access the Working Income Tax Benefit because the income cut-off is too low. Countless people who are at risk of homelessness cannot benefit from the Homelessness Partnering Strategy since it targets those who are chronically homeless.

**8. Canadians were unanimous that there is a need for more support in different areas, and by different levels of government, to help people overcome poverty.**

There is a need for more support to help Canadians living in poverty to access full-time and living wage jobs, affordable housing, community programs, support that is culturally and historically sensitive to Indigenous people, and sufficient government income benefits in order to make a real change in their lives.



“Water is an element  
that calms me and  
restores my energy.”

– Linda Carter, Trois-Rivières  
PhotoVoice participant

## ARE PEOPLE HOPEFUL THAT THINGS WILL GET BETTER?

The sentiment in the discussions ranged from frustration and skepticism to gratitude and hope. People are frustrated that things are not getting better no matter how hard they try to get out of poverty. Most people want to empower themselves by going to school, getting a job with better pay or hours, and providing for their children, but many have been excluded from these opportunities. They want respect. They want a chance to show what they can offer the world. In Winnipeg, a person with a disability talked about spending countless hours applying for jobs and sending resumes with no results. A single mom in Tisdale talked about working evenings and weekends as a restaurant server, but not having enough hours to qualify for subsidized child care. A homeless man in Yellowknife talked about setting up a job pool so he can offer his skills to people who need extra help.

For some, the frustration has turned to skepticism, anger, and sadness. Youth who are barely adults are already jaded and skeptical about the system that is supposed to be helping them. Some people are angry at the mistreatment and discrimination they have faced from both service providers and potential employers based on their race, age, social status, address, and disability. To access support, people often have to recount their story over and over and prove that they are worthy. It is invasive and demoralizing. Others feel sadness that things will only get worse. A mother of a son with a disability lamented that she is at her wit's end because she was recently diagnosed with cancer and is afraid of what will happen to her son when she is gone. A senior in Saint John struggled with the fact that she has to ask her adult daughter for help, when, as a mother, she should be the one providing support.

In spite of these frustrations, there was an overwhelming sense of gratitude for the organizations and individuals in the community and federal government programs that have helped them. After the discussions, participants were genuinely thankful that someone was finally listening and hopeful that these messages will reach decision makers who need to hear them. Many community organizations were optimistic and expressed a willingness to work with the federal government and other partners to build on the successes and make a change.

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Safe Harbour Day Centre in Yellowknife, NWT provides a safe and warm place for people experiencing homelessness to go to during the day.

# CHAPTER 1: INTRODUCTION

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## Background

In 2015, almost 5 million or one in seven Canadians lived in poverty based on the after-tax low-income measure.<sup>1</sup> The rate of poverty in Canada is among the highest of the world's richest countries.<sup>2</sup>

According to a recent study, Canada had the third highest poverty rate out of seventeen similar countries. Income inequality and the gap between rich and poor families is getting wider. In 2008, food, shelter and clothing accounted for about half of total spending among the poorest households, while spending on these necessities accounted for less than a third of total spending among the

richest households.<sup>3</sup> In contrast, Canada is doing relatively well according to key social and economic indicators with strong rates of life expectancy, educational attainment and income per capita.<sup>4</sup> Unemployment in Canada also declined from 8.7% to 6.9% between July 2009 and July 2016.<sup>5</sup> So, why do so many Canadians continue to live in poverty?

## Purpose of the Project

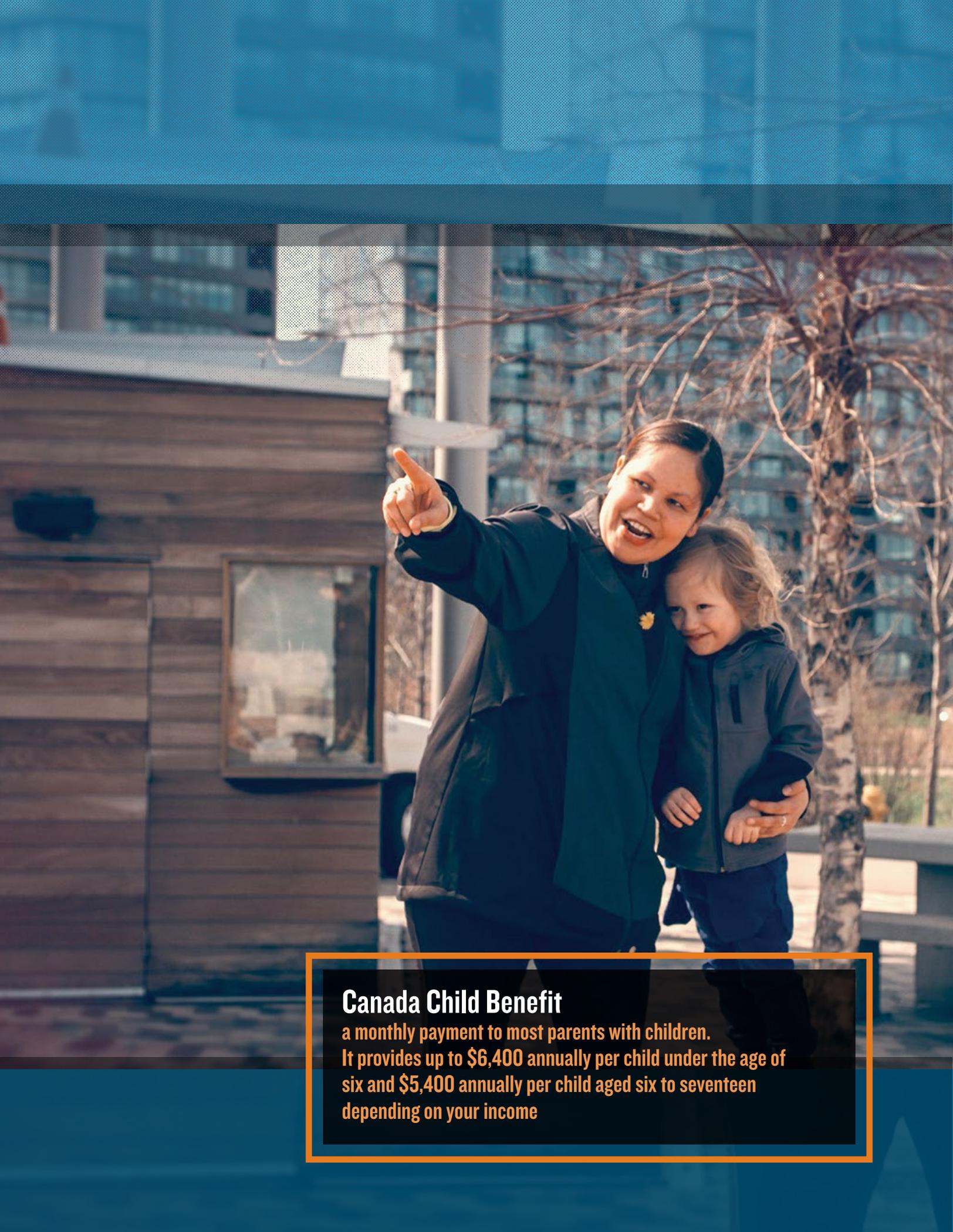
The purpose of the Tackling Poverty Together Project was to learn about what it is like to live in poverty in Canada. Feedback was gathered from hundreds of Canadians living in poverty, the many organizations that work with them, and thousands of other concerned Canadians about the challenges faced by people living in poverty, how federal government programs are helping, and where more support is needed. The results from this project and other engagement activities will inform the development of a comprehensive Canadian Poverty Reduction Strategy. Ference & Company Consulting Ltd. led the engagement process.

The project involved case studies of six communities across Canada: Saint John, Trois-Rivières, Regent Park (Toronto), Winnipeg, Yellowknife, and Tisdale. Information was gathered through surveys of the general public, focus groups and individual interviews with people with lived experience of poverty, and roundtables with community and Indigenous organizations involved in poverty reduction. Local community partners, experts, and municipal and provincial/territorial government organizations helped each step of the way.

## Structure of the Report

The report is structured as follows:

- » **Chapter 2** describes the research approach;
- » **Chapter 3** presents a snapshot of the six case-study communities;
- » **Chapter 4** describes the need for poverty reduction programming in the communities;
- » **Chapter 5** looks at the impact of federal government poverty reduction programs;
- » **Chapter 6** describes promising practices and approaches in the communities;
- » **Chapter 7** summarizes the main suggestions people made to improve the federal government programs and where more support is needed; and
- » **Chapter 8** presents the major conclusions from the project.



## **Canada Child Benefit**

**a monthly payment to most parents with children. It provides up to \$6,400 annually per child under the age of six and \$5,400 annually per child aged six to seventeen depending on your income**

## CHAPTER 2:

# RESEARCH APPROACH

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### Focus of the Research

Information and feedback was gathered on four topics:

- 1) the need for poverty reduction programs;
- 2) the impact of federal poverty reduction programs;
- 3) the interaction between federal government and other programs; and
- 4) opportunities for improvement.

The research focused on six federal government programs. These programs were chosen because they target different groups, focus on poverty reduction and prevention, and some of them have had recent enhancements:

- » **Canada Child Benefit**, a monthly payment to most parents with children. Child benefits were enhanced with the introduction of the Canada Child Benefit in July 2016. It provides up to \$6,400 annually per child under the age of six and \$5,400 annually per child aged six to seventeen depending on your income.
- » **Canada Learning Bond**, a grant that helps low- and modest-income families start saving early for their children's post-secondary education. Recent changes have improved access to this grant for low-income families.
- » **Guaranteed Income Supplement**, which provides monthly payments to low-income seniors. In July 2016, the Guaranteed Income Supplement top up for low-income single seniors increased by \$947 per year.

- » **Canada Pension Plan Disability Benefit**, monthly payments to people who have made the required contributions to the Canada Pension Plan and who are not able to work regularly at any job because of a severe and prolonged disability.
- » **Working Income Tax Benefit**, is a refundable tax credit intended to provide tax relief for eligible working low-income Canadians.
- » **Homelessness Partnering Strategy**, a community-based program aimed at preventing and reducing homelessness by providing direct support and funding to communities and organizations that address homelessness across Canada.

### Sources of Information

Across the six case-study communities, Canadians shared their experiences and opinions in different ways:

- » **Telephone and online surveys with 4,944 members of the general public** in the six communities, about one-third of whom were people living in low-income based on the before-tax low income measure.
- » **Focus groups and in-person surveys with 867 people with lived experience of poverty**, including Indigenous people, people with disabilities, recent immigrants, seniors, single parents, unattached individuals aged 45 to 64 years, youth, racialized people, and people who are homeless or living in transitional housing.

- » **Roundtable discussions with 130 organizations involved in poverty reduction**, including federal, provincial/territorial, municipal, and Indigenous governments, community and Indigenous organizations, local academic experts, and other community stakeholders.

Partners were engaged at all stages of the project. This included contracting with 43 local community organizations to help with the community visits and 10 local and national experts to provide advice on the approach and results, and getting feedback from government and community organizations, and other experts to prepare for the visits. A National Poverty Reduction Advisory Committee was assembled of leading poverty and social policy experts, including Sherri Torjman of the Caledon Institute of Social Policy, Sheila Regehr of the Basic Income Canada Network, Dr. Robert Brym of the University of Toronto, and Dr. Robert Andersen of Western University.

A more detailed description of the research approach can be found in Appendix 1.



**Three quarters of the people living in Regent Park are racialized people (i.e., visible minorities) and almost half of the residents speak a non-official language at home**

### CHAPTER 3: SNAPSHOT OF THE COMMUNITIES

Canada is a diverse country made up of many communities with different histories, economies and types of people. The six case-study communities were selected to reflect a cross-section of communities across Canada to understand how poverty is similar and how it differs across different contexts. This section gives a snapshot of the six case-study communities.

#### Key indicators across the case-study communities

	Saint John	Regent Park (Toronto)	Winnipeg	Tisdale	Trois-Rivières	Yellowknife
Population	67,575	10,007	705,244	4,148	134,413	19,569
Median Household Income After-Tax	\$43,125	\$30,794	\$50,537	\$41,717	\$41,161	\$104,701
People in Low-Income After Tax (LIM-AT)	1 in 5	1 in 2	1 in 6	1 in 7	1 in 5	1 in 10

Sources: Population data: Saint John, Winnipeg, Trois-Rivières, and Yellowknife from 2016 Census; Regent Park from 2011 Census; Tisdale from Government of Saskatchewan Covered Health Population 2014. Income data from 2011 National Household Survey.

**SAINT JOHN, NEW BRUNSWICK** – Saint John is the second largest city in New Brunswick and the third largest city in the Maritimes. The city is located on the southern coast of the province. Between 1989 and 2003, Saint John experienced a 26% decrease in the number of manufacturing jobs, more than anywhere in Canada.<sup>6</sup> More recently, the city has focused on developing new sectors such as tourism, information and communication technology, energy, and service sectors. The service sector now accounts for more than three-quarters of all jobs in Saint John.

**REGENT PARK (TORONTO), ONTARIO** – Regent Park is a neighbourhood located in downtown Toronto, built in the late 1940s as a social housing project. Three-quarters of the people living in Regent Park are racialized people (i.e., visible minorities) and almost half of the residents speak a non-official language at home.<sup>7</sup> Since 2003, the City of Toronto has been implementing a revitalization project in Regent Park. The project aims to transform the community into a mixed-income, mixed-use neighbourhood.

**WINNIPEG, MANITOBA** – Winnipeg is the capital of, and largest city in, the province of Manitoba. One in ten people in Winnipeg self-identify as an Indigenous person, more than any other large city in Canada.<sup>8</sup> Winnipeg also has a sizable immigrant population. Winnipeg is an economic and regional centre for the province. It has one of the country's most diversified economies. The main sectors of the economy include trade, manufacturing, education, and health care.

