



# T.B.E.J.C.

Thunder Bay Economic Justice Committee

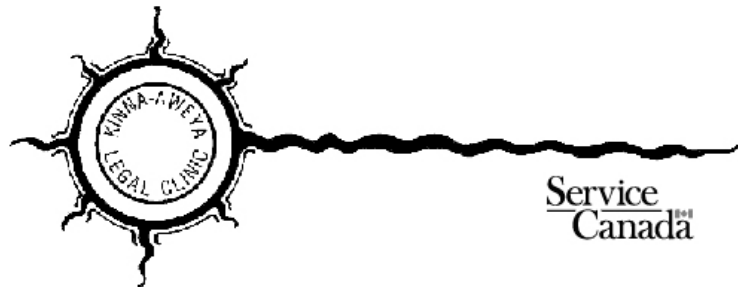
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## Poverty in Thunder Bay: Rich Conversations with the Poor

Phase III  
A Project of the Thunder Bay Economic Justice Committee  
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Service  
Canada

## Acknowledgements

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And lastly, I am indebted to the research participants themselves. In many cases I found myself amazed at the strength and resilience of those living in poverty. In opposition to the dominant stereotype, I found these individuals to be active participants in actions designed to make their lives, and the lives of others living in poverty better.

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## 1. Introduction

This report follows Phase I, *Our Perspective: An Annotated Bibliography of Reports on Poverty Issues in Thunder Bay* published in 2005 by the TBEJC, and Phase II *Poverty in Thunder Bay: A Statistical Reference* published in 2006.

Phase I identified the need for an easy to read document that could serve to guide the advocacy group of the TBEJC, give an accurate picture of poverty issues in Thunder Bay and identify what issues need to be addressed. To date, research on poverty in Thunder Bay has been never been compiled into one comprehensive report. Phase II was designed to bring all the information together in order to paint a clear and accurate portrait of poverty in Thunder Bay. Having all the information together allows readers to see how themes are interrelated, and thus provides and opportunity for further analysis.

Phase II was designed to be evolutionary, in a way that as more updated information became available it could easily be inserted. The primary objective of this report, Phase III is to deepen our understanding of poverty in Thunder Bay, and to valuable insights into what it actually means to live in poverty. This report seeks to include interviews with those living on low income. It is hoped that the information in this report will generate further understanding, discussion and action.

The research for this report began in June 2007, as an undertaking of the Thunder Bay Economic Justice Committee. The Thunder Bay Economic Justice Committee is comprised of organizations, groups, and individuals concerned about poverty in Thunder Bay. Sponsored by the Kinna-aweya Legal Clinic, the committee is dedicated to identifying and overcoming the barriers which prevent individuals from achieving economic security.

At the onset of the research process an advisory committee was organized, which consisted of individuals representing various community organizations, as well as members of the Economic Justice Committee.

Anne Charlton	ACT Team
Tammy Cyr	Thunder Bay Economic Justice Committee member
George Drazenovich	Canadian Mental Health Association
Tammy Johnson	Thunder Bay Economic Justice Committee member
Melanie McKenzie	Thunder Bay Economic Justice Committee
Beth Ponka	Kinna-aweya Legal Clinic
Jacque Tennapel	ACT Team
Mary Veltri	Kinna-aweya Legal Clinic
Chris Waite-Smith	Neighbourhood Capacity Building Project

The role of this advisory committee was to guide the research, provide input, help provide potential participants, and identify research themes.

Data from this report comes both from primary and secondary sources.

## 2. Limitations

As with Phase II, time constraints remain the largest limiting factor. Identifying potential participants, formulating research questions and scheduling meetings with the advisory council, were all time consuming. As is the case with any research, we were forced to work not only within our own time constraints but also those of participants. On occasion participants had to back out or reschedule interviews. All scheduled interviews were eventually completed, although not according to the original time line.

Technological issues, such as problems with recording equipment proved to be problematic in some cases. When issues arose, steps were taken to minimize the effects, such as taking notes (when appropriate) during interviews.

It is important to recognize the sample (discussed in section 3.1) is not generalizable to the population of Thunder Bay; rather, it is a snapshot of the poverty experienced by the particular individuals interviewed.

Overall the most limiting factor was the sheer magnitude of issues and concerns of those living in poverty. This research was designed to let those interviewed address what is important to them (for more information on methodology see the following section, section 3) so the topics covered in this report are only those which were brought up by the participants in this study, who are not representative of the total population of those experiencing poverty in Thunder Bay. A representative sample would be too large, and the interview process would be a time consuming and expensive project, which is beyond the realistic expectations of this study.

### 3. Methodology

Those living in poverty are seldom asked to define what they think poverty is and how the problem should be dealt with. The problem is traditionally defined by poverty experts rather than by those living on low incomes themselves. An interview with those living in poverty recognizes the particular knowledge possessed by this group, which aids in increasing the usefulness of research and understanding of the poverty experience.

Until recently, researchers regarded those on low incomes, for the most part, as objects, and talked about the poor, instead of talking with them and learning from them. This process produces a “detached knowledge”, a knowledge which further divides and reinforces the alienation felt by those living in poverty.

Listening to the experiential knowledge of the poor can serve two purposes. First, it can provide a full picture, complete with context, of the actual realities of life in poverty. Second, it can provide an opportunity to listen to impoverished individuals as partners, as citizens, and to include their point of view in the discussion on poverty. Listening to particular stories also aids in dispelling stereotypes and myths which tend to blame people for living in poverty. People living in poverty possess invaluable and intimate knowledge that can shed new light on the experience of poverty. Life knowledge is unique in that the traditional, academic knowledge represents mainly those who are in positions of social power, not those who are actually living the reality of poverty.

This study was designed to hear the voices of those living on low income; to hear their concerns, their opinions and their strategies. It lets those living in poverty define their own situation while focusing on empowerment. It allows for the sharing of views and opinions in a contributory and informative way. Lastly, it is recognition of the agency of people in poverty. It is recognition of their strengths, rather than viewing them as passive victims.

This type of participatory, community-based research has the potential to improve research by enriching our understanding of the lived realities of poverty, and allowing informed decisions to be made regarding the implementation of policies on behalf of the poor. The participatory method also may be beneficial to participants in that it increases their confidence, and validates their experience and expertise.

The relevant population can be difficult to reach, and encounters with the interviewees can be sometimes demanding and time consuming, methodologies have to be transformed to adapt to the various unexpected situations.

The merits of the qualitative techniques chosen for this report outweigh the limits when recalling the objectives of the work. Specifically for this type of research, interviews provide an opportunity for those in poverty to tell their stories in their own words. Interviews provide the opportunity to hear their experience in stereo. What is meant by that is that the expression of disadvantaged individual's unique experience is often muted, particularly in any situation where their interests and experiences are at variance with those in dominant positions. A discussion of one's life may combine two separate, often conflicting perspectives: one framed in the concepts and values that reflect the

dominant position in culture and one informed by the more immediate realities of an impoverished individual's experience. (Anderson and Jack 1991: 23)

The interactive nature of interviews allows for the opportunity to ask for clarifications, to notice what questions the participating formulates about his or her life, and to go behind conventional, expected answers to the personal construction of their own experiences. (Anderson and Jack 1991: 23) One on one interviews were chosen due to the sensitive and emotional nature of the questions being asked.

There are potential drawbacks inherent in the interview process; however, these can be overcome by being attentive during the research process. Interviews have the potential to stir up sensitive issues which can result in feelings of vulnerability, especially when the information they are designed to uncover is so personal in nature. During the interviews, every attempt was made to inform participants that the process is voluntary, and at any time if they felt uncomfortable the process would cease. Additionally, the number of a local crisis hotline was made available should any participant need to speak to a professional.

### 3.1 The sample

Issues arose regarding who to include in the study. Given the relatively short ten week timeframe, it was decided to have approximately ten interview participants. In the end, eight individuals were interviewed. Potential participants were identified by various means. Some were referred through agencies and others through a snow-ball sample, a method which relies on referrals from initial participants. Initially an email which included a Letter of Information was sent to members of the TBEJC requesting their participation. Once members from the committee were heard from, invitations for participation were extended to other local agencies.

Limitations of the scope of the small sample size means that the study can represent only a snapshot of poverty experienced by this group. This sample is by no means representative. However, it does demonstrate some of the issues experienced by those living in Thunder Bay.

According to Statistics Canada, 16,790 individuals lived on low incomes in 2000 in Thunder Bay, which translates to 14% of the population.

In 2000 the Canadian Council on Social Development published an Urban Poverty Report, in which data from the 1996 Thunder Bay Census was analyzed. This is an extremely detailed analysis of people living on low incomes. The most recent data regarding low income is not as detailed, therefore, the 1996 data are provided below.

Thunder Bay Economic Justice Committee –Rich Conversations

Table 1 Table Percentages of Poverty

Thunder Bay						
		Total	Poor	Distribution of total	Distribution of poor	Poverty rate
Unattached individuals		15,600	5,900	100%	100%	38%
	Non-elderly women	4,300	1,800	27%	31%	42%
	Non-elderly men	5,900	2,000	38%	34%	33%
	Elderly women	4,100	1,800	26%	30%	43%
	Elderly men	1,400	300	9%	6%	25%
Economic Families		31,500	3,800	100%	100%	12%
	Couples with no children under 18	14,500	700	46%	19%	12%
	Couples with children under 18	11,100	800	35%	21%	7%
	Lone-parent families with children under 18	3,200	1,900	10%	48%	57%
	Other families	2,600	400	8%	11%	17%
	Non-elderly family	25,300	3,500	80%	93%	14%
	Elderly family	6,200	300	20%	7%	5%
Children 0-17 in families		25,500	4,800	100%	100%	19%
	0-5	8,300	2,000	33%	41%	24%
	6-17	17,200	2,800	67%	59%	16%
All persons		111,800	17,100	100%	100%	15%
	Aged 0-14	21,700	4,500	19%	26%	21%
	15-24	15,500	3,000	14%	17%	19%
	25-34	16,900	2,700	15%	16%	16%
	35-44	18,600	2,100	17%	12%	11%
	45-54	13,900	1,200	12%	7%	9%
	55-64	9,700	1,200	9%	7%	12%
	65-74	9,400	1,100	8%	6%	12%
	75+	6,300	1,400	6%	8%	22%
Population groups (all)		111,800	17,100	100%	100%	15%
	Recent immigrants	900	300	1%	2%	35%
	Visible minorities	2,600	500	2%	3%	19%
	Aboriginal identity	6,200	2,900	6%	17%	48%
	With disabilities	15,200	4,000	14%	24%	27%

\* Lee, Kevin. (2000). "Urban Poverty in Canada: A Statistical Profile." Canadian Council on Social Development. Ottawa.

The sample for this report is not reflective of the actual percentages of individuals living in poverty in Thunder Bay. The breakdown of the sample is as follows:

- 4 participants identified as Aboriginal (50% total of sample)
- 7 participants were women (87.5%)
- 5 participants have disabilities (62.5%)
- 4 participants were supporting children (50%)
- 2 participants were single (25%)
- 3 participants were between the ages of 30 to 40 (37.5%)
- 1 participant was between the ages of 40 to 50 (12.5%)
- 4 participants were between the ages of 50 to 60 (50%)

### 3.2 Interview Questions

To get meaningful data from this very disadvantaged group, it was decided to conduct semi structured interviews, by talking to each participant individually and confidentially. The interview was designed in such a way as to allow for the participant to discuss what was important to him or herself. However, the interview was designed to explore a few specific areas:

#### Perceptions of Poverty:

What does poverty mean to you?

What do you think lead or contributed to your situation?

What are some misconceptions about being living in poverty?

What do you wish people knew about your situation?

#### Income:

What does your income consist of?

Do you support any others with your income?

Have you taken any means to “stretch” your income?

#### Services:

Which tools, services, and agencies have you utilized?

What tools, services, and agencies have you found useful?

Which tools, services, and agencies have you found non-useful?

#### Recommendations:

What could be done to help people living on low income?

### 3.3 Key Themes

As expected, participant's responses to which issues were relevant to their experience held many similarities. Most comparisons were obvious and it is clear that there a few key concerns that are shared by all participants, all of which have been identified as areas of concern by the TBEJC.

All participants had been on social assistance, and for most, their income still consists of social assistance cheques. All explained how insufficient the social assistance rates are, and how it negatively impacts their lives. Participants who subsist on either low or minimum wages expressed similar concerns. The incomes people receive are not enough to afford the high cost of food and energy in the region.

Adding to the experience of low incomes was a common theme was feelings of embarrassment, frustration and shame in applying for social assistance. Nearly all participants found the process to be unnecessarily complicated and in some instances even degrading.

Rising energy and food costs were the main concern of respondents. Those living on social assistance described how the inadequacy of the rates contributed to their inability to purchase food or pay for energy bills, which resulted in their reliance upon food banks and applications to programs designed to help those living on low incomes off set the cost of energy.

All suggestions and recommendations given centred around an increase to the insufficient social assistance rates.

#### 4 Participants

The individuals of the Poverty Conversations project have a variety of experiences with poverty. Some are supporting families, or have the support of partners and family members while others are single, or estranged from their families and have only themselves to rely upon.

Julie\* is a single, elderly woman who lives off of ODSP support payments. She suffers from both physical and mental disabilities.

Tracy is a single Aboriginal woman in her thirties. She has Multiple Sclerosis, and has been in a wheelchair since the age of 19. She also suffers from depression and narcolepsy, amongst other conditions. Tracy is an avid volunteer and feels that she should earn the support she receives from ODSP. In the past she has supported herself with employment wages as well as support from OW, which she was on for a long time as she had difficulty proving her disability was hampering her ability to gain employment. Tracy resides in housing designed for individuals with disabilities.

Samantha is a middle aged, single woman. She supports herself and her teenaged son by working for minimum wages she earns working nearly full time job at a local hotel. Her current position holds no room for advancement. She also receives income from Ontario Works.

Rachel is a young woman in her thirties. She and her husband have five young children; the second youngest has a severe neurological disorder. Rachel's husband is currently not employed outside the home, as he stays home to care for their children. Rachel works at a national chain grocery store for little more than minimum wage. The family is also supported by Ontario Works.

Rachel and her husband choose not to live in geared to income rental units as they feel it is not an environment conducive to raising children, thus they rent their home from a private renter.

Rachel and her husband own their own vehicle which is in ill repair. Rachel relies on this vehicle to provide her transport to and from work, and constantly worries it is one repair cost away from sending them over the edge into poverty.

Amanda is raising two young daughters under the age of three with her husband. The family lives in ret-geared-to-income housing. The family is supported by the incomes her husband earns as a mechanic, which are slightly over minimum wage. In the past the family has received assistance from Ontario Works. Amanda is currently unemployed as she feels her children should be raised with at least one parent in the home. Amanda is an anti-poverty advocate and has attended conferences as a representative of the TBEJC.