**TISDALE, SASKATCHEWAN** – Tisdale is recognized as the “Hub of the Northeast” in Saskatchewan due to its central location in the region. The town has a population of about 4,150 and provides services to the greater trade area of about 27,300 people.<sup>9</sup> The main industries in Tisdale are agriculture and advanced manufacturing for the agriculture industry. Shopping, business, government services, education, sporting events, markets, and concerts attract people from all over the northeast region of the province.<sup>10</sup>

**TROIS-RIVIÈRES, QUÉBEC** – Trois-Rivières is a city in the Mauricie region of Quebec. It is located where the Saint-Maurice and Saint Lawrence Rivers meet, part way between Montreal and Quebec City. The city is mostly French-speaking. Trois-Rivières was previously known as the pulp and paper industry capital of the world from the late 1920s until the 1960s. The city once had five mills in operation. However, in the 1980s and 1990s, Trois-Rivières experienced an industrial decline and only three mills are left operating today.<sup>11</sup>

**YELLOWKNIFE, NORTHWEST TERRITORIES** – Yellowknife is the capital of, and the largest community in, the Northwest Territories. It is located on the northern shore of Great Slave Lake, about 400 kilometres south of the Arctic Circle. About one-quarter of the people living in Yellowknife self-identify as Indigenous people.<sup>12</sup> Yellowknife is the hub for mining, industry, transportation, communications, education, health, tourism, commerce, and government activity in the territory. The Government of the Northwest Territories is Yellowknife's largest employer.<sup>13</sup>



**Saint John has high concentrations of poverty**  
in certain neighbourhoods like the Old North End

## CHAPTER 4:

# NEED FOR POVERTY REDUCTION PROGRAMMING

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### 4.1 How big of a problem is poverty?

Poverty in Canada is a very big problem and it is often hidden from plain view.

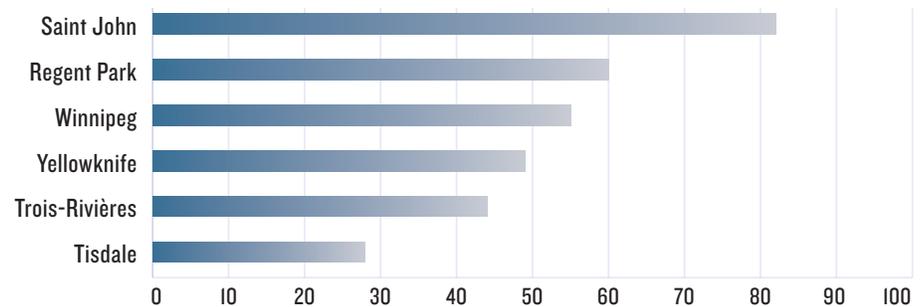
Most of the six case-study communities have rates of poverty above the national average. Compared to the national average of one in seven people living in poverty, there are higher rates of poverty in **Regent Park** (one in two), **Saint John** (one in five), **Trois-Rivières** (one in five), and **Winnipeg** (one in six) based on the after-tax low-income measure. **Tisdale** (one in seven) has a rate identical to the Canadian average and **Yellowknife** (one in ten) has a lower rate, though the cost of living is higher.<sup>14</sup>

Different factors can influence the size and visibility of the problem. **Saint John** has high concentrations of poverty in particular neighbourhoods. For example, Crescent Valley has a 77% child poverty rate compared to 31% in the City of **Saint John**.<sup>15</sup> **Regent Park** has a high rate of poverty because the community is made up of mostly low-income social housing. In **Yellowknife**, **Tisdale**, and **Winnipeg**, the cost of living makes it harder for people living in low-income to afford necessities such as shelter and food. The rate of

moderate or severe food insecurity in **Yellowknife** is almost two-and-a-half times the rate in Canada overall.<sup>16</sup> In **Tisdale**, much of the poverty is hidden because many people cope with homelessness by couch surfing with family or friends.

People had different opinions about how big of a problem poverty is in their community depending on how visible it is and their experience with poverty. More than half the people surveyed in **Saint John**, **Regent Park**, and **Winnipeg** think that poverty is a big or very big problem in their community. About half the people surveyed in **Yellowknife** think poverty is a big or very big problem. Just under half the people surveyed in **Trois-Rivières** and less than a third of the people surveyed in **Tisdale** think poverty is a big or very big problem in their community. People living in low-income (particularly people with disabilities, unattached individuals aged 45 to 64 years, Indigenous people, parents, and people who are homeless) were more likely to think that poverty is a very big problem.

## Percentage who think poverty is a big or very big problem in their community



People in **Saint John**, **Winnipeg**, and **Yellowknife** think that poverty is becoming a bigger problem while people in **Regent Park** and

**Trois-Rivières** tended to think that the situation is more or less the same as it was five years ago.

“The social safety net is very thin. People have no room to manoeuvre. We have families who have a good job and all of a sudden they lose their jobs and they fall into poverty and have to use food banks.

They move from the middle class to poverty and it does not take much time.”

– Roundtable participant, Trois-Rivières

## 4.2 Why are people struggling?

Canadians living in poverty face various personal, economic, and historical barriers preventing them from getting adequate work and the services and programs they need, making it almost impossible to break the cycle of poverty.

Canadians and organizations that work with people living in poverty emphasized that people are struggling in their communities because they:

» **Face barriers to work**, including:

- » **Personal, health, disability, and other challenges, such as mental health and addictions issues.** These challenges make it hard to get and keep a job. Some people with disabilities are not able to work and are forced to rely on provincial/territorial government social assistance and other income benefits.
- » **Not enough good jobs (i.e., full-time, living wage).** In smaller communities like **Tisdale**, there are limited opportunities for work. In urban centres like **Regent Park**, there is more competition and most jobs are low-paying service industry jobs.

These jobs are considered precarious work because the hours and pay are not enough to cover living costs and most of these jobs do not provide extended medical and dental care benefits.

- » **Not being trained for good jobs.** In **Saint John** and **Trois-Rivières**, many people lost their jobs in the past three decades and have had a hard time getting back to work because of low education and literacy levels. There is no university in **Yellowknife**, and travelling to another city to obtain a university education is expensive. Recent immigrants may struggle to find a job because their training is not accepted or because of language barriers.
- » **Discrimination.** People face discrimination in the hiring process, particularly Indigenous people, people with disabilities,

and recent immigrants. People also face discrimination in accessing health, employment support, and other services.

- » **Having a criminal record.** Youth and Indigenous people are more likely to be involved with the criminal justice system, making it harder for them to get a job. Recent immigrant youth are particularly vulnerable since they may be placed in inappropriate grades in school and struggle to adjust to their new surroundings.
- » **Struggle to save and plan with limited resources.** With a limited income, people can barely afford to meet their basic needs let alone save for the future. Many people are forced to rely on food banks to make it to the end of the month. In **Yellowknife**, payday lenders that charge high interest rates are putting people deeper into debt.
- » **Cannot access affordable housing.** In **Tisdale** and **Yellowknife**, people are living in overcrowded homes and couch surfing with friends and relatives because they cannot afford their own place. In **Winnipeg** and **Regent Park**, there is a lack of affordable housing because of increased demand and not enough federal and provincial government support for social housing, resulting in long wait lists. In **Tisdale**, social housing eligibility rules make it hard for some seniors and families to qualify for housing.

» **Cannot access services such as:**

- » **Transportation services.** Lack of access to adequate and affordable transportation was identified in all six communities. People living in **Tisdale** have to travel to Saskatoon to access some specialized health services and the bus service that connects rural communities to larger urban centres such as Saskatoon was recently cancelled.
- » **Education and health services.** Lack of adequate education and health services in surrounding Indigenous communities can put pressure on services in urban centres like **Winnipeg** and **Yellowknife**. **Trois-Rivières**, **Regent Park**, and **Winnipeg** face pressure on services from increased immigration of people from other countries and parts of Canada.
- » **Find it hard to escape the cycle of poverty.** Program incentives can make it hard to escape poverty. To receive some benefits, people have to prove that they are poor. Some people find it hard to escape the cycle of poverty because of its impact on a person's self-esteem and expectations, of what is possible. Children who are in foster care are particularly vulnerable to this cycle.

» **Face structural and historical barriers.** Indigenous people face structural and historical barriers such as the Indian Act, exclusion of Indigenous people from the economy, and intergenerational trauma from residential schools. These barriers have led to lower levels of wellness, education, and employment among Indigenous people. Disconnection of Indigenous

people from their traditional culture and lands also contributes to poverty because it makes people more reliant on others for help. Federal government and provincial/territorial governments lack coordination in providing services to Indigenous people, further contributing to the challenges and barriers they face.

“ Many things keep us from being healthy and on a level playing field with other Canadians. Any national poverty reduction strategy under the umbrella of Truth and Reconciliation has to go to these truths and not hide from them.”

– Indigenous roundtable participant, Winnipeg

### 4.3 Who is most vulnerable to poverty?

Poverty affects some groups more than others, particularly single parents, people with mental health and addictions issues, people with disabilities, seniors, and Indigenous people.

Across the communities, Canadians highlighted the following groups as being most vulnerable to poverty:

» **Single parents.** Single-parent families, particularly single moms, are more vulnerable to poverty because they rely on only one income and may have a hard time finding affordable child care. All six communities identified single parents as a vulnerable group. In **Saint John** and **Winnipeg**, 60% of single-parent families live in poverty.<sup>17, 18</sup>

» **People with mental health and addictions issues.** Mental health and addictions problems make it difficult to find or keep a job and can lead to poverty and homelessness. All six communities identified people with mental health and addictions issues as one of the most vulnerable groups affected by poverty. People with mental health issues are twice as likely to live in poverty as people without these issues.<sup>19</sup>

» **People with disabilities.** People with disabilities are more likely to live in poverty because their disability may keep them from working. Almost half of working-age Manitobans with disabilities are either unemployed or not actively seeking work.<sup>20</sup> They may also face discrimination in hiring and have extra expenses for equipment and transportation. Four out of the six communities identified people with disabilities as one of the most vulnerable groups.

» **Seniors.** Seniors, particularly those who live alone, are more vulnerable to poverty because they may not have sufficient savings for their retirement. They also may have extra expenses like medications and costs related to maintaining their home. Seniors were highlighted as a vulnerable group in **Saint John**, **Trois-Rivières** and **Tisdale**. Eighteen percent of seniors in **Tisdale** live in low-income, higher than the 13% Canadian average.<sup>21</sup>



» **Indigenous people.** Indigenous people, including First Nations, Métis, and Inuit people, continue to experience disadvantages in terms of lower levels of education, employment and earnings compared to non-Indigenous Canadians.<sup>22</sup> Indigenous people were identified as a particularly vulnerable group in **Yellowknife, Winnipeg, and Tisdale.** For example, 91% of the homeless population in **Yellowknife** self-identify as Indigenous but Indigenous people represent only one-quarter of the overall population.<sup>23</sup>

Participants emphasized that other groups are also vulnerable in some communities, such as:

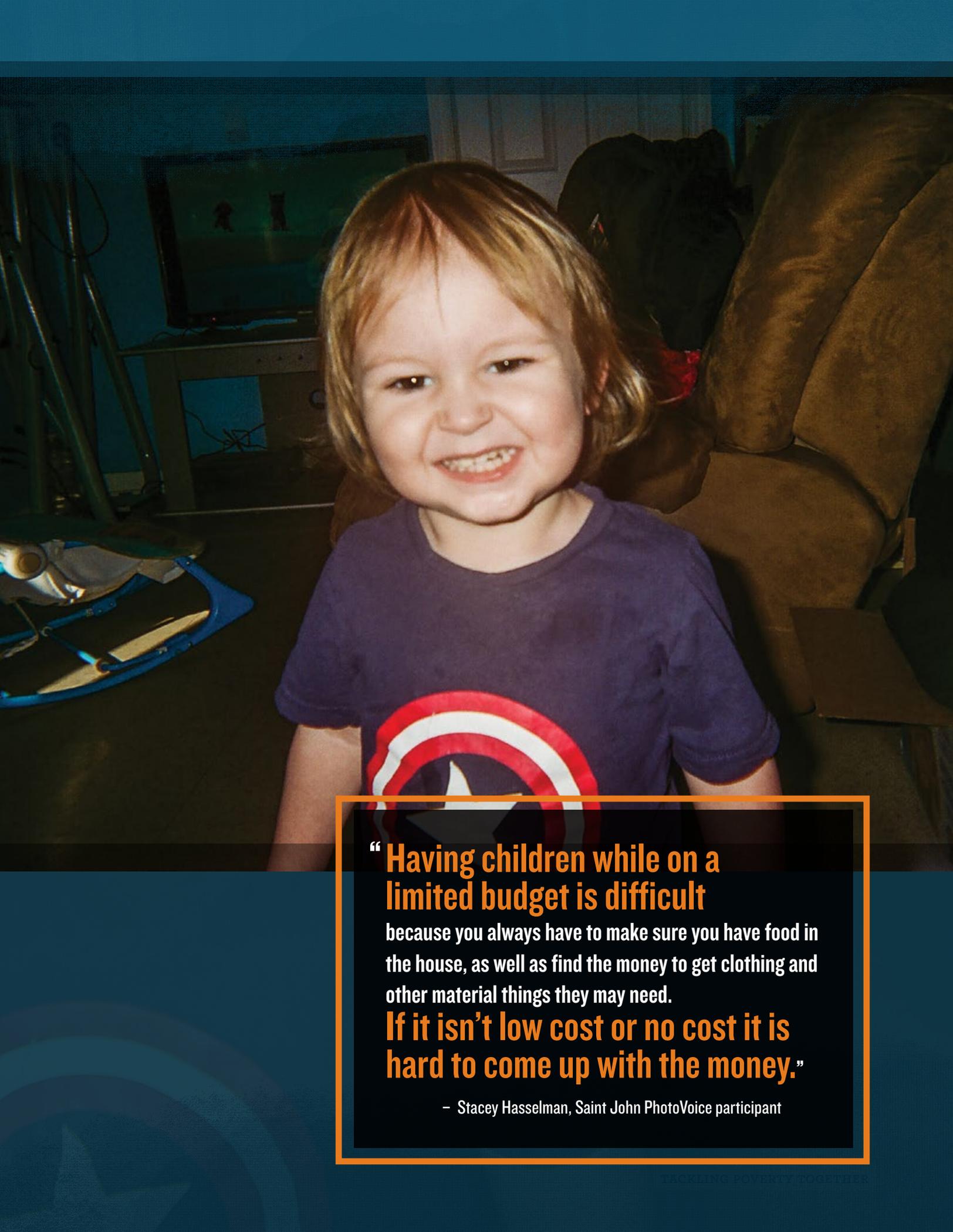
» **Youth.** Youth are vulnerable to poverty because they lack work experience, may have high debt from completing college or university, and may face other personal challenges such as family violence, aging out of foster care, and involvement with the criminal justice system. Youth were highlighted as a vulnerable group in **Saint John, Winnipeg, Regent Park, and Yellowknife.** About half of people living in low-income in **Winnipeg** are under 29 years old.<sup>24</sup>

» **Recent immigrants.** Some people who move to Canada face barriers like not being able to speak English or French and not having their training or credentials accepted. Undocumented immigrants are particularly vulnerable because they cannot access social assistance or a health card. Refugees may also struggle with trauma from experiencing violence in their home country. Recent immigrants were identified in **Regent Park and Winnipeg** as being vulnerable to poverty.