David is an injured worker. He is married and has one teenaged daughter. The family's source of income is ODSP and his wife's employment wages. David is extremely involved in his volunteer activities, and is an advocate for the rights of injured workers. He is unable to work due to a workplace accident. He recently was awarded with the title of Volunteer of the Year at a local grassroots political organization, and in his thank you speech he remarked how strange it was that

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\* all participant names have been changed to protect anonymity unless other wise stated

he was being awarded volunteer of the year when just prior he had been named Manager of the Year at a job he is now unable to do because of his injury.

Angela is a single, elderly Aboriginal woman. She lost her leg above the knee due to illness. She is unemployed and is supported by ODSP payments.

Helen is a single, older, accomplished Aboriginal author and artist. She found herself living in poverty due to an accident in the 90s. She has since supported herself by employment as well as ODSP support payments. She is a devoted volunteer and activist for the rights of individuals living in poverty.

## 5 Thunder Bay – Context

Nestled in Northwestern Ontario, which comprises almost 89 percent of the land mass of Ontario, but representing only seven percent of the population, Thunder Bay is by far the largest urban center, comprising over fifty percent of Northwestern Ontario's population. Due to its size and location, Thunder Bay serves as the regional hub for commerce, health care, education and culture.



The location of Thunder Bay contributes greatly to the unique experience of the city. It is in a somewhat isolated position in regards to larger urban settings, such as Toronto, which is 1,400 kilometres to the East. The city is surrounded by many small rural areas, which according to Statistics Canada contribute to the Thunder Bay Census Metropolitan Area. CMA is defined by Stats Canada as a very large urban area with adjacent urban and rural areas that have a high degree of social and economic integration with the urban core. The Thunder Bay CMA is comprised of O'Connor (population 724), Fort William 52, or the Fort William First Nation (population 599), Oliver/Paipoonge (population 3,194), Conmee (population 748), Shunia (population 2,466), Neebing (population 2,049) and Gillies (population 522). (see Appendix 1) The large size of the city, as well as the CMA makes travel from one side to the other difficult. Public transit lines do not serve the outlying rural areas, which poses challenges for individuals residing in those areas.

Thunder Bay's close proximity to Aboriginal reserves makes it a natural setting for relocation of Aboriginal people. The region of Northern Ontario is unique in terms of its large number of Aboriginal communities. As of 2001, the Aboriginal population was between 10 and 11.5% of the population of the region. According to the Census, the Aboriginal population of Thunder Bay is nearly 7%. However, many Aboriginal organizations believe the actual population may be closer to 15%. The Census data is not necessarily reflective of the actual number of Aboriginal people in the city. Various factors contribute to this inaccuracy, which are outside the scope of this report. Considering Thunder Bay's position as the medical, commercial and industrial center of the north, many Aboriginal people from surrounding reserves visit, or relocate to the city to utilize the services offered.

## 6 What is poverty?

“It’s not a sign that you wear on your t-shirt, “Hello - I’m living in poverty.”

As noted in Phase II, Canada, not unlike most countries does not have an official definition of poverty. The lack of an official definition of poverty adds confusion to discussions and debates about poverty in Canada. In May 2006, the United Nations Economic and Social Council observed with concern Canada’s lack of an official poverty line. The Committee recommended that Canada establish an official poverty line, and that economic, social and cultural rights be integrated into its poverty reduction strategies.

Nonetheless, many anti-poverty groups speak of the “poverty line” as calculated using Statistic Canada’s Low Income Cut-Off (LICO) amounts. For the purposes of this report, anyone referred to as living in poverty is living below the LICO for Thunder Bay.

As noted, considering Canada’s lack of an official, encompassing definition, different poverty measures exist. While the LICO is arguably the most utilized measure, the Market Basket Measure is also gaining popularity as a measure of poverty.

Low Income Cut Offs refer to a measure of low income based on income and family expenditure patterns for the population living in private households. The Low Income Cut-offs listed relate to rural and urban areas in Canada. This measure is relative, and comparative. One is considered poor if one’s means are small compared to others in the same population.

The LICOs are based on the percentage of a family’s income spent on food, clothing and shelter. The percentage of total income spent on these three items by an average Canadian household is 34.7%. Using LICOs, a family is considered to be in a low income situation if the household spends more than 55% of their on these expenditures.

Statistics Canada holds that the LICO is not a poverty line, but in absence of any other suitable measure, many organizations refer to it as such. Organizations both at the national and provincial level utilize the LICOs as a suitable definition of poverty. The National Anti-Poverty Organization of Canada, Ontario Coalition for Social Justice, and the Ontario Coalition Against Poverty all use the LICOs.

The LICO in Thunder Bay is 1 individual \$17,895  
2 individuals \$22,276  
3 individuals \$27,386  
4 individuals \$33,251  
5 individuals \$37,711

What does poverty mean to you?

Poverty means different things to different people. Poverty meant different things to the individuals included in this study, yet all shared a common theme: not having enough money or resources to sustain a decent living. None provided definitions, per se but instead chose to define poverty in the way it manifested itself in their lives: the lack of an adequate income, and such essentials as food and clothing.

When asked what poverty meant to them personally, the following responses were garnered:

It's pick and choose between the bills or the food. – Rachel

For me it's not enough income. – Julie

I don't think anyone chooses to live in poverty. It's very difficult and there is a lot of stigma and discrimination and it destroys your spirit sometimes. – Julie

To me it's a loss of independence. – Helen

To me poverty means just not having enough money to live decently. You might have enough money to buy clothes and whatever, but not nice things that are decent. You might have enough money to buy food, money to buy the necessities of life. Just getting by on what you have isn't necessarily living decently. Decently means having money to have things to do things on the spur of the moment once in a while. - Tracy

It's a constant worrying. It's always "Okay, where am I going to get money from?" It's the constant worrying about everything. - Rachel

It means... a second class citizen in the community. It means that my daughter was taking fiddle lessons and step dance and she had to quit.- David

Living in poverty, going without, or relying on social assistance also resulted in many feelings of shame or perceived inadequacy amongst participants.

Julie explained how it was difficult to maintain friendships because she cannot afford to go out with friends:

I went out last night, and I allow myself to go out once in a while. I might go to the movie night - \$2.99. I might treat myself once in a while. I met a woman. A friend of a friend. She came for coffee with us afterwards, and she was sitting there going, "I'd like to go out, but most of the people I meet don't have any money and I feel like I have to treat them." And I was sitting there, and my friend who she was talking to didn't know [my situation]. I just said, I don't have much money, but I'll go to something like this, once in a while to make myself feel normal." Even though you might sacrifice, or tighten your budget, at least you feel like you're a part of the world. But she didn't want to go out with me,

because she didn't want to feel like she had to treat me, or she didn't want to have to go to the places she didn't want to go. Wendy's, you know, someplace cheap. And she might want to go to the Keg or something expensive. – Julie

For David, being unable to provide for his family was a source of overwhelming embarrassment. He discusses how at his lowest point he had so seriously contemplated suicide that he had laid clothing on his bed he wanted to be buried in:

I was in a major depression. Suicidal ideation. I get chills even going back there. On the bed was my suit, a shirt and a tie – because my wife can't pick out ties at all. My plan was done. And that's it. I thought 'this is the only way I can provide for my family in a monetary sense. Life insurance.' I'd rather have died than do what I was doing. - David

One female participant told of her feelings of frustrations, and the only feasible solutions she could come up with to secure more income:

I knew I had to fix it, and if I didn't get on disability soon I'd have to do a couple of things: I'm going to go down the hall and buy a gun – I'll rob a 7-11![laughs] I'd never actually do it. But I thought if I get caught at least I'll get three square meals a day and maybe cable! And if I don't get caught I'll get the money I stole. And then I also said that there's a red light district in town and someone's gotta be curious about people in wheelchairs and maybe I can get some money that way.

While this participant was joking in her solutions to her situation, her suggestions are significant. It's quite telling when she feels that robbing a store or engaging in prostitution are better alternatives to the impoverished life she is currently living.

## 7 Social Assistance

“Why are they making people beg for what should be theirs in the first place?”

There are two types of social assistance available to those living in Ontario; Ontario Works (OW) and Ontario Disability Support Program (ODSP). OW is designed to provide temporary financial assistance to those most in need while they satisfy obligations to become and stay employed. ODSP is in place to provide income and employment support to individuals with disabilities.

Ontario Works was introduced in 1995. This workfare program requires that all able-bodied recipients be engaged in employment-related activity, steering recipients down three distinct paths to employment: employment assistance (job search, job clubs); community placement (unpaid employment in the non-profit or public sector); and employment placement (unsubsidized paid employment). The Ontario Works Act and the Ontario Disability Support Program Act officially replaced the Family Benefits Act in 1998.

Once in office the newly elected Conservative Ontario government cut welfare rates by 21.6%, the largest single reduction in the programme's history, effective October 2<sup>nd</sup>, 1995. The rationale behind the cuts was that too many people were taking advantage of the system, and reduced benefits would provide incentive for recipients to find paid employment. Furthermore, the eligibility for the program was tightened in many ways including increasing the complexity and reduced the scope of the appeals procedure, drastically cut asset limits, greatly increased the type of information needed to sustain a claim.

As of June 2007 (the most recent statistics available) the Ontario Works case load for Thunder Bay was 2,024. (Thunder Bay District Social Services Administration 2007 OW Caseload Statistics) The participants in this study who are dependant upon the assistance provided by OW expressed the importance of the income provided, but also a frustration with the application process. As well as the extreme difficulty they have with living off the low incomes they receive from the program.

In order to apply for, and maintain payments from both OW and ODSP applicants must demonstrate a financial need. They are required to disclose all of their assets, including cash, bank accounts, and interest in properties, vehicles or any other item which could be liquidated and turned into cash. They are also required to provide verification of all income, whether it be from employment, or gifts. Many participants found this process of disclosure to be humiliating and an invasion of their privacy.

Every year they do an update and they need statements of your bank account which I find, bank accounts are a personal thing, so they're invading your privacy. -Julie

The rules and regulations are also a source of aggravation for participants. One participant spoke at length regarding Ontario Works regulations which she feels is encouraging the division of the family unit. This individual was living in rent-geared-to-income housing and shelter and utility costs were expensive. Her income situation would be better if she separated and went on OW rather than stay with her husband and rely on his employment income. Because the amount provided by

OW is determined by a calculation of the family income, one would more likely than not receive a higher support payment if one was single.

The way the system is working, it is separating families. It is breaking them apart. It's not keeping them together. We're at this point again, where if he went and got himself a bachelor apartment or moved in with his brother [my] bills would be paid; I would have enough money from Ontario Works to feed my kids every month. We'd be better off financially if he didn't live here. And that's the sad reality. So I choose between food, and clothes and a place for my children to live of their dad? I can't make that decision. Amanda

Participants also expressed frustrations with the process of applying for ODSP, which requires applicants to demonstrate they are unable to secure gainful employment due to a disability. The onus is on the applicant to demonstrate two things; 1) that he or she has a substantial physical or mental impairment and 2) the impairments results in a substantial restriction in at least one of the activities of daily living, working, participating in the community or caring for one's self. Tracy, a woman confined to a wheelchair due to MS had extreme difficulty proving her disability was hampering her ability to work, due to a brief stint working at Thunder Bay Hydro. She had assumed it would be relatively simple to demonstrate she has a disability:

I figured if I could walk in the office I don't have to tell them what my disability is, they can see I'm obviously in a wheelchair. - Tracy

Her work at Thunder Bay Hydro was relatively short lived. Soon after she started this job she began experiencing some of the more severe symptoms of MS, including blindness which forced her to quit working. Because she had demonstrated an ability to work ODSP refused to support her. In her opinion she was penalized because she had demonstrated, at one point, her ability to work. She feels that the real impact of her disability was not taken into consideration.

Another female participant told of her experience being denied CPP despite the fact that she has lost a leg.

It's frustrating. I'm trying to get benefits right now because I've lost my leg. I lost below my knee. They rejected my claim saying my disability was not severe or long term. I guess losing my leg is not severe or long term! [laughter] I just sent them a letter and they just rejected it this year. I have 90 days for them to reconsider.. There is a friend of mine, she is overweight. She got the CPP disability for being overweight. She got it, but I can't because I lost my leg and its not severe enough? That's what makes it so frustrating. I phoned them and I said, "what do you mean? Losing my leg is not severe or long term? What are you saying? Is my leg going to grow back? [laughter]". I would just like to know. - Angela

Many interviewees found the process confusing and found help with the process difficult to find.

## Thunder Bay Economic Justice Committee –Rich Conversations

I know my worker was the nastiest woman ever. They probably have way too many people to deal with. Every time I'd call her she'd tell me to call a 1 800 number because she was busy. "You need information? There's a website. CLICK." I'd be like, "Explain it to me! I don't know! I need information!" but she couldn't be bothered at all. She was cranky at me, but I'm a person; I'm not a case file. And I think they should start treating people with a little more respect. We're not second class citizens. - Amanda

The financial assistance provided by OW and ODSP is well below the LICO. The massive cuts in social services implemented by the government in 1995 left the rates frozen until 2004 when assistance rates were increased by 3%. However, due to inflation the decrease in purchasing power of people on social assistance has meant today that the 21.6% cut translates to a real cut of 40% since 1995, even after considering the 3% increase.

### Estimated 2007 Income Received by Those on Social Assistance

	Basic Maximum Social Assistance	Additional Benefits	Canada Child Tax Benefit	Federal GST credit	Ontario Tax Credit	Total Income	Amount Below LICO
Single employable individual (OW)	\$6,576	NA	NA	\$237	\$383	\$7,196	\$10,699
Person with a disability (ODSP)	\$11,748	NA	NA	\$237	\$306	\$12,291	\$5,694
Single parent, one child	\$12,096	\$179	\$1,988	\$237	\$398	\$14,898	\$7,378
Couple, two children	\$15,336	\$268	\$3,746	\$250	\$724	\$20,324	\$12,927

\*Panthmanathan, Mithila. Social Assistance, Pension and Tax Credit Rates. Policy research and Analysis Branch, Social Policy Development Division, Ministry of Community and Social Services. 2007.

Interviewees revealed the ways in which the inadequate rates affected their lives. Many explained how they would often have to choose between paying one bill as opposed to others.

It's pick and choose between the bills or food, and I tend to lean over towards the food and get my bills cut off because I don't want my kids starving. - Samantha

One participant described the extremely difficult choices she was forced to make. Tracy requires hearing aids, which are covered by ODSP, but the batteries which power the hearing aid are not covered. This means there are times she has to choose between hearing and eating. She also requires safety lights for her wheelchair. She has been

involved in accidents because drivers could not see her in the dark. However, she cannot afford to purchase the lights.

Families with children face the additional stress and worry of not only trying to support themselves on low incomes, but also their children. Rachel has five children; they rarely receive birthday or Christmas presents due to a lack of money. This is something Rachel is deeply troubled by, but her children understand:

Rachel: It's hard. With five kids, five birthdays, you can't give them birthday parties. Christmas comes around and they hardly have anything for Christmas.

Child: we don't mind if we don't have that much birthday presents or Christmas presents.

Interviewer: no? Why don't you care?