» **Racialized people.** Racialized people face challenges related to lower levels of education, contact with the criminal justice system, and discrimination, which makes it harder for them to access good jobs and adequate services. As a result, racialized people may be forced to work in precarious, low paying jobs that lack extended medical and dental care coverage. Racialized people make up 75% of **Regent Park** residents.<sup>25</sup>

» **Low-wage workers.** People who work in low-paying jobs are more likely to be young, single, have a disability, and have less than a high school diploma. Low-wage workers were identified as a vulnerable group in **Saint John.** In 2003, half of the New Brunswick working-age population had less than Level 3 adult literacy.<sup>26</sup>

» **Unattached individuals aged 45 to 64 years.** Single, older adults are also vulnerable to poverty because they may struggle with personal, disability, and other barriers, such as low levels of education that prevent them from working. They also do not qualify for as many supports as do other groups. **Trois-Rivières, Winnipeg, and Saint John** identified this group as being vulnerable to poverty. In 2011, 23% of people living alone in **Trois-Rivières** reported spending over half their income on rent.<sup>27</sup>



**“ Having children while on a limited budget is difficult**

because you always have to make sure you have food in the house, as well as find the money to get clothing and other material things they may need.

**If it isn't low cost or no cost it is hard to come up with the money.”**

– Stacey Hasselman, Saint John PhotoVoice participant



“No exit.”

– Emily, Winnipeg  
PhotoVoice participant

#### 4.4 What are the major challenges faced by people living in poverty?

Many Canadians cannot afford basic necessities like healthy food and housing and struggle to obtain adequate work. This pressure takes an emotional toll and can lead to other problems like substance abuse and violence, perpetuating the cycle of poverty.

Canadians living in poverty (or who have lived in poverty in the past) most often explained that the challenges they face are:

- » **Not being able to afford basic necessities**, such as:
  - » **Healthy food.** Although the cost of living varies by community, people in all six communities mentioned they had a hard time paying for healthy food such as fresh fruits and vegetables.
  - » **Housing.** People in all six communities mentioned they have difficulty paying for rent and other housing costs like heat, utilities, and repairs. In **Winnipeg** and **Regent Park**, there are long wait lists for social housing. The condition of the housing is also an issue with people having to put up with bed bugs, cockroaches, mould, and safety and security concerns.
- » **Transportation.** Paying for transportation was mentioned as a challenge in all of the communities. People have a hard time paying for monthly transit passes in urban centres like **Regent Park** and **Winnipeg**. In **Tisdale**, there is no regular bus service so people are forced to take a taxi or walk.
- » **Medications, dental care, and other health-related costs.** People in many of the communities mentioned they cannot afford to buy medications, go to the dentist, buy glasses, and pay for mental health care services. People who do not have extended medical insurance must pay for these costly expenses out of their pocket.

“ I live in a low-income housing unit in Tisdale. I have COPD and emphysema so my ability to walk any distance is limited. I have taken pictures of our streets and sidewalks, which are in very bad need of repair.

**I have a scooter, but anyone with a walker, wheelchair or scooter will find it very hard to get around.”**

– Edith, Tisdale PhotoVoice participant



“ It is harder when you work. When you try to make it work with a job, community housing will raise your rent and social assistance will lower your assistance. You have to take a leap across a mountain to get there.”

– Single parent, Regent Park

» **Barriers to work.** In some communities, there are not enough good jobs (i.e., full-time, living wage). People might also not be trained for the jobs that are available, they may face difficulties having their credentials accepted, and they may find that training programs are too expensive. In addition, people struggle to find work because they face personal and health challenges, discrimination in hiring (particularly against Indigenous people, recent immigrants, people with disabilities, and older workers), and because they have a criminal record.

» **Challenges accessing services.** People in some communities find it hard to access health and mental health services because there are long wait lists. In **Tisdale** and **Yellowknife**, people have to travel to other cities to access these services. Some people might be reluctant to ask for help because they fear their provincial/territorial government social assistance may be reduced or they may have their children taken away by child and family services.

» **Feeling stressed, frustrated, and alone.** People in each community talked about the emotional challenges they face as a result of living in poverty. Not having enough money to pay for basic needs can cause stress, shame, isolation, depression, and lead to frustration and other problems like

alcohol and drug abuse and violence. Indigenous people who have left rural First Nations communities and families to live in larger centres may feel particularly alone and disconnected from their traditional way of life.

Although people living in poverty shared similar experiences across the case-study communities and groups, some groups highlighted particular challenges more often:

#### Single parents

- » Must make trade-offs between essentials such as food and non-essentials such as activities for children
- » Cannot afford healthy food, relying instead on food banks
- » Face limited availability and high cost of child care
- » Find it difficult to break the cycle of poverty (e.g., the more you work, the less help you get; find it difficult to balance work, school, and caring for children)
- » Do not trust, and in some cases, fear government services (e.g., fear children will be taken away)
- » Feel ashamed, frustrated, and stuck



**“Housing is the number one priority, then feeding yourself.**

Access to the food bank has gone down to once a month, and the only food you get is not really that healthy – hot dogs, Kraft Dinner, cans of pasta.”

– Unattached individual aged 45 to 64 years, Saint John

### Seniors

- » Cannot afford medications, dental care, and other health-related costs
- » Cannot afford the cost of maintaining a home (e.g., taxes, repairs, and cleaning)
- » Face transportation and accessibility challenges (e.g., poor sidewalk conditions, limited bus service, and high cost of taxi to get to doctor’s appointment)
- » Find it difficult to keep up with the rising cost of living while on a limited income
- » Face extra costs and risk of elder abuse while caring for grandchildren and other family members
- » Experience shame, helplessness, and social isolation (e.g., family left the city and no money for leisure activities)

- » Face discrimination from potential employers
- » Rely on limited income from social assistance (e.g., no ability to save for emergencies)
- » Find it difficult to access benefits and income supports (e.g., need doctor’s approval and face mistreatment from social services)
- » Experience emotional and personal challenges (e.g., losing custody of children and caring for child with disabilities)

### Unattached individuals

### People with disabilities

- » Cannot afford medications, dental care, and other health related costs
- » Face poor housing conditions (e.g., bed bugs, mould, and mice)
- » Experience transportation and accessibility challenges (e.g., have to travel to see specialists)
- » Struggle with personal, health, disability, and other challenges that prevent them from working
- » Struggle to find a good job (e.g., work in casual, precarious jobs with limited hours and no benefits)
- » Rely on limited income from social assistance and cannot afford basic living costs
- » Struggle with personal, health, disability, and other challenges that prevent them from working (e.g., mental health and addictions issues and having a criminal record)
- » Find it difficult to access benefits and income supports (e.g., not eligible for most programs)
- » Feel judged and mistreated when accessing services

**“ We have to go through our story over and over again. Every six months, I have to report if I’m still getting home care, if my disability got worse or better, if I’m on medication. They want to know everything.”**

– Person with a disability, Winnipeg

**“ Anyone staying with me for more than two weeks has to be on my lease. Native people, for hundreds of years we live together.**

**If they kick everyone out, they are going to spike the homeless population. People in these positions have no clue. They need more interpersonal skills.”**

– Indigenous person, Yellowknife

**“ Both debt and lack of education give me anxiety. I want to get an education so I can have a proper future for myself and my kids. None of us want to live where we live... But we are having the same problems breaking from the cycle.**

– Youth, Regent Park

### **Indigenous people**

- » Struggle to find a good job (e.g., work in casual jobs with limited hours and no benefits)
- » Struggle with personal, health, disability, and other challenges that prevent them from working (e.g., trauma from residential schools, mental health and addictions issues, and having a criminal record)
- » Face discrimination and racism from potential employers, service providers, and landlords
- » Find it difficult to break the cycle of poverty (e.g., the more you work, the less help you get; find it difficult to balance work, school, and caring for children)
- » Struggle to adapt to life in the city when coming from a reserve (e.g., culture shock, language barriers, and a lack of settlement services)
- » Find that social housing rules make it hard to keep families together
- » Feel trapped, depressed, and alone

### **Youth**

- » Struggle to find a good job (e.g., work in casual jobs with limited hours and no benefits)
- » Lack the work experience, training, and education needed to find a good job
- » Cannot afford to move out of their family home
- » Find it difficult to break the cycle of poverty (e.g., difficult to balance attending school and working)
- » Struggle with personal, health, disability, and other challenges that prevent them from working (e.g., mental health issues, aging out of foster care, and a lack of emotional support and guidance)



**“ We are asking for an equal opportunity to be listened to.**

Because sometimes you call people and they just think you are nobody. They don't care. How they talk to you, they disrespect you because you are living in Toronto Housing or because of your circumstances being on social assistance you are not equal to other people...

**I don't think we should accept that. We are all human beings.”**

– Fatouma, Regent Park

#### Recent immigrants

- » Struggle to find a good job (e.g., work in casual jobs with limited hours and no benefits)
- » Face barriers that prevent them from working (e.g., credentials not accepted, language barriers, and a lack of job connections and Canadian experience)
- » Experience discrimination and racism from potential employers and landlords
- » Face extra costs (e.g., repaying air travel to Canada as a refugee)
- » Experience long wait times for permanent residency status and are not able to receive benefits like social assistance or a health card during this time

- » Lack settlement services in some communities (e.g., **Yellowknife**, and **Trois-Rivières**)
- » Experience stress and trauma (e.g., murdered family members)

#### Racialized people

- » Struggle to find a good job (e.g., work in casual jobs with limited hours and no benefits)
- » Cannot afford medications, dental care, and other health-related costs
- » Face discrimination and racism from potential employers, service providers, and landlords
- » Find it difficult to break the cycle of poverty (e.g., find it difficult to balance work, school, and caring for children)

**“ I have a professional education, I have experience, and I have skills but they don't accept me because I have a hijab. That's a barrier here.”**

– Recent immigrant, Trois-Rivières

“ You need to improve yourself, your self-esteem, and maintain your sobriety to make a difference in your everyday life.”

– Indigenous person, Tisdale

## 4.5 How have people tried to overcome these challenges?

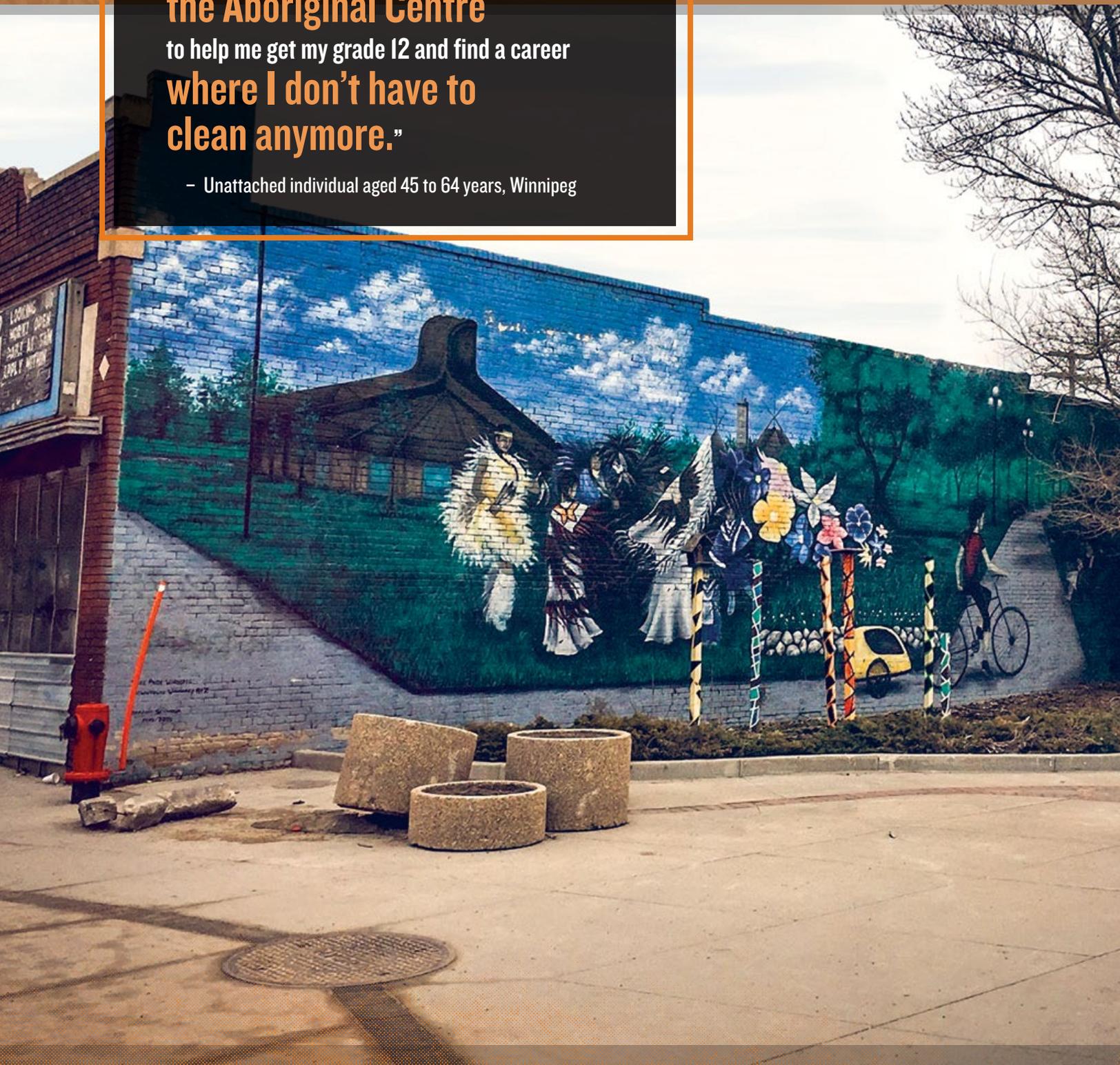
Canadians living in poverty are survivors, but they need more support to help them to make a bigger change in their lives.