Child: It's not important.

Interviewer: Well what is important to you?

Child: well Jesus, my family, and the food, and the rent to live.

Rachel: yeah, they're pretty understanding.

She is upset that her children have had to learn such a sobering lesson at such young ages:

It just makes me feel horrible – awful. Just because when I was growing up I never got a lot either, and I never wanted that for my kids. I wanted my kids to experience everything. It would be nice to be able to give them birthday presents and be able to do much more for them... I want them to experience stuff I never experienced. I want them to be happy.

The participants are not alone in their feelings of inadequacy of the social assistance rates. The United Nations Economic and Social Council has expressed concern about the insufficiency of Ontario's minimum wage and social assistance levels which hinder an individual's ability to realize an adequate standard of living. The Council notes that social assistance benefits are lower than they were ten years ago, and that they do not provide adequate income to meet the needs for food, clothing and shelter. The Council has also noted the depth of the insufficiency of the welfare levels, as they are often set at less than half of the LICO. They recommend that the government reconsider all of the detrimental changes made to social assistance in 1995, and establish social assistance levels which allow for an adequate standard of living.

## 8 Food

“The Committee notes that Canada still ranks near the top of the Human Development Index of the United Nations Development Programme. On the average, Canadians enjoy a high standard of living and Canada has the capacity to achieve a high level of realization of all Covenant rights... The Committee notes with concern that about 7.4 percent of the population, amounting to about 2.3 million people, suffer from food insecurity in [Canada], that about 40 per cent of food bank users are



children and young people, and that about 51 per cent of food bank users while receiving social assistance benefits in 2005, still had to resort to food banks because of the insufficient level of these benefits.”  
(the United Nations Economic and Social Council)

The high cost of food was discussed by every participant, and recent research from the Thunder Bay District Health Unit substantiates their concern. According to the TBDHU, the cost of a nutritious food basket has risen over 3% from last year. The NFB number is the total dollar amount it costs to purchase 66 foods based on the Canada’s Food Guide to Healthy Eating and Canadian food preferences. The items in the NFB are the lowest priced items available in each store in a specified purchase size, regardless of brand. It is important to note that the NFB does not include diapers, formula, baby food, household supplies or cleaning products. An additional 5% is added to the cost of the food basket to cover the cost of miscellaneous foods used in meal preparation.

In 2005 for a reference family of four, the cost of the nutritious food basket was \$601.44 per month, and in 2006 it rose by \$21.17 to \$622.61. Running out of food, or not having enough money to purchase food was a shared concern. One female participant with five children explained how she received between \$100 to \$200 monthly from Ontario Works for her food budget. According to the TBDHU, for her family of seven, she should be spending \$789.34. Of greater concern, this participant is the mother of a young daughter with a severe neurological disorder which causes multiple daily seizures. Her daughter needs healthy food on a daily basis as it prevents her from experiencing seizures. Rachel explained how this makes her feel:

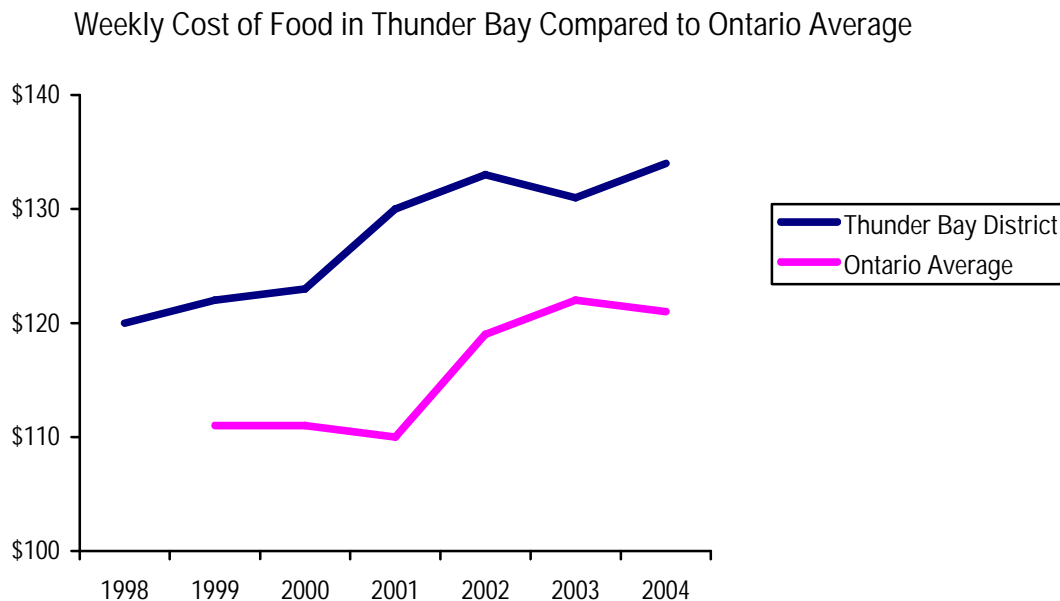
It’s hard when we don’t have a whole lot to give. Yes, I make sure we have canned goods, but it’s not always happening. I’ve had to call my parents a couple of times, and say, ‘can I borrow twenty until pay day?’ just so I can get food for [my children] to eat because we have nothing. I don’t like doing that. I want to be able to buy the \$600 worth of groceries every month. I want my kids

to experience birthday parties and everything like that, but it's mostly the food. I don't want them to starve. I don't want them going hungry. I don't want to sit there and worry about when we're going to have food again.

Julie expressed similar feelings:

Putting enough food on the table has been an issue all the time. And proper food too. Because I can't afford to eat properly I've gotten more health problems. The system disables you more... So you get stuck.

While high food costs are a shared concern amongst nearly every individual on social assistance in Canada, the issue is particularly relevant to those in Thunder Bay. Food costs in Thunder Bay are approximately \$60 higher per month than the provincial average.



Thunder Bay Food Action Network Report. (2004). "Community Food Assessment for Thunder Bay: A Closer Look at our Local Food System."

Participants explained some of the strategies they employ to secure food. They ranged from using food banks, to public gardens. Tracy explained how she organized a food-sharing program in her building:

Everyone in [my] building was really poor, so sometimes I will look in my cupboard and see that I have Kraft Dinner, and I go to my neighbour and say, "well, I've got Kraft Dinner, do you have anything to put in?" He might say, "well I have some hamburger." Then maybe someone down the hall will have some corn, so we will all get together and have a meal. It's a common thing in our

building. People will meet at the mailbox and say, “does anyone want to have supper with me?” And that worked out really well. We wanted to get a food bank going for our building, but then it closed... Everyone who lived there, we pooled things together. Everybody had something that they could move around. And if someone didn’t have anything but still wanted to take part we’d let them and say, “well next time maybe you can bring something.” We did very well.

Shopping in bulk, knowing when sales occur, and forging relationships with local grocers were also discussed by the participants. One participant mentioned how she and others in the social housing building have struck up a friendship with grocers at a locally owned and operated grocery store. When she does not have enough money to buy food he will give her a deal, and let her pay the remainder at a later date, or he will give her the food very close to expiry he will unlikely be able to sell. This allows her to still have healthy food and have enough money for her other expenses.

Tracy explained other creative ways to ensure she has a healthy diet –

I don’t really have a problem anymore. In the summertime when I go walking on the bike paths I will pick the berries. [laughter] There’s tons of Saskatoons and raspberries around Boulevard Lake. I used to pick big Styrofoam cups full. One time I asked a city employee [if I could pick the berries] and he said as long as you’re eating them I don’t give a damn. He said he’s never had that question before and maybe I should call City Hall. I called and they burst out laughing and said, “that’s what they’re there for. As long as you’re not throwing them at people or wasting them eat them to your heart’s content.” I had my fruit supplement!