When people who are currently living in poverty (or have lived in poverty in the past) were asked how they have tried to overcome these challenges, people frequently talked about making sacrifices and trade-offs. Some examples include working multiple jobs to pay for child care, collecting bottles on the side of the highway as a source of income, and asking their adult children for help with monthly expenses, even though they feel ashamed. People most often shared that they have tried to overcome their challenges by:

- » **Getting a job**, including finding a better job, getting a job with more pay or hours, working multiple jobs, or starting their own business, such as selling crafts or refurbished furniture.
- » **Going back to school**, including completing grade 12, getting job-specific training, or improving their language skills so they can get a better job.
- » **Getting help from community organizations**, including food banks, transitional and social housing, community centres, and other community organizations.
- » **Maintaining a positive outlook and self-healing**, including being determined and working hard to overcome their challenges, whether it is finding a job or dealing with barriers that prevent them from working, such as getting treatment for mental health and addictions issues.
- » **Budgeting and prioritizing spending**, including living within their means, and reducing costs wherever possible (e.g., turning down the heat, looking for sales, and not going out as much).
- » **Getting support from family and friends**, including financial support, a place to stay, and emotional support. In some cases, changes in a person’s relationship status helped them to overcome their challenges, whether it was leaving an unhealthy relationship or starting a new one in which the costs could be shared.

**“ I’m going for upgrading at the Aboriginal Centre to help me get my grade 12 and find a career where I don’t have to clean anymore.”**

– Unattached individual aged 45 to 64 years, Winnipeg





**Ninety-two percent of parents surveyed**  
across all six communities were aware of the **Canada Child Benefit**

# CHAPTER 5: IMPACT OF FEDERAL POVERTY REDUCTION PROGRAMS

## 5.1 Are people targeted by the programs aware of them and using them?

### 5.1.1 Awareness of Programs

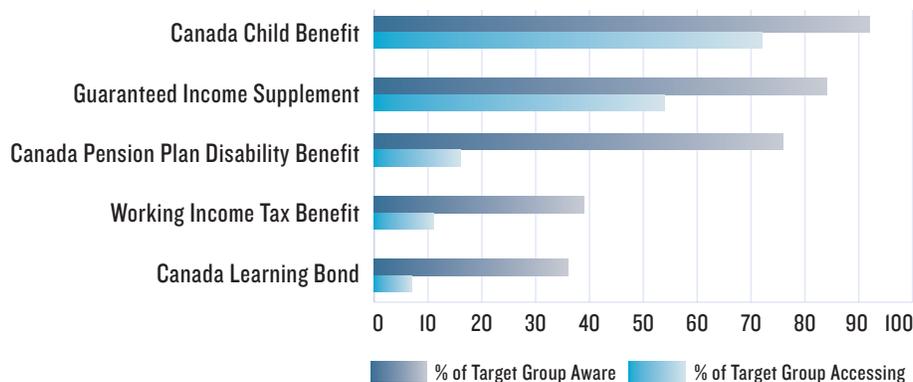
Some federal government poverty reduction programs are widely known, while others are missing the mark because many people are not aware of them.

Parents have overwhelmingly heard of the Canada Child Benefit, most seniors know about the Guaranteed Income Supplement, and most people with disabilities have heard of the Canada Pension Plan Disability Benefit. Specifically, 92% of parents surveyed across all six communities were aware of the Canada Child Benefit, 84% of low-income seniors were aware of the Guaranteed Income Supplement, and 76% of working-age people with disabilities were aware of the Canada Pension Plan Disability Benefit.

However, not many people are aware of the Canada Learning Bond and Working Income Tax Benefit. Only about one-third of parents surveyed in each of the communities were aware of the Canada Learning Bond. Only 39% of people living in low-income were aware of the Working Income Tax Benefit.

People with higher incomes were more likely to be aware of these programs than people living in low-income, other than the Working Income Tax Benefit.

### Awareness and Use of Programs



There were some similarities and differences in awareness across the communities:

- » There was a high level of awareness of the Canada Child Benefit among parents in all six communities
- » There was slightly less awareness of some programs in **Tisdale** (i.e.,

Canada Learning Bond and Canada Pension Plan Disability Benefit)

- » There was less awareness of the Guaranteed Income Supplement among low-income seniors in **Regent Park**, possibly due to the high immigrant population in the community

“How is a homeless person, especially in smaller communities, supposed to navigate a government website and services now that everything is online?”

It is frustrating for the average person, so imagine how it would be for someone on the street.”

– Indigenous roundtable participant, Yellowknife

## 5.1.2 Use of Programs

Some programs are not reaching low-income Canadians because the application process is too intimidating and the eligibility rules are too strict.

Most people who are aware of and targeted by the Canada Child Benefit and Guaranteed Income Supplement have used the programs. Seventy-two percent of parents surveyed across all the communities receive the Canada Child Benefit, which is close to the percentage who are aware of the program. Just over half of low-income seniors surveyed receive the Guaranteed Income Supplement, which is almost two-thirds of those surveyed who are aware of the program.

Very few people access the Canada Learning Bond and Working Income Tax Benefit. Not many people receive the Canada Pension Plan Disability Benefit, even though there is a high level of awareness of this program.

There were some similarities and differences in the use of programs across the communities:

- » There were very low levels of use of the Canada Learning Bond in all the communities
- » There were somewhat lower levels of use of the Canada Child Benefit, Canada Pension Plan Disability Benefit, and Guaranteed Income Supplement in **Yellowknife**

- » **Trois-Rivières** had the highest level of use of the Canada Child Benefit

There are different reasons why people might not access the programs. Some of the most common reasons include:

- » They are not aware of the programs (e.g., they may not have access to the Internet; Indigenous people in northern communities may have language barriers)
- » They have a hard time with the application process (e.g., due to low levels of literacy and mental health challenges)
- » They are not comfortable going to a government office to get help
- » They are not eligible for the support (e.g., the Canada Pension Plan Disability Benefit and Working Income Tax Benefit have very stringent eligibility criteria)

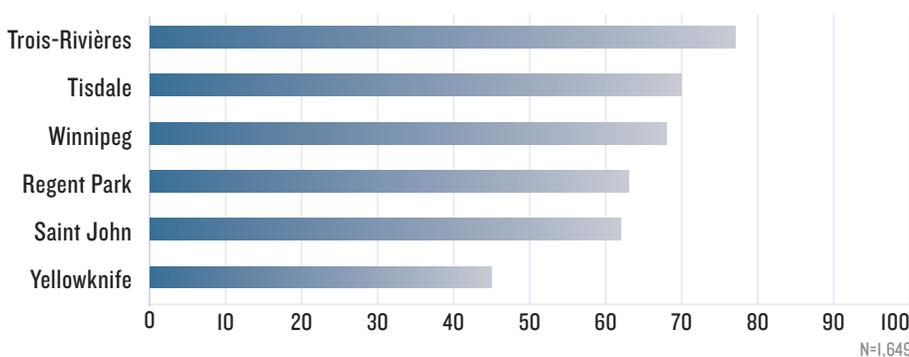
## 5.2 Do people targeted by the programs find them helpful?

### 5.2.1 Canada Child Benefit

The Canada Child Benefit is making a big difference in helping low-income parents to pay for necessities for their children like food and clothing.

The proportion of parents surveyed who found the Canada Child Benefit helpful or very helpful ranges from 45% to 77% in the six case-study communities.

Percentage of parents who found the Canada Child Benefit helpful or very helpful



#### What is working well?

- » **It is helping to pay for basic necessities.** Parents in all six communities said the Canada Child Benefit is helping to pay for necessities for their children such as food, clothing, diapers, and other costs like saving for their children’s education, after-school activities, and child care.
- » **The level of funding is helpful and easy to get.** Parents in about half of the communities said that the level of funding meets their basic needs and that it is easy to get. Some parents said that the higher amount introduced in 2016 has been helpful.
- » **It is helping parents who need it most.** It is making a bigger difference for low-income parents in most of the communities. Roundtable participants in **Winnipeg** mentioned that the benefit is helping to reduce the depth of poverty for families that are struggling the most.

#### What is not working as well?

- » **The amount is not enough for some parents.** It is too low for some parents living in communities where there is a higher cost of living, like **Regent Park** and **Yellowknife**. It is not enough to cover some expenses like child care and medication costs for some parents.
- » **Parents get less if they work more.** Parents in a few communities were frustrated because the benefit is reduced if their income increases from working. It takes emotional and psychological energy to overcome poverty and reductions disrupt this delicate process.

“The Canada Child Benefit is essential for feeding my children.”

– Person with a disability, Trois-Rivières

“Going from cheque to cheque is difficult.

Social assistance is paid at the end of the month and by the 1st it is all spent on rent. The next money is paid on the 20<sup>th</sup> from the Child Benefit. That is a long time to go with no money.”

– Single parent, Saint John

“By the time my kid gets here, I don’t know if my kid will be taken from me. Why make plans? Why file for something?”

– Pregnant youth, Winnipeg

» **The timing of the payment does not work well.** Parents in a few communities mentioned that the timing of the payment on the 20th of the month does not work well since social assistance is paid at the end of the month. It is difficult to plan spending and food needs over this length of time when you have a limited budget.

» **The age cut-off is too strict.** Parents in two communities mentioned that the age cut-off at 18 years old is a challenge since most children are still at home and in school.

» **People in some communities think that it does not work well with other programs.** Some parents in **Regent Park** and **Yellowknife**

mentioned that they received less provincial/territorial social assistance and food allowance support following the introduction of the Canada Child Benefit. However, provincial/territorial governments said that there were no related reductions in support.

» **People who do not file taxes or do not have formal custody cannot access the support.** Roundtable participants in two communities mentioned that people who do not file taxes or do not have formal custody of their children (e.g., grandparents caring for their grandchildren) cannot access the support.

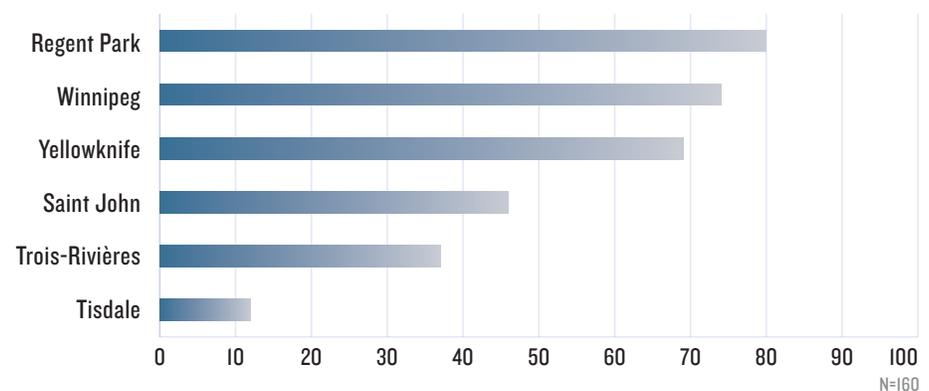
## 5.2.2 Canada Learning Bond

### The Canada Learning Bond is not reaching families who need it the most.

The proportion of parents surveyed who found the Canada Learning Bond helpful or very helpful ranges

from 12% to 80% in the six case-study communities

#### Percentage of parents who found the Canada Learning Bond helpful or very helpful





“ I got a letter from the Government of Canada informing me that my daughter, who is 11, is eligible for the Canada Learning Bond. I went to the bank and they helped me open the account and deposit the amount I had received. The Government of Quebec gave some money as well.”

– Person with a disability,  
Trois-Rivières

### What is working well?

- » **It is a flexible grant.** Parents and roundtable participants in two communities mentioned that the Canada Learning Bond is helpful since it can be used for different post secondary options by people up to 31 years of age.
- » **It works well with other programs.** Parents and roundtable participants in nearly all the communities said that it works well with other programs like community programs that raise awareness and help people file their taxes and get the required identification. It also works well with the Canada Child Benefit, since some parents are using part of the Child Benefit to supplement the Canada Learning Bond in their child’s Registered Education Savings Plan. The Canada Learning Bond complements other provincial/territorial post-secondary education support since it has fewer restrictions on how it can be used.
- » **It is not being used by people who need it the most.** People with higher incomes were more likely to know about the Canada Learning Bond. About 70% of the parents surveyed that have used the Canada Learning Bond said they would have probably been able to pay for university or college for their child without it.
- » **The application process is intimidating and confusing.** Parents and roundtable participants in a few communities mentioned that the application form is complex and may be intimidating for people with low levels of literacy.
- » **Parents who do not file taxes or have the right identification cannot access the support.** Parents and roundtable participants in three communities mentioned that people who do not file taxes or have the required identification (e.g, birth certificate or Social Insurance Number) cannot access the support.

### What is not working as well?

- » **Not many people know about it.** There was a low level of awareness and use of the Canada Learning Bond in all six communities, particularly among Indigenous people, recent immigrants, and in smaller communities like **Tisdale**. None of the community service providers, or municipal and provincial government representatives had heard of the Canada Learning Bond at either of the **Tisdale** roundtable sessions.
- » **Parents are more focused on surviving than saving.** Parents in four communities mentioned that saving for the future is not a priority because they cannot even meet their immediate needs. Some parents might not apply because they think the cost of university or college is out-of-reach. The amount of funding may not be enough for children who have to leave their community to go to university.