Rachel has resorted to less healthy alternatives in order to have enough food –

I tend not to eat as much, or I won’t eat for a couple of days, just so I can leave some food for the kids.

Utilizing local food banks was a practice familiar to most participants. Common concerns were expressed regarding the quality and type of food available. Rachel had concerns with the amount she could receive, but explains how she makes due with what she receives:

They don’t give enough for my size family and you’re only allowed to go there once a month. For my size family you only get two bags, once a month. I get enough for maybe two days. You’d think it would be stretched out, but its not. I n order for me to have milk from pay day to pay day, I’m going to mix a litre of milk with a litre of powered milk, so it turns into 2 litres. That’s how I end up stretching stuff.

As reported in Phase II, studies by Che and Che (2001) indicate that only twenty percent of individuals who could benefit from food banks access them. This would suggest that there are many individuals who could benefit from visiting food banks do not take advantage for a myriad of

reasons. David was one participant who recognized the need for the service, but chose not to pursue it:

We probably did need to go, but I didn't. You are too proud to stand in line, and have people say, "Wow! I know this guy." You're too proud. We knew about the food bank and I refused to go, for the fact of being recognized. We probably should have, and deserved to go, but didn't.

Amanda explains how she visited a food bank despite her extreme embarrassment.

I swallowed my pride and went and stood in line. I was embarrassed and ashamed. I went there and a lady I knew was standing there, handing out the food and I felt bad about myself. And then I thought about it and I said, "wait. I'm doing this for my child." I should never be in the circumstance where I really need that food and am too ashamed to go get it.

## 9 Energy

As identified in Phase II, the high cost of heat and energy is increasingly becoming a problem for those living below the poverty line, and these findings were clearly reflected in the concerns of the interviewees.

Those surviving on low incomes are more susceptible to the rise in heating costs, as those in low income situations spend three times as much on energy costs as does the average Canada mostly due to poor home conditions, such as lacking appropriate insulation.

(IndEco, 2004) Older homes that are poorly insulated or in bad repair require more energy than other homes. Individuals on low incomes typically live in homes which are in worse condition than those who live on adequate income. Homes that rely on electric heat experience far higher energy bills than those who do not rely on electric heat. The lowest household income quintile in Ontario has a far greater proportion of households that have electric heating as their principal heating equipment, use electricity as the principle heating source, use electricity as the principle heating source for hot water, or have principal heating equipment more than 10 years old. Older equipment does not feature modern energy efficiency technologies.

The participants in social housing shared concerns that they are paying more than they should for energy costs. One participant had attended the annual Low Income Energy Network Conference (LIEN) in Hamilton as a representative of the TBEJC. The LIEN is a network of community organizations and individuals formed to raise awareness of implications of low income households of increases in energy prices and to propose solutions. As a representative she learned that no more than 6% of one's income should go towards energy costs. Amanda explains how she ends up paying much more than this:

We're in low income and it's supposed to be 30% of your income, but we add on paying gas and hydro, so we're actually paying almost 60% of our income. We don't have insulation upstairs. So we can't get insulation. They don't want to give it to us. So now we're living anywhere from 55-60% of our income going towards our housing, which, obviously is coming out of the food budget, the clothing budget.. I think that social housing should have units that have gas and hydro included. A lot of the units aren't everything included, so they are aren't paying 30%, they're paying 30% of their income plus whatever utility they have to pay, and that's not how it's supposed to be. They should take into account what bills have to be paid and readjust our rent.

"Energy poverty" is a term used to describe the disproportionate load of energy costs which reduce the funds available for items such as food, clothing, and other basic necessities.



Energy poverty affects low income people in all types of living arrangements from social housing to private rentals.

In response to the growing number of individuals who face disconnection of gas and hydro, the Ontario government provides funding for an emergency energy assistance fund. Individuals can apply for assistance to cover up to two months utility arrears. Unfortunately, the government has failed to adequately fund this emergency relief program. For fiscal year beginning in March 2007, the funds were exhausted a mere three months later in May. Questions naturally arise regarding the fate of those who need this assistance between now and March 2008.

## 10 Other Barriers

Certainly additional barriers exist, and are not limited to those brought up by the participants in this study. However, since this study was designed to let the participants identify what was important to them, this report addresses only those issues discussed by the participants.

Rachel explained how difficult it was for her to maintain her paid employment outside the home. Because her daughter has a neurological disorder it is imperative that she be cared for at all times. Her care is usually administered by Rachel's husband, who is exempt from working under Ontario Work's guidelines as they recognize the important role he plays in the home. While the daughter suffers multiple seizures daily, they rarely require outside medical attention. However, occasionally she will need emergency medical treatment and during these times it becomes necessary for Rachel to leave work to care for her other four children. Thankfully her boss is very understanding and allows her to leave work whenever necessary. This wasn't always the case and in the past she had been fired from jobs where her employer did not understand that her disabled child is her paramount responsibility.

Other barriers encountered by the participants included not being able to visit food banks during operations hours. Some were unable to go due to work commitments; some had to care for children, while others had no means of transportation. Some even spoke to physical barriers to accessing food banks and services. Some of the more ad hoc food banks are located in the basement of churches which often makes them inaccessible to individuals with physical disabilities.

## Coping Strategies

“It’s like you’re in survival mode all the time. We don’t have a whole lot. We manage. We have a lot of love.”

## Utilizing local services

Many participants utilize a variety of locally-based services. Some attend AA meetings to deal with alcohol related issues while some attend church-based services to deal with relationship issues. Services mentioned included St. Peterson’s Church support group for women over 50, St. Steven’s Church, St. Eddy’s Church, Redwood Church. One woman had spent time at the Faye Peterson Transition House with her young child. Many of the female participants found the Margaret Smith Centre particularly helpful. Other organizations mentioned included NorWest Community Centre, Boys and Girls Club, PRO Kids, Community gardens, Elizabeth Fry Foundation, George Jeffrey’s Treatment Centre, Emergency Rent and Energy Fund, Thunder Bay Family Services, Faye Peterson.

With the exception of one participant all had visited food banks. None were specifically mentioned by name. MPPs Michael Gravelle, Bill Mauro and Lynn McLeod were mentioned by a few participants.

## Volunteering

Many of the participants found volunteering a rewarding experience. Some volunteered to alleviate feelings of “being paid for breathing” and wanted to contribute to the community in a meaningful way. Others volunteer at locations such as churches to help expose others to faith-based information that has helped them in their lives. One participant found the rewards of volunteering, such as being granted “free” entry into events, such as Summer in the Parks, Bluesfest, as a positive addition to her life. Not only was she able to contribute to the community she also was able to be a part of community events.

Organizations and functions mentioned were: People United for Self Help (PUSH), People Advocating for Change Through Empowerment (PACE), Summer in the Parks, Thunder Bay Blues Festival, Salvation Army, food banks.

Tracy explained how she feels volunteering contributes to a greater understanding and tolerance of people who rely on social assistance in the city:

Now that I volunteer people have gotten to know that I am not to be pitied. People know that I am on pension and that I’m not living on a lot of money. When I volunteer at summer in the parks they say it is nice to see you out and doing things. I tell them I like to get my pension for working. I don’t really care, I’ll tell anyone I meet that I’m on pension. It’s not something to be ashamed of. I want people to understand it.

## Becoming Political

A few participants discussed becoming politically aware and active as coping strategies. Most felt compelled to action out of feelings of desperation and wanting recognition for their situations and positive change as a result. A few participants self identified as anti-poverty activist, and are actively involved in anti-poverty activities. Tracy said she would like to eventually create a video for the government.