“ Parents can only cover the immediate needs. I grew up in Regent Park and was raised by a single mom.

**We needed immediate money for groceries.**

My mom never made enough money to put away for education. She started having kids when she was 18.

**We only survived.”**

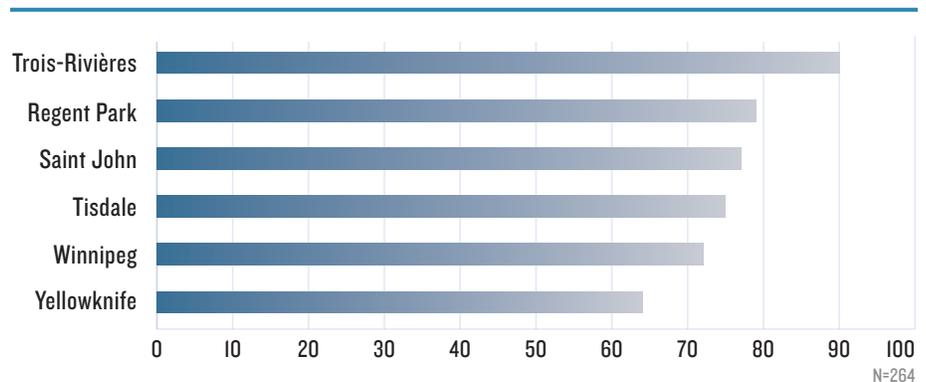
– Youth, Regent Park

### 5.2.3 Guaranteed Income Supplement

## The Guaranteed Income Supplement is making a big difference helping low-income seniors to survive.

The proportion of seniors surveyed who found the Guaranteed Income Supplement helpful or very helpful ranges from 64% to 90% in the six case-study communities.

Percentage of low-income seniors who found the Guaranteed Income Supplement helpful or very helpful



“ Without it I would have become homeless. This income is essential for me.”

– Senior, Trois-Rivières

“ I am still living below the poverty line. I can’t afford to pay for dental and vision care. It costs a lot and it is not provided for anywhere.”

- Senior, Regent Park

#### What is working well?

- » **It is helping low-income seniors to survive and cover most of their basic needs.** Seniors in each of the six communities mentioned that they depend on this benefit for survival and paying for basic needs like housing costs, food, and other expenses.
- » **It works well with some programs.** Seniors in most of the communities said that the Guaranteed Income Supplement complements other supports like subsidized housing and pension supports (e.g., Canada Pension Plan and Saskatchewan Seniors Income Plan).
- » **It is making a difference for seniors who need it the most.** Roundtable participants in most of the communities mentioned that the Guaranteed Income Supplement has reduced the number of seniors in poverty.

#### What is not working as well?

- » **The benefit is too low on its own.** Seniors in most of the six communities feel that the level of benefit is too low since it is not enough to cover all their basic needs without additional support from family members, subsidized housing, or other pension income.
- » **The amount is not enough to cover some costs.** Seniors in a few communities said it is not enough to cover some expenses like medications, dental care, and eye care costs. Some seniors have extra costs because they are caring for other adult family members or grandchildren.
- » **Some seniors do not know about it.** There is less awareness of the program among seniors in some communities, particularly Indigenous seniors in **Yellowknife**. Some seniors do not know that they

have to apply to get the support and might be intimidated by the application process.

» **It does not work well with other income supports in some communities.** Some seniors in **Yellowknife** commented that it does not work well with the territorial fuel subsidy since the fuel subsidy counts towards their

income and may make them ineligible for the Guaranteed Income Supplement.

» **Recent immigrant seniors are not eligible.** Seniors who moved to Canada less than 10 years ago are not eligible for the program, so they have to rely on social assistance and help from their family members for support.

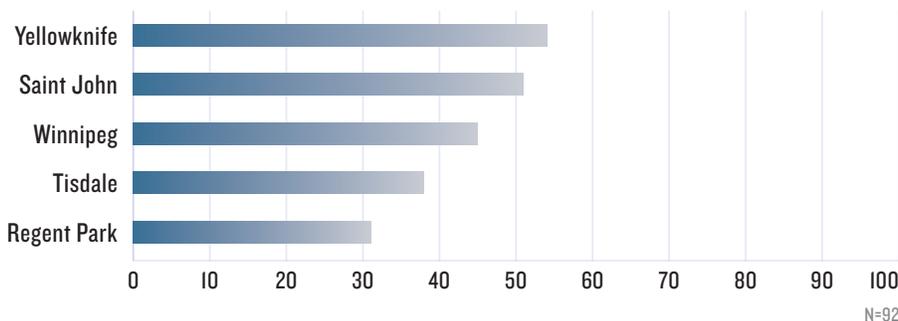
### 5.2.4 Canada Pension Plan Disability Benefit

**Most people with disabilities are denied access to the Canada Pension Plan Disability Benefit because their disability does not fit the definition of a “severe and prolonged” disability.**

The percentage of people with disabilities surveyed who found the Canada Pension Plan Disability

Benefit helpful or very helpful ranges from 31% to 54% in the six case-study communities.

**Percentage of people with disabilities who found the Canada Pension Plan Disability Benefit helpful or very helpful**



#### What is working well?

» **It is helping some people with disabilities who cannot work anymore to pay for their basic needs.** People in most of the communities said that they use the benefit for groceries, rent, utilities, and other costs (e.g., clothes, cable, and pets).

» **It is making a big difference for people who need the support.** People in half of the communities said that it is making a big difference and that they would not be able to pay for those basic needs without the benefit.

“ I was really fortunate when I got called. I am fairly well educated and laid it out methodically. My employment counsellor said ‘wow, I didn’t think anyone got it the first time.’”

– Person with a disability, Winnipeg

“ I got in a car accident and lost an arm. I had to apply to the program three times and had to get multiple doctors to say I had a long-term disability. I have a good resume but can’t get work.”

– Person with a disability, Yellowknife

### What is not working as well?

» **It is hard to be eligible for.**

People in most of the communities said that it is hard to access the benefit because it is difficult to fit the definition of a “severe and prolonged” disability and you need to have worked enough to be able to receive it. Many people with disabilities struggle to find work or cannot work full-time because of their disability. Several people said they were denied at first and only got it when they appealed the decision, which makes it even harder for people with lower levels of education or without advocacy support to access the program.

» **The application process is complex.**

The application process is complex since people need a doctor to complete a form that explains their disability. It can be hard to find a doctor who is familiar with your medical history, particularly

in northern communities like **Yellowknife**, where specialists come and go frequently. Most doctors charge a fee for this form.

» **The amount is not enough for some people.**

People who were getting the benefit in four out of the six communities said that the amount they received was not enough to cover their costs, particularly medications and other disability support costs.

» **It does not work well with other programs.**

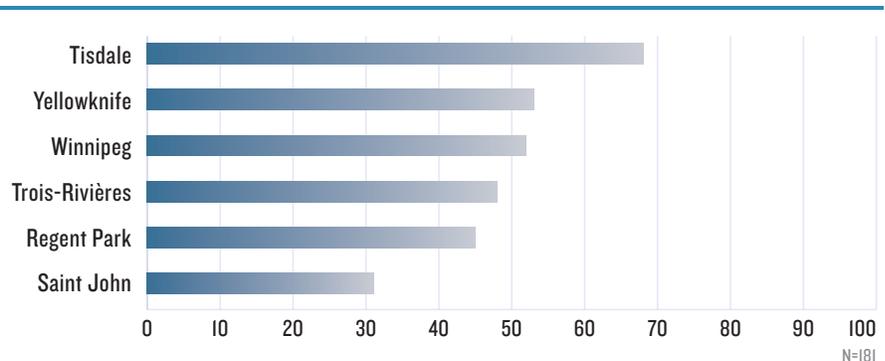
People in four of the communities said that it does not work well with programs like provincial/territorial government social assistance because the amount of benefit they receive is reduced from their social assistance, which may make them no longer eligible to receive support for medications and dental care costs.

### 5.2.5 Working Income Tax Benefit

Most low-income workers do not qualify for the Working Income Tax Benefit because the income cut-off is too low.

The percentage of people living in low-income surveyed who found the Working Income Tax Benefit helpful varies from 31% to 68% in the six case-study communities.

Percentage of people with a low income who found the Working Income Tax Benefit helpful or very helpful



### What is working well?

- » **It is helping some people to top up their earnings.** People in half of the communities said that the Working Income Tax Benefit is helping people to pay for food, bills, rent, and other basic living expenses.
- » **It is easy to get.** People said it is easy to get since it is calculated automatically when they file their taxes.

### What is not working as well?

- » **Not many people know about it.** There was a low level of awareness of the program in each community. Only 11% of people living in low-income surveyed had accessed the Working Income Tax Benefit. Not many people in focus groups and very few provincial/territorial

and municipal government representatives and community service providers in roundtable sessions had heard of the Working Income Tax Benefit or understood how to access it.

- » **It is hard to be eligible for.** People in four communities mentioned that it is hard to be eligible for the benefit since the income cut-off level is so low that many people do not qualify for the program.
- » **The amount is not enough.** People in four communities said that the amount of benefit is not enough. It does not take into account that most low-paying jobs do not provide extended health and dental care benefits.

## 5.2.6 Homelessness Partnering Strategy

**The support provided by the Homelessness Partnering Strategy is very small compared to the needs in Canada.**

### What is working well?

Roundtable participants involved in delivering the Homelessness Partnering Strategy said that it has helped to pay for transitional housing, shelters, transportation, programs related to food security and literacy, and supports for single mothers and youth in many of the communities. For example, the Strategy helped to fund a Residential, Stability and Accompaniment initiative in **Trois-Rivières**. The Strategy works well because it is governed at the local level and most of the money goes directly to the community.

### What is not working as well?

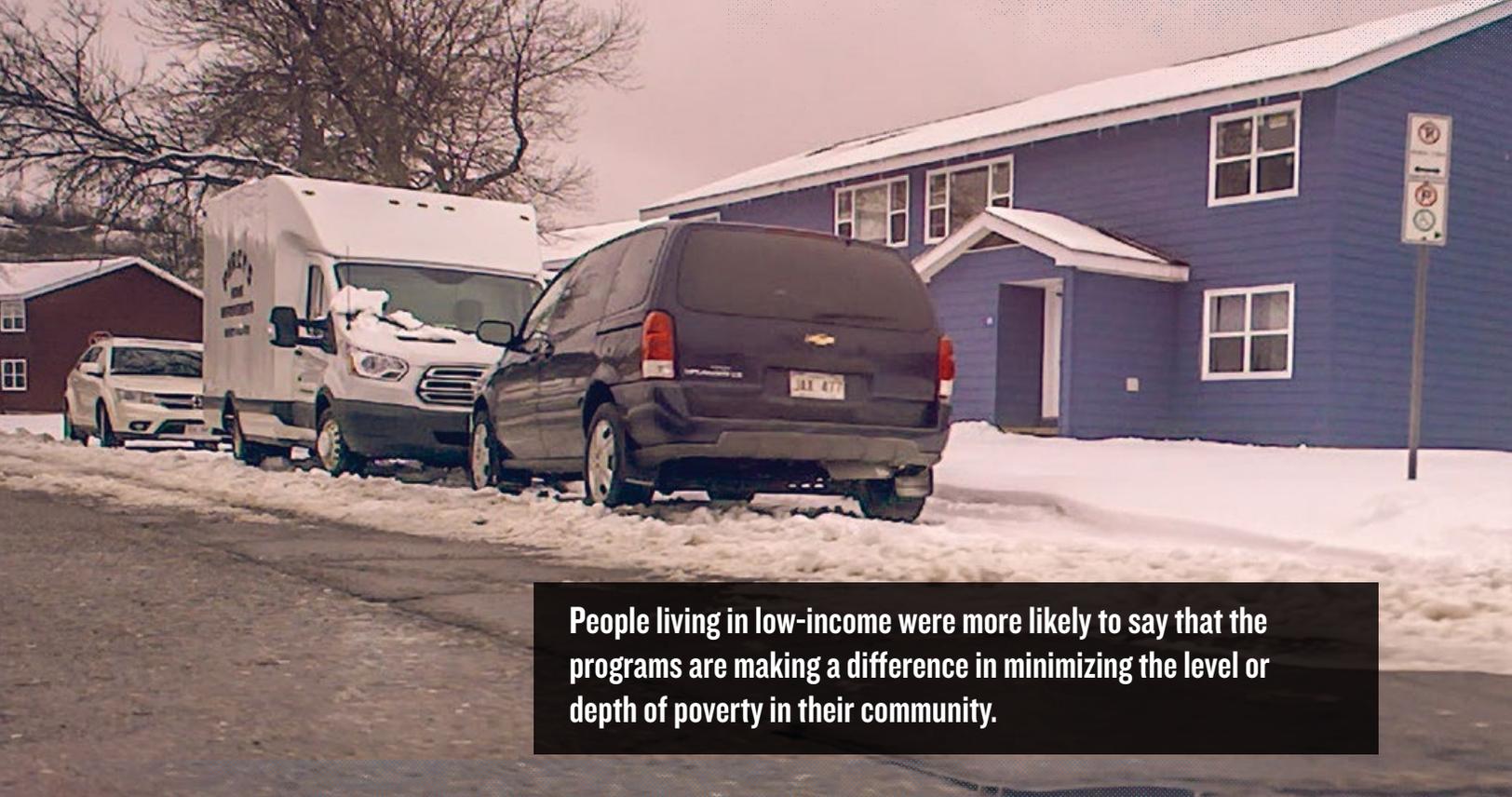
Roundtable participants in four communities said that the level and duration of the funding are not enough to meet the needs. Municipal and provincial/territorial governments often do not have enough funding to continue these programs. Once the funding ends, so do the services. The funding criteria are also a constraint because the program targets people who face multiple barriers and are chronically homeless, but does not sufficiently help people who are at risk of being homeless like those who are couch surfing. Funding in **Winnipeg** that was targeted for Indigenous organizations had to be redistributed to other areas because there were not enough applicants that fit the criteria. The types of organizations that are eligible and the requirement to fund new programs, instead of effective existing programs, were also constraints in **Trois-Rivières**.

**“The Working Income Tax Benefit works out for me because right when I need money throughout the year it pops up out of nowhere and really helps me out. I guess working has its benefits.”**

– Youth, Regent Park

**“We helped 40 people this year. Why can't I say 400 people? We are making a little dent. For everyone we house, five more come into the city. They leave the reserve because they think there is more opportunity here. We housed 40 but missed 4,000. It's a drop in the bucket.”**

– Indigenous roundtable participant, Regent Park



**People living in low-income were more likely to say that the programs are making a difference in minimizing the level or depth of poverty in their community.**

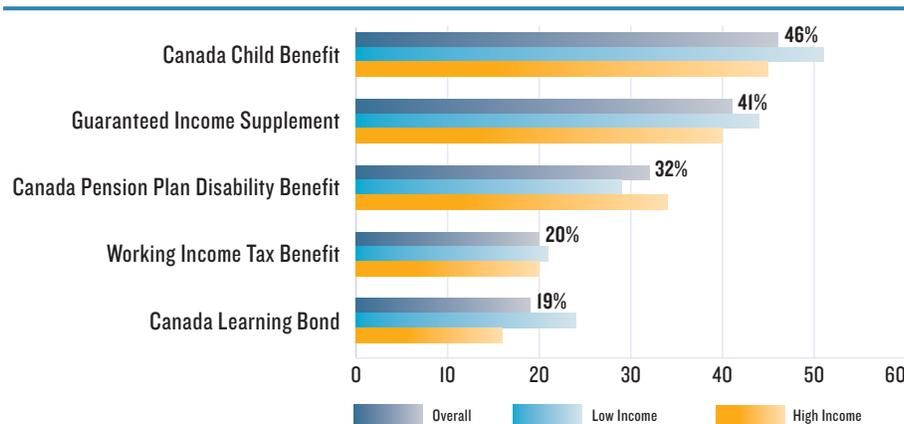
### 5.3 Do people think the federal government poverty reduction programs are making a difference?

Canadians overwhelmingly agree that the Canada Child Benefit and Guaranteed Income Supplement are making the biggest difference in reducing poverty in their communities.

Almost half of Canadians surveyed who are aware of the Canada Child Benefit think it is making an important difference in reducing poverty in their community. Forty-one percent of those surveyed who are aware of the Guaranteed Income Supplement think it is making a sizable difference.

People living in low-income were more likely than those with higher incomes to say that the programs are making a difference because the support is helping to cover basic necessities such as healthy food and housing costs for families in need.

**Percentage of people who are aware of the program that think it is making a big or very big difference in their community**





The Canada Pension Plan Disability Benefit is the only program where people with higher incomes gave higher ratings than people living in low-income. This is likely since the program is only available to people who have worked and contributed to the Canada Pension Plan. Many Canadians living in poverty struggle to find full-time work and are not eligible for this type of support.

Regardless if they are living in low-income or not, people largely perceived that the Canada Learning Bond and Working Income Tax Benefit are not making as big of a difference in reducing poverty compared to the other programs. Most people do not know about these programs and have a hard time accessing them. These programs could be making a bigger difference if they were reaching more people who needed the support.

#### **There were some similarities and differences across the communities:**

- » People in **Trois-Rivières** were more likely to view the federal government programs as making an important difference compared to the other communities
- » People in **Yellowknife** were less likely to view the programs as making a big or very big difference compared to the other communities, likely due to the higher cost of living
- » People in **Yellowknife** and **Regent Park** provided the lowest ratings for the Canada Child Benefit



The Yellowknife YWCA transitional housing program at Rockhill is for homeless families.

## CHAPTER 6: PROMISING PRACTICES AND APPROACHES

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### 6.1 What other programs and approaches are helping?

Other programs delivered by different levels of government and at the community level are also making a big difference and complement the federal government support.

People living in poverty and organizations that work with them highlighted a number of promising programs and approaches in the communities, which are also helping people. The programs and approaches focus on food, housing, education, employment, community programs, services for Indigenous people, life skills, parenting and early childhood education, information and referrals, and partnerships and networks.

**Healthy Food Programs.** Each of the communities provide programs that aim to make food more affordable for people living in low-income. These programs include food banks, community kitchens, and food buying programs. Food programs complement the federal government programs by making healthy food more affordable for people in need. With lower food costs, people can spend more of their income benefits on other needs. Some examples of food programs include the Good Food Box in **Tisdale**, Moisson Mauricie/Centre-du-Québec in **Trois-Rivières**, and Food Rescue in **Yellowknife**.

**Affordable Housing Programs.**

Each of the communities offer various types of housing programs. These include city- or provincially/territorially-operated social housing (e.g., Toronto Community Housing and Manitoba Housing), programs that offer rental subsidies, and community organizations that offer transitional housing and shelters. Affordable housing programs complement federal government programs since housing is one of the biggest monthly expenses for people living in low-income. Northern United Place in **Yellowknife** is a self-sustaining non-profit that offers affordable rental apartments.

**Education Programs.** Some communities offer programs that aim to help people build their skills and further their education. These programs complement the federal government supports because they help people to improve their ability to get a better job. Pathways to Education in **Regent Park** provides high school students with bus tickets, mentorship support, and up to \$4,000 in funding for post-secondary school.



**“ Nick Nicolle Centre, where my kids go to a free after school program and also free evening programs.”**

**- Single parent, Saint John PhotoVoice participant**

**Employment Programs.** Employment support programs were highlighted in a few communities. These programs also complement the federal government supports by helping people to become more self-sufficient and find job opportunities. The Learning Exchange in **Saint John** offers adult education, training, career development support, and a job placement program. The program works well because coaching and mentoring is provided during and after the placements.

**Community Centres.** Participants in **Saint John** highlighted community centres because they offer a variety of programs and are centrally located. These types of organizations are important resources for connecting people to federal government programs and providing free services and activities for seniors, parents, and youth. Nick Nicolle Community Centre in **Saint John's** North End offers free after-school activities for kids, volunteer opportunities for seniors, and other services, such as help with filing income taxes and information about programs like the Canada Learning Bond.

**Indigenous Services and Programs.** Indigenous-led organizations in the communities offer a range of programs and services that are designed and delivered with Indigenous values, culture, and tradition in mind. These organizations offer an important service in helping people to overcome personal challenges, build life and job-related skills, and connect to federal government programs. The Tree of Peace Friendship Centre in **Yellowknife** offers various programs related to community wellness, education, employment, and culture.

**Life Skills Programs.** Programs in some communities are helping people to build life skills, which complement federal government supports. In **Winnipeg**, SEED Winnipeg helps people to learn to save money and plan for large purchases through their Saving Circle program. If a registrant saves \$250 in six months, the program tops it up to \$1,000 and the money can go towards a major purchase such as a computer.



**Parenting and Early Childhood Programs.** Parenting and early childhood programs were highlighted in some communities. These programs complement programs like the Canada Child Benefit by helping parents build skills in raising their children to be successful and break the cycle of poverty. Northeast Early Childhood Intervention Program in **Tisdale** provides support for families and children and is delivered according to Jordan's Principle, a child-first principle meant to prevent Indigenous children from being denied essential public services or experiencing delays in receiving them.<sup>28</sup>

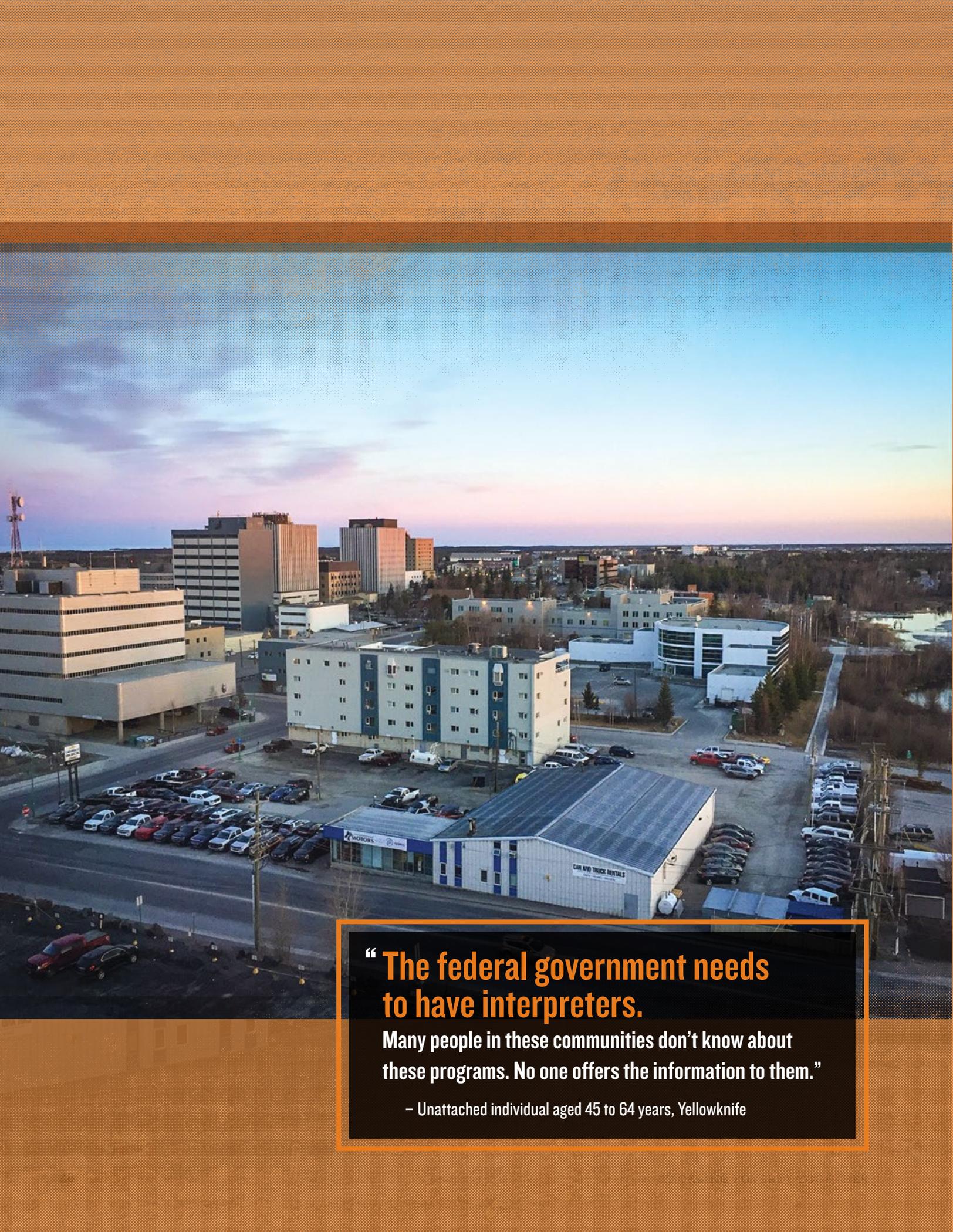
**Information and Referrals.** Many community organizations act as information and referral services for other supports, such as federal poverty reduction programs. These services and organizations are essential for reaching the most vulnerable groups and connecting them with needed supports and information about federal government programs. Resource Assistance for Youth (RaY) provides a safe, non-judgemental space to help **Winnipeg** youth who are street-involved and homeless connect to services and supports.

**Partnerships and Networks.** Several communities have developed approaches for coordinating poverty reduction activities by bringing together different types of organizations and levels of government. These community-level networks and partnerships can complement federal government programs because they work directly with people living in poverty, have a deep understanding of their needs, and can play a key role in testing, assessing, and delivering new programs and approaches. **Saint John** has a sophisticated and robust network of organizations from the business sector, community, and government that work together to help people living in poverty.

“ The biggest help has been community members that have been through the same thing as me.

The RaY van goes around and lets people know about it. If there were more people out there telling people about these programs that would make a huge impact in many communities.”

– Youth, Winnipeg



**“The federal government needs to have interpreters.**

**Many people in these communities don't know about these programs. No one offers the information to them.”**

**– Unattached individual aged 45 to 64 years, Yellowknife**

## CHAPTER 7:

# OPPORTUNITIES FOR IMPROVEMENT

## 7.1 How can federal government poverty reduction programs be improved?

Canadians urged that the federal government could be doing much more to reach and meet the needs of people living in poverty.

Specifically, people most often suggested:

» **Increase awareness of the programs among targeted groups.**

People in all six communities suggested that there should be more outreach, advertising, and information about the federal government poverty reduction programs. Specific suggestions included:

- » Increase advertising and outreach about programs and target low-income Canadians
- » Revise program descriptions and application forms to make them more accessible and plain language
- » Ensure outreach is culturally sensitive and provide Indigenous language interpreters
- » Work with provincial/territorial governments to provide more people with identification (e.g., provide identification for newborn children at the hospital, and all people leaving prison, aging out of the foster care system, and leaving First Nations reserves)
- » Provide financial support for community programs that help people living in poverty to learn about programs, obtain identification, and file their taxes so they can access the support

» **Make it easier for people to access the programs they need.**

» **Ease eligibility requirements.**

People in most communities suggested that the Canada Pension Plan Disability Benefit eligibility be revised to include a less restrictive definition of the type of disability that is accepted. People in some communities suggested that eligibility requirements for the Working Income Tax Benefit be reviewed so that people who are earning more money are able to access the benefit. People in several communities indicated that the Homelessness Partnering Strategy should revise its target group criteria to ensure it sufficiently addresses the needs of those who are at risk of being homeless.

» **Make programs automatic.**

People in a few communities indicated that the Canada Learning Bond should be easier to access and that it should be made automatic for families that qualify. People in some communities mentioned that the Guaranteed Income Supplement should be made automatic for seniors who qualify so they do not have to apply for support.

“I applied to the disability benefit but the chances of me getting it are not good. They don’t consider my anxiety attacks a disability. They think I can work. I can’t do groups and shopping is hard.”