One participant was sent to the LIEN conference in Hamilton as a representative of the TBEJC.

Reasons for becoming politically engaged were varied. For many of those with children, the desire to create a better future for them was a common motivation. Amanda explains:

I'm tired of having doors shut on me. I'm tired of not having options. I want a better life for my kids. I want them to be strong women. I don't want them to sit back and simply take what's given to them. You' know you've got to fight for what's yours. I think that there are a lot of people in my circumstance, on low income, on Ontario Works, on ODSP, they are lead to believe that they shouldn't ask for more. They shouldn't ask, or want for more. They should just be happy that they've given anything and don't ask questions.

Respondents were political to varying degrees. Nearly have had reported writing letters to various political figures and media outlets. A few were, or currently are members of local political organizations dedicated to poverty related issues.

## Faith

Faith in a higher power or in a religious sense was revealed as a coping mechanism for many participants.

I'm a Christian and I believe that God will supply and look after me. After loosing my leg and being by myself He has seen me through. He has always told me that I'll be alright If I keep my eyes on my circumstance... I keep my eyes on Him. Because if I take my eyes off Him and look at my circumstance its very overwhelming. – Angela

I think at low points, at those points God is very strong to me. I think He's not going to do this to me. I think that positive thinking and thinking about God helps. I think my philosophy on God is that He never gives you more than you can handle. You know, things really get.... They're bad right now and they will get better. - Amanda

## Friends/ Family

Nearly all participants claimed that their friends and families as sources of support. Tracy claims her friends and family are “vital” resources. She knows she can rely on her friends, or neighbours, when she runs out of food. Along with organizing an informal food sharing program in her former building Tracy also trades food with friends and family. Despite the fact that her family is extremely important to her, she often feels bad when they provide for her, so she makes it a point to earn what is given to her:

Other people on disability or pension all knew what I was going through. So we would go to a picnic, a pot luck picnic and share. With my family and stuff they would always pay for everything. It's not fair for them but they would always pay. Sometimes when I went out with friends with money they would pay for mine. They would refuse not to go to restaurants with me. They'd say, “well we're going to a restaurant, and you're coming, and we're paying your bills!” So I didn't bother saying no. I'd try to order the cheapest thing on the menu, and they'd get mad at me! [laughter] IT was nice to have friends like that. But then again I always felt like a moocher, but they would make me not feel like that. They would let me do other things for them, like look after their kids for a little while and that made me feel better for having a lunch. I know it wasn't exactly earning the stuff but I didn't feel like I was mooching.- Tracy

Family and friends were also noted as important resources, were respondents often got clothing, food, money, support, resources and transportation.

Tracy also found an ally in the form of her case worker at Ontario Works, a situation which was directly at odds with the other participants. She found him to be an extremely valuable resource in her fight to obtain ODSP.

I had a social worker when I was on Ontario Works who educated me on where to go. He'd say, “You're obviously disabled, try this place, try that place.” He was awesome and he was just really, really sick and tired of people being on OW when they shouldn't have been. He said its just really tiring having to see all these people coming in, knowing they should be on pension.

## 12 Recommendations

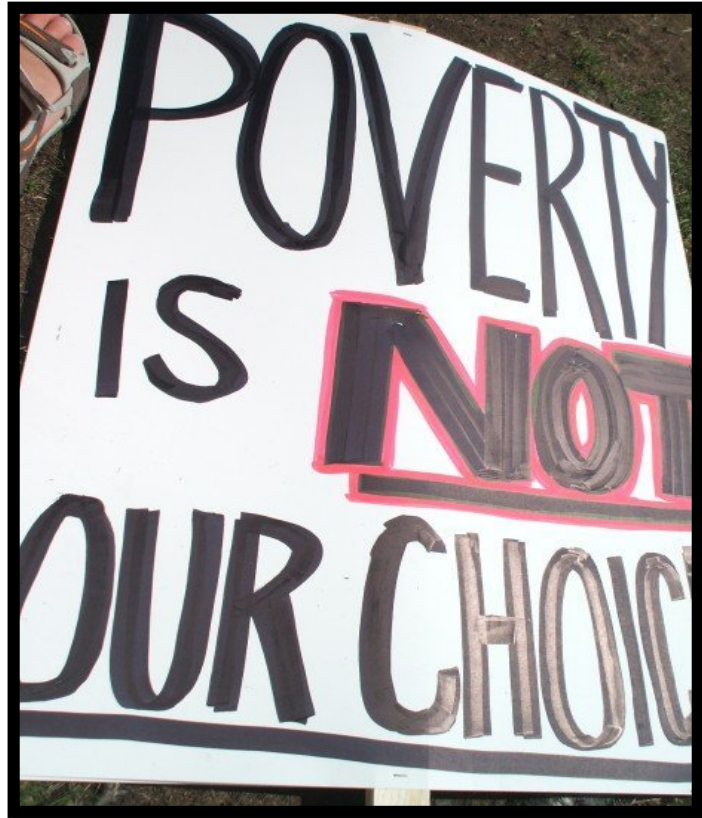
“If you talk quietly about it you’re not getting the story out. Let people see...I want people to understand it.”

One of the aims of this research was to afford those living in poverty the opportunity to have voice, to identify their needs and solutions.

Interviewees were asked what they felt could aid in easing the hardships faced by those living in poverty. Solutions ranked from respecting individuals on a personal level to an increase in government funded programs.

Nearly all participants discussed the need for recognition of poverty in the city. As Tracy points out:

When you think poverty, you think Africa. You don’t think Thunder Bay – but there is poverty in Thunder Bay. That’s a different kind of poverty, but it’s still poverty.



## Stigma

Every participant was in agreement that attitudes towards individuals living in poverty need to be changed. All participants were well aware of the stigma that comes attached to living in poverty, and all felt a little understanding and tolerance is necessary. There was also an ongoing theme of the need for recognition that people living in poverty are humans first and foremost, and should not be defined, and in many cases judged solely according to their reliance on social assistance.

They wouldn’t choose to be that way. I wish that’s what people would understand. That it’s there, and it’s nothing to be ashamed of. And I wish people in poverty would realise that, it’s not something to be ashamed of. They should be proud. They’re living in a situation where most people can’t. - Amanda

Sometimes they don’t treat you like a person; they treat you like a situation. I just want a bit of understanding. - Angela

People think it can’t be as bad as we say it is, but it is. Open your eyes. - Samantha

We're just like them. There's nothing different except for financial circumstances. - Rachel

They should start treating people with a little more respect. We're not second class citizens. We need a helping hand. We need, I think the expression is "a hand up, not a hand out". - Amanda

There was also a shared belief that the general public simply does not care, nor take the time to understand the difficulties faced by those living in poverty. Participants had suggested that people in the least make an attempt to understand.

I want people to know how hard it is. I wish I could switch places with them, let them live here for a while. Let them live how I'm living. And let me live their high fantasy life and have everything I want. Just so they have a little taste of it and know what its like. Know how much we struggle, and maybe, just maybe something will wake them up and they'll realize that we don't have it easy. – Angela

They don't know what its like until you sit in my shoes and live like this. Until then don't come and tell me you're better than me. - Rachel

Until you've lived in my shoes, for even just one week, you don't' know what it's like. They just need to know how we are living and how we don't have it easy and we are not lazy. It's not because we are lazy. We do what we can. It's just not happening. The money is not there. - Rachel

I want... I'd like people to have a little more understanding about how it's been. It's not easy. It's very difficult. It takes a lot of energy to survive and poverty, and you know that we need more money. We need more services. And above all, we don't want to be judged. – Amanda

Amanda suggested that more attention be paid to those living off minimum or low wages in the city. An individual working full time at minimum wage would have a gross annual income of \$13, 720. (\$8.00 an hour x 35 hours a week x 49 weeks a year =\$13,720) For a single individual this is \$4,174 below the LICO. This is an often ignored demographic who slip through the gaps in research.