– Survey participant,  
Saint John

“The Canada Child Benefit is not enough for people working with a low paying job and many kids. It is the hardest for us.”

– Survey participant,  
Regent Park

“More job training programs located here as well as life skills programs. The Youth Employment Program that I took through the Prince Albert Women’s Métis Association was very helpful. I received minimum wage payments just for going to the program and I received certificates.”

– Survey participant, Tisdale

» **Change the timing of the delivery so it works well with other income supports.**

People in some communities suggested that the Canada Child Benefit delivery date should be changed from the 20<sup>th</sup> of the month to the 15<sup>th</sup> so payments are spread out more evenly with social assistance payments, which are made at the end of the month.

» **Ensure the programs provide enough funding to meet the needs.**

People in all six communities mentioned that Canada Child Benefit funding should be increased, particularly for families living in low-income, single parents, low-wage workers, and parents of

children with disabilities.

People in some communities suggested that children who are 18 years and older (i.e., 19 to 21) who are still in high school should be eligible for the program.

People in most communities indicated that Guaranteed Income Supplement, Canada Pension Plan Disability Benefit, and Working Income Tax Benefit funding should be increased to cover medications, dental care, and other essential costs. People in most communities also indicated that the level and duration of funding under the Homelessness Partnering Strategy should be increased to effectively meet long-term needs to address homelessness in the communities.

## 7.2 What other support is needed?

Canadians voiced their concerns that there is a need for more support in different areas, and by different levels of government, to help people overcome poverty.

People highlighted wide-ranging areas that the federal government should work with provincial/territorial

and municipal governments across Canada to address. People most often emphasized the need for:

- » **Employment support.** People in all six communities highlighted the need to create more job opportunities and help people connect to jobs. Specific suggestions included:
  - » Support programs that provide job training, placements, and coaching, and funding for job search and job start costs
  - » Provide federal tax benefits or other incentives to employers who hire vulnerable groups and provide decent working conditions
- » Educate employers about working with vulnerable groups (e.g., support training in Indigenous cultural sensitivity and working with people with disabilities)
- » Design government procurement policies that favour employers that employ vulnerable groups and work with municipal and provincial/territorial governments to implement similar policies
- » Support the establishment of social enterprises that hire vulnerable groups

- » Address other barriers to work such as criminal records (e.g., pardon and record suspension) and foreign credential recognition (e.g., credential evaluation programs)
- » Support the creation of good jobs (e.g., full-time, living wage) through investment attraction, business development, and infrastructure investment
- » **Guaranteed minimum income program.** People in every community suggested that a guaranteed minimum income program should be introduced. This type of program would enable people to cover basic needs and, for those who are able to work, allow them to improve their situation through work or school. Specific suggestions included:
  - » Provide income support to help people cover living costs that has fewer policy restrictions and it is less punitive
  - » Offer more programs for people who are not eligible for the existing federal programs
  - » Provide more support for people who are unable to work because of unavoidable barriers that may take a long time to address (e.g., lack of job opportunities, low level of education, and disabilities)
  - » Allow people to continue receiving benefits for a longer period after they find work, particularly if they are working in a low-wage job
- » **Living wage.** People in each community recommended that the minimum wage should be increased to a living wage. Specific suggestions included:
  - » Work with provincial/territorial governments to increase the minimum wage to a living wage (i.e., enough to cover basic costs of living)
  - » Ensure that the minimum wage keeps up with increases in the cost of living
- » **Housing support.** Lack of affordable housing was identified in all six communities. Rent, heating, and repairs are often the biggest monthly expense for an individual or family living on a low-income. Specific suggestions included:
  - » Support housing and neighbourhood revitalization to attract more diverse incomes and job opportunities to communities
  - » Support more social and subsidized housing
  - » Work with provincial/territorial and municipal governments to make it easier to access social housing (e.g., ease rules in terms of the number of target groups and asset limits)
  - » Provide subsidies for housing costs (e.g., rent, utilities, heating, and repairs)
  - » Develop a better strategy to address homelessness in Canada, particularly among overrepresented groups (e.g., Indigenous people)

“ With a minimum guaranteed income you are not worried about not being able to pay rent or telephone. Without all these worries, you are more easily able to look for work.”

– Unattached individual aged 45 to 64 years, Trois-Rivières

“ Build more affordable, subsidized housing. Once you have affordable housing people can get their lives together—get a job, go to school, get off drugs. You lose hope without housing.”

– Survey participant, Regent Park

**“ More funding without restrictions on reserve. People are living with trauma and we need to address this. We need to look at the causes and effects of colonialism.”**

– Indigenous person,  
Tisdale

- » **Support for community programs.** People in most communities identified the need to support community programs and non-profit organizations working directly with vulnerable groups. These organizations provide essential information, services, and support to people living in poverty. Specific suggestions included:
  - » Support non-profit organizations and community programs that provide services for people living in poverty
  - » Leverage community networks to test new poverty-reduction approaches
  - » Provide longer-term funding (i.e., 5 years) to community programs to support planning and consistency in delivery
  - » Support programs that help people to learn about federal and other programs, build life skills, and feel connected to the community
- » **Support for Indigenous people.** People in several communities mentioned that there should be more support for Indigenous people. Some of the suggestions included:
  - » Include an Indigenous component in the poverty reduction strategy which is co-developed with Indigenous leaders and takes into account the diverse needs of Métis, First Nations, and Inuit people
  - » Support culturally safe services and cultural competency training for service providers
- » Offer more face-to-face meetings with Indigenous service providers
- » Build on and improve the Urban Aboriginal Strategy
- » Provide more flexibility and access to programs regardless if an individual is on- or off-reserve
- » Ensure that First Nations community wellness funding is being used effectively
- » Support settlement services for Indigenous people coming to urban centres from smaller communities and reserves similar to immigrant and refugee services
- » Approach solutions with cultural and historical awareness that enable Indigenous people and communities to empower themselves
- » Provide more funding and flexibility in how funding is used in First Nations communities
- » Provide longer-term, sustainable funding to Indigenous organizations to promote healing (i.e., 10-year funding is required to address multigenerational challenges)
- » Strengthen relationships among federal government, provincial/territorial governments, First Nations, and community organizations serving Indigenous people



Tisdale PhotoVoice participant

- » **Support for other specific costs and services.** People in several communities urged that there should be more support for specific costs and services. Some of the suggestions included:
  - » **Medical coverage:** Support better access to comprehensive medical coverage, including medications, dental care, eye care, and hearing aids
  - » **Mental health and addictions treatment:** Support subsidized treatment and counselling programming; improve the timeliness of access to support
  - » **Education:** Offer free post-secondary school tuition for low-income families; support more free English and French language training for recent immigrants
  - » **Healthy food:** Provide financial support, credit or programs to buy healthy food
  - » **Transportation:** Support subsidized transit
  - » **Child care:** Support subsidized child care for single parents and low-income families
  - » **Home care:** Support subsidized home care for low-income seniors

**“ More mental health services. Many people end up on the street and in jail because of the lack of mental health services.”**

– Survey participant,  
Saint John



Tisdale PhotoVoice participant

## CHAPTER 8:

# CONCLUSIONS

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**There is a strong and ongoing need for federal government support to help Canadians get out of poverty.**

Poverty exists in Canada and much of it is hidden. The size of the problem can vary depending on the cost of living and concentrations of poverty in particular neighbourhoods. Many Canadians cannot pay for basic necessities and face significant barriers to work, which take an emotional and psychological toll.

Poverty affects some groups more than others and there is a need to better understand these differences in order to target policy solutions to those who are most vulnerable, particularly single parents, people with mental health and addictions issues, people with disabilities, seniors, and Indigenous people and others who are at risk (e.g., youth, recent immigrants, racialized people, unattached individuals aged 45 to 64 years, and low-wage workers).

Canadians living in poverty are survivors, but they need more support to make a bigger change in their lives.

**The Canada Child Benefit and Guaranteed Income Supplement are making a big difference.**

The Canada Child Benefit is reaching most parents who need it. The benefit is well known and easy to get. It is helping many parents to pay for necessities for their children such as food, clothing, diapers, and other costs like saving for their children's education, after-school activities, and child care.

The Guaranteed Income Supplement is also well known among low-income seniors. Many seniors depend on this supplement to live since it covers their basic needs like housing and food costs. The supplement works well with other programs like subsidized housing and pension programs.

**The federal government offers other important programs that could be helping, but very few people are aware of them.**

Some federal government programs are not widely known, such as the Canada Learning Bond and Working Income Tax Benefit. There are also gaps in awareness about programs among some population groups, such as Indigenous seniors. More could be done to make federal government poverty reduction programs more accessible to low-income Canadians. People highlighted the following possible solutions to address these gaps:

- » Increasing advertising and outreach about programs and targeting low-income Canadians
- » Revising program descriptions and application forms to make them more accessible and plain language
- » Ensuring outreach is culturally sensitive and provides Indigenous language interpreters

- » Working with provincial/territorial governments to provide more people with identification
- » Providing financial support for community programs that help people to learn about programs, obtain identification, and file their taxes so they can access the support

**Many people cannot access the support they need because of how some programs are designed and delivered.**

Many people cannot access programs because they have strict eligibility criteria. Most people are denied access to the Canada Pension Plan Disability Benefit because they do not fit the definition of having a “severe and prolonged” disability. Many low-income workers cannot access the Working Income Tax Benefit because the income cut-off is too low. Countless people at risk of homelessness cannot benefit from the Homelessness Partnering Strategy since it targets people who are chronically homeless and does not sufficiently address the needs of those who are at risk of being homeless. Canadians emphasized that the eligibility rules for these programs should be reviewed so more people are able to access the support they need.

Some programs are difficult to access because people are required to apply for them. The Canada Learning Bond and Guaranteed Incomes Supplement could be reaching more Canadians in need if they were made automatic.

The Canada Child Benefit could be delivered in a way that better meets the needs of families that are struggling financially. The timing of the delivery of the Canada Child Benefit could be changed from the 20<sup>th</sup> of the month to the 15<sup>th</sup> so payments are spread out more evenly with social assistance, which is delivered at the end of the month.

**Canadians were unanimous that there is a need for more support in different areas, and by different levels of government, to help people overcome poverty.**

People highlighted wide-ranging areas that the federal government should work with provincial/territorial and municipal governments across Canada to address:

- » Employment support – Creating new job opportunities, helping people connect to jobs, and providing incentives to employers to encourage them to hire vulnerable groups
- » Sufficient government income support – Ensuring the level of funding provided under federal government poverty reduction programs meets the needs; working with provincial/territorial governments to develop a guaranteed minimum income program
- » Living wage – Working with provincial/territorial governments to increase the minimum wage to a wage that can cover basic costs of living
- » Housing support – Supporting housing and neighbourhood revitalization, social housing, and other housing-related costs



**Canadians were unanimous that there is a need for more support to help people overcome poverty.**

**Valerie Wolbert, Winnipeg  
PhotoVoice participant**

- » Support for community programs  
– Providing financial support for community programs that help vulnerable groups to learn about programs, build life skills, and feel connected to the community
- » Support for Indigenous people  
– Approaching solutions with cultural and historical awareness that enable Indigenous people and communities to empower themselves
- » Support for specific costs –  
Providing financial support for medical coverage, mental health and addictions treatment, education, healthy food, transportation, child care, and home care costs

Many people living in poverty are frustrated that things are not getting better no matter how hard they try to get out of poverty. Most people want to empower themselves but they have been excluded from these opportunities. They want respect. They want a chance to show what they can offer the world.

Participants are hopeful that these messages will reach decision makers who need to hear them. Community organizations are ready and willing to work with the federal government and other partners to build on the successes and make a change.

## APPENDICES

# APPENDIX I: RESEARCH APPROACH

### Purpose and focus

The purpose of the Tackling Poverty Together Project was to hear from Canadians about what it is like to live in poverty in Canada. Feedback was gathered on the challenges faced by people living in poverty, how federal government programs are helping, and where more support is needed. The project involved case studies of six communities across Canada:

Saint John, Trois-Rivières, Regent Park (Toronto), Winnipeg, Yellowknife, and Tisdale. The six case-study communities were selected to reflect a cross-section of communities across Canada to understand how poverty is similar and how it differs across different contexts. The following research questions guided the engagement process:

### Research questions

Topic	Research Question
Need for Poverty Reduction Programming	<ul style="list-style-type: none"> <li>» What is the extent of poverty in each case-study community?</li> <li>» What are the key factors that contribute to poverty in each community?</li> <li>» What are the key challenges faced by people with lived experience of poverty?</li> <li>» What are the areas where people with lived experience of poverty need greater support?</li> </ul>
Impact of Poverty Reduction Programs	<ul style="list-style-type: none"> <li>» What are the views of individuals on the cumulative impact of federal poverty reduction initiatives?</li> <li>» What are the impacts of specific federal poverty reduction initiatives (e.g., Canada Child Benefit, Canada Learning Bond, Old Age Security and Guaranteed Income Supplement, Canada Pension Plan Disability Benefit, Working Income Tax Benefit, the Homelessness Partnering Strategy) from the perspectives of people with lived experience of poverty?</li> <li>» What are the key factors that have contributed to the success of federal poverty reduction initiatives from the perspectives of people with lived experience of poverty?</li> <li>» What are the key factors that have constrained the success of federal poverty reduction initiatives from the perspectives of people with lived experience of poverty?</li> </ul>
Interaction with Other Programs	<ul style="list-style-type: none"> <li>» What are the views of individuals on the interaction between federal poverty reduction programs and programs at other levels of government?</li> <li>» Do the activities of these programs complement, overlap or duplicate with each other?</li> </ul>
Opportunities for Improvement	<ul style="list-style-type: none"> <li>» What are the opinions of individuals on what could be done differently or improved?</li> <li>» What are the views of individuals regarding gaps or challenges with existing poverty reduction programs?</li> <li>» What other services or support is needed?</li> </ul>

The research focused on six federal government programs. These programs were chosen because they target different groups, focus on poverty reduction and prevention, and some of them have had recent enhancements:

- » **Canada Child Benefit**, a monthly payment to most parents with children. Child benefits were enhanced with the introduction of the Canada Child Benefit in July 2016. It provides up to \$6,400 annually per child under the age of six and \$5,400 annually per child aged six to seventeen depending on your income.
- » **Canada Learning Bond**, a grant that helps low- and modest-income families start saving early for their children's post-secondary education. Recent changes have improved access to this grant for low-income families.
- » **Guaranteed Income Supplement**, which provides monthly payments to low-income seniors. In July 2016, the Guaranteed Income Supplement top up for low-income single seniors increased by \$947 per year.
- » **Canada Pension Plan Disability Benefit**, monthly payments to people who have made the required contributions to the Canada Pension Plan and who are not able to work regularly at any job because of a severe and prolonged disability.
- » **Working Income Tax Benefit**, is a refundable tax credit intended to provide tax relief for eligible working low-income Canadians.
- » **Homelessness Partnering Strategy**, a community-based program aimed at preventing and reducing homelessness by providing direct support and funding to communities and organizations that address homelessness across Canada.