Pay attention to the working poor, they are often ignored "for low income working people you're in a no win situation. You're in this little void where nobody cares. That's the forgotten people. The people who aren't complaining. They're just happy to have a job. You're not involved in anything political. You're not on Ontario Works. You're not on ODSP, you don't have workers. You're just there and nobody cares.

## Programs

There were many suggestions regarding improvements to existing programs, or new programs. One participant suggested a support group for individuals living in poverty where they could get together and share resources and tips that they may have uncovered. This particular participant felt it would also be useful to have individuals who had worked their way out of poverty act as mentors to those who are struggling to get out themselves.

Another participant felt it would be useful to have a specific help group for older women who are living in poverty, as she felt this group faces a myriad of barriers unique to their cohort.

One participant felt a program which is currently being run in New York would be beneficial in Thunder Bay as well:

There's something they have in New York City called a Ride To Work. You can donate your old cars, and when you donate your cars they are sent to a repair shop for free to be safetied. It's a volunteer job, and they get volunteer hours for that. Then what happens is that they get the volunteers to fix the car, and given to people on a waiting list who need the car. You need the car for medical or work? They check you out by different social service agencies then put you on a list. It could give someone a job. Most places here in town you can take a bus to and from work, but some people just can't. And if you can't get to work, except by taxi, by the time you make that money back it's too late.

Most people in this study relied on public transportation, and many had disabilities which compromised their mobility. A few suggested that grocers or food banks provide a delivery service for people who cannot, for a variety of reasons, make it to pick up food.

Many suggestions were made regarding how already existent agencies could improve their services. One woman suggested that a local empowerment agency could provide a sewing machine to clients, as it would encourage the recycling and reusing of clothing and fabrics, and as well would teach self sufficiency. Other ideas such as providing computers, holding workshops, and providing more information regarding free or low cost activities in the city were also given. One participant also suggested forming a program along the lines of PRO Kids, but for adults. She felt a program such as this, or discounted rates to fitness facilities in the city would help combat the side effects of being unable to purchase healthy food.

## Social Housing

All participants who reside in social housing made suggestions for improvement. Of particular concern was the extra cost of utilities such as heat and energy which are not always factored into the determined rent for rent geared to income units. One participant suggested that:

Thunder Bay Housing should have units that have gas and hydro included [ in the rent]. A lot of the units aren't everything included, so they aren't paying 30% of their income [which is the established acceptable percentage of income

which should go towards housing], its 30% plus whatever utility they have to pay. That's not the way it's supposed to be.

Respondents also felt that social housing served to “herd” all low income housing people together for the purpose of hiding the problem of poverty in our city. They felt that people living in low income housing, or rent-geared-to-income housing should not be concentrated in one area. They felt it contributed to an “out of sight, out of mind” mentality where the issue is easily ignored.

### Social Assistance

Many suggestions were made regarding the improvement of the social assistance programs available. Nearly all participants expressed frustrations with the application process. Many found the process complicated and nearly impossible to navigate. One participant suggested:

How about get one of the politicians to come and apply for Ontario Works? You will see how you need this, you need that, and you have to jump through hoops. See if they would really go through with it... I don't think they should make it super easy, but they shouldn't make it feel like it's an impossible challenge. - Amanda

As could be expected, all suggested that the rates be raised to meet the costs of living. As pointed out by one participant:

The system needs to be there to help people, and its not. Look at the crazy amount below the poverty line people on OW live. - Samantha

One other common theme was the elimination of the welfare fraud hotline. The Welfare Fraud Hotline which is operated under the Ontario Ministry of Community Social Services is a toll free hotline where individuals can call in and provide the name and contact information for individuals they feel may be defrauding OW or ODSP. Interviewees in this study found this system flawed in many ways, first that due to the anonymity of the process, anyone could report a false allegation against an individual. This had happened to at least two participants in this study. Secondly, the sole existence of this service serves to create an atmosphere of distrust of those reliant upon the income provided by social assistance. It encourages the prevalence of notions that those in poverty somehow exist below established standards of moral conduct.

Interviewees also had suggestions regarding specific allowance programs. One woman felt the government should take into consideration the nature of an individual's disability and allocate clothing allowance accordingly. An individual with issues with spilling food, or incontinence will go through more clothing than an individual with depression. While they are both disabilities, the natures of the effects are different and should be recognized.

One participant made a point about the funds allocated to the welfare fraud hotline:

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Get rid of the fraud hotline – using all that money they have to staff snitch lines. They could use it somewhere else, like on training programs to help more people. It's sad. - Amanda

We need to fix the system so people don't need to defraud it. - Angela

Most individuals felt that respect was lacking in the services provided to them. Suggestions were made regarding the perceived rudeness and mistreatment experienced at social services agencies. Serious investigation must be done of the individual and services provided by them that cause such embarrassment and suffering to their clients. Someone has to start looking at the abuse inherent in the system, not simply how it is perceived by the clients.

### 13 Conclusions

“I’m used to losing the fight; this is one fight I’m going to win.”

One of the participants recounted a story of two impoverished men who lived alongside her in social housing. One man was blind, and the other was a quadriplegic. The blind man needed some assistance reading a letter he had received and asked the quadriplegic man for his help. Together, with the blind man holding open the letter in front of the immobile man they were able to read the letter. They became quick friends and realized that with each other’s help they could accomplish nearly any task before them.

This inspiring story demonstrates that if we recognize our strengths, and each do what we can accomplish much. It also reinforces the participants’ desires to not be defined by their situation. Upon first glance the blind and quadriplegic men appear to be disadvantaged, but when they recognize their strengths and combine with others whose strengths compliment their own, they become that much more effective. The same can be said of those individuals who participated in this study. When we view individuals only through the circumstance of their situation we fail to recognize the humanity and value inherent in each individual. We have now before us the opportunity to work with the poor, who have provided viable solutions and suggestions to better the realities of those living in poverty.

## 14 Areas for Further Research

Although this report is far more qualitative than quantitative in nature, a recent, detailed break down of the number and demographics of individuals living in poverty in Thunder Bay is necessary. The 2000 Canadian Council on Social Development Report is the most comprehensive data available, but it relies on outdated 1996 Census data.

A fairly large number of participants in this study (62.5%) self-identified as having a disability. No accurate count of the number of individuals living in Thunder Bay is available. This is especially troubling as there is also no number of individuals with disabilities living in poverty. This segment of the population generally has higher poverty rates than the general population, and thus information regarding this segment of the population is imperative to understanding poverty in the city.

Considering the city's growing Aboriginal population, strategies must be implemented to deal with this group's unique poverty experience, which often is coupled with racism, both overt and covert in form. Local organizations such as the Urban Aboriginal Strategy have recently released reports concerned with poverty in Thunder Bay.

Further research should be directed at solving the problem, not another demographic study of the poor. As one respondent put it:

I am tired of filling out surveys and talking to people when nothing's actually being done.

On a final note, research of this type is useful in educating the public of the plight of those living on low incomes and encourages understanding and compassion. However, it has the potential for much more. If individuals can be inspired to right the visible wrongs then this report has fulfilled its purpose. We must take the information from this report, and the many more like it, and demand that steps be taken to remedy the situation.

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