## Sources of Information

Information was gathered through surveys, focus groups, roundtables,

and other sources and took place between February and May 2017.

### I. Surveys of the general public including those living in low-income

Surveys were conducted with the general public in each community with a focus on over-sampling people living in low-income. The surveys were conducted mostly by telephone lasting an average of 17 minutes, while some surveys were conducted online and in-person. EKOS Research Associates carried out the telephone and online surveys. Random samples were developed using a Random Digit Dialing method, where listed and unlisted phone numbers are called and the first person reached is sampled. Screening questions were used to target people living in low-income (see the paragraph below), seniors (i.e., 65 years or older), and families (i.e., parents with children 18 years or younger). People were screened using an automated Interactive Voice Recorder system. Researchers then followed up with people who fit the target groups.

The Low-Income Measure Before Tax was used to define people as low income in all the communities. The measure is based on total household income and the number of family members living in the home. The measure was used because people were asked to provide their

before-tax income in the survey. It also allowed for a larger sample of people to be included in the low-income category compared to other poverty measures.

A different method was used to survey people who could not be reached by telephone, such as those who are homeless or living in transitional housing. A sample of about 70 to 80 people in this category were surveyed in person in each community. These participants were provided with a \$100 honorarium for participating in the study.

Surveys were conducted in English, French, Somali, Bengali, Cantonese, Mandarin, and Vietnamese. Attempts were also made to complete surveys in Indigenous languages in Yellowknife.

A total of 4,944 surveys were completed. The response rates for the telephone surveys ranged from 8.0% in Saint John to 20.6% in Yellowknife. The following tables show the total number of surveys completed in each target group and community:

## Surveys completed by community and target group

Saint John (Saint John Census Metropolitan Area)			
Target Group	Low Income	High Income	Total
Families	89	223	312
Seniors	100	159	259
Other	169	281	450
<b>Total</b>	<b>358</b>	<b>663</b>	<b>1,021</b>

Tisdale (Tisdale Direct Market Population; 60 km)			
Target Group	Low Income	High Income	Total
Families	65	75	140
Seniors	69	131	200
Other	35	115	150
<b>Total</b>	<b>169</b>	<b>321</b>	<b>490</b>

Winnipeg (City of Winnipeg)			
Target Group	Low Income	High Income	Total
Families	82	227	309
Seniors	132	192	324
Other	180	273	456
<b>Total</b>	<b>394</b>	<b>692</b>	<b>1,086</b>

Regent Park (Regent Park and Moss Park)			
Target Group	Low Income	High Income	Total
Families	76	33	109
Seniors	59	45	104
Other	124	126	250
<b>Total</b>	<b>259</b>	<b>204</b>	<b>463</b>

Trois-Rivières (Ville de Trois-Rivières)			
Target Group	Low Income	High Income	Total
Families	71	239	310
Seniors	146	187	333
Other	167	272	439
<b>Total</b>	<b>384</b>	<b>698</b>	<b>1,082</b>

Yellowknife (City of Yellowknife)			
Target Group	Low Income	High Income	Total
Families	38	259	297
Seniors	19	80	99
Other	83	323	406
<b>Total</b>	<b>140</b>	<b>662</b>	<b>802</b>

After the surveys were completed, the different datasets were merged and cleaned. Open-ended questions were coded based on a review of a sample of one-quarter of the responses across the different communities. The survey data in each community were weighted to population targets for age, gender, number of people in the household, household income, and other considerations in some communities (e.g., the proportion of people that self-identify as Indigenous in Winnipeg).

Data tables were prepared for each case-study community as well as the overall results. Responses to particular questions were analyzed by looking first at themes from the overall sample, then at similarities and differences across different demographic indicators such as whether the respondent was in low-income or not. Statistically significant differences (i.e., with a standard of error of +/- 5%) were highlighted in the results, where appropriate.

## **2. Focus groups and in-person surveys with people with lived experience of poverty**

Focus groups were held in each community with people with lived experience of poverty. The participants in the focus groups were those who are most vulnerable to poverty based on the research. These included: single parents, seniors, people with disabilities, recent immigrants, Indigenous people, and unattached individuals aged 45 to 64 years. Additional focus groups were held in some communities with youth and racialized people. Target groups for each community were selected based on discussions with municipal and provincial/territorial government organizations and other community organizations and experts.

Focus group participants were recruited by community organization partners, mostly from their own client base. Focus group participants were asked to complete a consent form outlining the purpose of the study, privacy and confidentiality considerations, and the honorarium they would receive as part of participating. Participants were given a list of discussion topics. For each topic, each participant was given a chance to answer. The discussions evolved organically after the first round of answers. The discussions lasted about 60 to 90 minutes. Interpreters and other aides helped participants with the discussion as needed. The discussion questions for the focus groups are listed in the following table.

## Focus group discussion questions

Focus group discussion questions
1. What are the biggest challenges you or your family have experienced in terms of covering your day-to-day expenses and maintaining your self-sufficiency?
2. How have you tried to overcome these challenges? What has made the biggest difference?
3. The federal government offers different programs that aim to help individuals and families that are struggling financially. Have you heard of any of these programs? (relevant programs listed)
4. Have you accessed any of these programs? If so, how helpful was the support?
5. What other programs or services have helped you?
6. Do these different programs work well together? Why or why not?
7. Have you had any difficulties accessing the support you need?
8. Do you have any suggestions of how to improve supports, services, and programs offered by the federal government to reduce poverty in your community? Where is more support needed?

The discussions varied somewhat from session to session, depending on the relevance of different questions and programs to that target group. The following table describes which federal government programs were discussed in each focus group.

## Federal government program focus areas

Focus Groups:	Canada Child Benefit	Canada Learning Bond	Guaranteed Income Supplement	Canada Pension Plan Disability Benefit	Working Income Tax Benefit
Single parents	✓	✓		✓	✓
Seniors	✓		✓		
People with disabilities*	✓	✓	✓	✓	✓
Recent immigrants	✓	✓	✓	✓	✓
Indigenous people	✓	✓	✓	✓	✓
Unattached individuals	✓	✓		✓	✓
Youth**	✓	✓			✓
Racialized people	✓	✓	✓	✓	✓

\* People with disabilities were also asked about: Disability Tax Credit, Registered Disability Savings Plan, Canada Disability Savings Grant, and Canada Disability Savings Bond. Participants in Trois-Rivières were not asked about the Canada Pension Plan Disability Benefit since it is not delivered in Quebec.

\*\* Youth were also asked about the Canada Student Loans Program and Canada Student Grants.

After the discussion, participants were asked to fill out a follow-up questionnaire. At the end of the session, participants were provided with a \$100 honorarium for their participation as well as a handout with information about the federal government programs discussed. A different group was selected in each community to undertake a PhotoVoice assignment, where participants were provided with cameras, notebooks, and instructions to answer questions by visually describing their experiences and challenges living in low-income.

In addition to the focus groups, in-person surveys were conducted with people with lived experience of poverty. These individuals consisted mainly of people who are homeless and those not likely to participate in a focus group session. The in-person survey responses were combined with the other telephone and online survey responses.

The following table shows the number of focus group and in-person survey participants per target group.

## Focus group and in-person survey participants by target group

Target Group	Description	Communities	Total
<b>Single parents</b>	Single parents living in low-income and/or with past experience of poverty	*Saint John, Regent Park, Winnipeg, Tisdale, Trois-Rivières, Yellowknife	57
<b>Seniors</b>	People 65 years or older living in low-income and/or with past experience of poverty	Saint John, Regent Park, Winnipeg, *Tisdale, Trois-Rivières, Yellowknife	58
<b>People with disabilities</b>	People with an activity or work-limiting disability living in low-income and/or with past experience of poverty	Saint John, Regent Park, *Winnipeg, Tisdale, Trois-Rivières, Yellowknife	70
<b>Recent immigrants</b>	Recent immigrants (i.e., in Canada less than five years) living in low-income and/or with past experience of poverty	Saint John, *Regent Park, Winnipeg, Tisdale, Trois-Rivières, Yellowknife	63
<b>Indigenous people</b>	People who identify as First Nations, Métis, or Inuit living in low-income and/or with past experience of poverty	Regent Park, Winnipeg, Tisdale, Trois-Rivières, *Yellowknife	61
<b>Unattached individuals aged 45 to 64 years</b>	Unattached individuals aged 45 to 64 years living in low-income and/or with past experience of poverty	Saint John, Winnipeg, Tisdale, *Trois-Rivières, Yellowknife	48
<b>Youth</b>	Youth 18 to 24 years living in low-income and/or with past experience of poverty	Regent Park, Winnipeg	16
<b>Racialized people</b>	Racialized people (i.e., visible minorities) who have lived in Canada more than 10 years living in low-income and/or with past experience of poverty	Regent Park	13
<b>In-person survey participants</b>	People who are homeless and/or in transitional housing living in low-income and/or with past experience of poverty	Saint John, Regent Park, Winnipeg, Tisdale, Trois-Rivières, Yellowknife	481
<b>Total participants with lived experience of poverty during community visits</b>			<b>867</b>

\*Community in which the group was invited to participate in PhotoVoice.

### 3. Roundtables

Roundtables were held in each community with federal, provincial/territorial, and municipal government organizations, community organizations, academics, and other stakeholders involved in poverty reduction activities. In most communities, a second, Indigenous-focused roundtable was held with federal and Indigenous government organizations and other Indigenous stakeholders.

Participants were identified based on consultations with provincial/territorial and municipal government organizations, community organizations, and local academic partners.

The discussion questions for the roundtables are listed in the following table. The discussions lasted about two hours each.

#### Roundtable discussion questions

Roundtable Discussion Questions
<ol style="list-style-type: none"><li>1. What are the main factors that contribute to poverty in your community? What groups are most vulnerable?</li><li>2. The federal government offers different programs that aim to help individuals and families that are struggling financially. To what extent are the following programs helping to reduce poverty in your community? Why is that?<ul style="list-style-type: none"><li>» Canada Child Benefit</li><li>» Canada Learning Bond</li><li>» Old Age Security and Guaranteed Income Supplement</li><li>» Canada Pension Plan Disability Benefit</li><li>» Working Income Tax Benefit</li><li>» Homelessness Partnering Strategy</li></ul></li><li>3. Are there any other federal government programs that are helping to reduce poverty in your community?</li><li>4. Which federal programs are having the greatest impact?</li><li>5. What poverty reduction services or programs are offered by the provincial/territorial or municipal government, NGOs, or other organizations in your community? How do the federal programs complement or overlap with these programs?</li><li>6. What suggestions do you have regarding how to improve poverty reduction services, supports, and programs offered by the federal government? Where is more support needed?</li></ol>

The roundtables included a total of 130 participants. The breakdown in the number of participants per type

of organization is summarized in the following table.

**Roundtable Participants by Target Group**

Target Group	Total
Community Organizations	52
Indigenous Organizations	20
Other Community Stakeholders	11
Academics/Experts	7
Municipal Government Organizations	10
Provincial/Territorial Government Organizations	7
Indigenous Government Organizations	8
Federal Government Organizations	15
<b>Total Roundtable Participants</b>	<b>130</b>

**4. Other Information**

Existing research and available statistics were collected to provide context for the information collected in the surveys, focus groups, and roundtables. This included data and research on the location (e.g., size, demographics, economy, income, unemployment, education, health status, and other socioeconomic factors), poverty rates,

groups most vulnerable to poverty, and factors that contribute to poverty in the communities. Information on poverty reduction activities and strategies in the communities was also reviewed to learn more about poverty reduction activities at the community level.

## Partners

The community visits relied heavily on partnerships that were formed with local community organizations and experts working in the area of poverty reduction. Subcontract arrangements were established to compensate partners for their contribution. Partners were involved in the project in the following ways:

- » Community organization partners facilitated the venue, hosting, and recruitment of focus groups and hosting of roundtables.
- » Local academic expert partners participated in a telephone interview and the roundtable discussion and provided other information, research, and feedback on the major findings specific to their community.
- » A National Poverty Reduction Advisory Committee was assembled of leading poverty and social policy experts, including Sherri Torjman of the Caledon Institute of Social Policy, Sheila Regehr of the Basic Income Canada Network, Dr. Robert Brym of the University of Toronto, and Dr. Robert Andersen of Western University. Committee members provided feedback on the research approach, participated in a telephone interview, and provided other information, research, and feedback on the findings.

Partnerships were formed with a total of 43 community organizations, six local academic experts, and four National Poverty Reduction Advisory Committee experts as part of the project.

## Limitations

In reviewing the results, it is important to note that:

- » The discussion reflects the opinion of those who participated in the study. The participants in the surveys, focus groups, and roundtables are not necessarily representative of all those impacted by poverty or working with people experiencing poverty in Canada.
- » This report is a summary of the themes that were discussed, which are relevant to the key issues addressed in the research project. It is not intended to be a full transcript of the discussion. For confidentiality reasons, comments are not attributed to specific participants unless the participant's consent was provided.
- » Given the nature of focus groups, roundtables, and surveys, the inclusion of a theme in this report does not necessarily mean that all participants spoke to the issue or, if they had, would necessarily agree with the opinions that were expressed by others.



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