

Poverty in Thunder Bay

A Statistical Reference

Phase II

A project of the Thunder Bay Economic Justice Committee
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1. Introduction

This report was designed as a factual reference guide intended to serve as a reliable resource and educational tool for use by the broader community in developing strategies to eliminate poverty in the city of Thunder Bay. It was produced as part of the Thunder Bay Economic Justice Committee's mandate to educate the general public on the depth of poverty within our community.

This report follows Phase I, *Our Perspective: An Annotated Bibliography of Reports on Poverty Issues in Thunder Bay* published in 2005 by the TBEJC. 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. This report attempts 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.

Further objects of the report were:

- to identify the impact of poverty on the community
- to identify the barriers to achieving economic security for members of our community
- to demonstrate the scope and depth of poverty in the city of Thunder Bay compared to other communities
- to explore the unique challenges of the impoverished in Thunder Bay
- to identify characteristics of those in the community who are particularly vulnerable to poverty

This work is designed to be evolutionary, in a way that as additional information becomes available, such as the 2006 Census, this information can easily be incorporated. The information can also be used to develop time series data and to help identify emerging trends.

It also attempts to identify gaps in research which need to be explored. Given time and resource constraints, it would be impossible to explore all relevant themes. However, this provides an opportunity for further research. Gaps in the research reveal a serious need for additional study.

The research for this report began in June 2006, 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.

Thunder Bay Economic Justice Committee – Poverty Report

Once an outline was created, emergent themes naturally came from the research process. An ad hoc advisory committee was formed comprised of individuals who are interested in the report's findings and who have contributable knowledge on the subject. The advisory board was comprised of:

Bruno Carella	Lakehead Social Planning Council
George Drazenovich	Canadian Mental Health Association
Melanie Mackenzie	Thunder Bay Economic Justice Committee
Gwen O'Reilley	Northern Women's Centre
Beth Ponka	Kinna-aweya Legal Clinic
Alice Sabourin	Action for Neighbourhood Change
Mary Veltri	Kinna-aweya Legal Clinic

While by no means an exhaustive study of poverty in Thunder Bay, attempts were made to be as thorough as possible given the data available. Data was collected in a variety of ways. A literature review was conducted in order to identify key issues that have already been researched, at some level, in the community. In particular, issues of food security have been researched at depth by the Food Action Network. Food bank usage was studied by Connie Nelson and Kerry Kuluski from Lakehead University. Lisa Sebourn of the United Way conducted a needs assessment and found that poverty reduction strategies are greatly needed in the city. Documents such as these which focus specifically on the city are extremely significant and useful. The attention that has been devoted to poverty issues in the city serves to highlight the severity of the problem.

Most statistics regarding Thunder Bay were taken from Statistics Canada. Wherever possible, manipulations of statistics are explained in detail. Any charts or graphs included in the report are based on statistical information.

The data is presented in a straightforward manner without deliberate attempt to analysis results on the part of the author. This is done in order to let the data speak for itself, and to allow for others to utilize the information in any way they see fit, and analyze the data according to their own purposes.

All data in this report came from secondary sources.

2. Limitations

Time constraints and lack of specific information regarding Thunder Bay remain the largest limiting factors. The report was intended to have a qualitative data component, such as interviews with people living on low incomes, but regretfully time constraints did not allow for such integration.

Meetings with the advisory committee suggested many more relevant indicators to poverty, but time limitations make their inclusion in this report impossible. The identification of these factors however is useful for those undertaking further research.

Every attempt was made at presenting comparable figures, but in some instances dated statistics were the only statistics available. It is unfortunate that more recent data is not available, yet the lack of up to date statistics serves to further underscore the need for additional research in the city.

Throughout the report, complicating matters is the differing definitions of Thunder Bay. For the purposes of this report, Thunder Bay is defined as the Statistics Canada definition of Thunder Bay Census Metropolitan Area. This is done in order to get the most accurate picture of the make up of Thunder Bay, and the rural areas that are included in the CMA contribute to Thunder Bay's unique make up. Due to different definitions of Thunder Bay, sometimes population data differ slightly.

Information that should be available for public consumption was unavailable or difficult to obtain. Considering much of the information requested comes from public organizations, statistics regarding caseloads should be public information and available when requested. The number and composition of individuals receiving social assistance in the city is imperative to a study on poverty, as it is precisely those individuals who are determined to be living in situations which require financial assistance. Due to the unavailability of statistics at the time of printing, and the desire to have this report be amendable, statistics regarding Ontario Works and Ontario Disability Support Program recipients will be added when available.

3 City of Thunder Bay Demographics

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 commercial and medical centre.

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 made up between 10 and 11.5% of the population of the region. According to the Census the Aboriginal population of Thunder Bay is nearly 7%. According to many Aboriginal organizations 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.

Thunder Bay's location in the boreal forest has resulted in an over dependence on natural resource exploitation, similar to other localities in the region. While the forest industry has in the past provided a high number of employment opportunities the region has been experiencing a decline in well paying jobs in resource based industries.

3.2 Population

According to the 2001 Census, the population of Thunder Bay was 121,986. The Aboriginal population comprises a relatively large portion of the population at 8,205.

According to Statistics Canada while the province of Ontario as a whole experienced a 6% change in population during the period of time between 1996 and 2001, Thunder Bay experienced a negative growth of nearly 4% during the same period.

While there is out migration on the whole, the opposite is true of the Aboriginal population. The Aboriginal population grew by 875 between 1996 and 2001. The proportion of the population that is Aboriginal is growing considerably.

Demographically, the median age of the Thunder Bay population is 39. This is older than the median age for Ontario as a whole, which is 37. However, the median Aboriginal age in Thunder Bay is *significantly* less at 26. The Aboriginal population is young and growing.

3.3 Aboriginal Population

Aboriginal identity: 8, 205

North American Indian: 6,905 (male: 2,660; female: 3,430)

Métis: 1,800 (male: 920; female: 875)

Inuit identity: 25

Inuit single response: 25 (male: 15; female n/a)

Multiple Aboriginal responses: 65

225 identified themselves as Registered Indians, and/or Band members without Aboriginal identity responses.

3.4 Women: 62,450

3.5 Men: 59, 735

3.6 Youth

All Youth:

Age: 0-4: 6,410 (male: 3,265; female: 3,145)

5-14: 15, 835 (male: 8,085; female: 7,755)

15-19: 8,385 (male: 4,345; female: 4,045)

Aboriginal Youth:

Age: 0-4 : 890 (male: 450; female: 435)

5-14 : 1,855 (male: 1,025; female: 830)

15-19 : 690 (male: 345; female: 340)

3.6 People With Disabilities

According to *The City of Thunder Bay's Third Annual Accessibility Plan* 17% of people in Thunder Bay have a disability. This would be approximately 20,737 individuals. The data available does not distinguish between types of disabilities. The study explain how disability is defined, nor how this statistic was determined.

3.7 Seniors: 16,660

3.8 Family Compositions

The total number of families in Thunder Bay is 34,300. Of those, 5,860 are single-parent families. The vast majority, 82% of single-parent families are female lead (4,790). Single parent families account for 17% of families in the city.

4. Measures of Poverty

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 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.

4.1 Low Income Cut Offs

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

In 2000, 16,790 people in Thunder Bay lived below the low income cut off. This results in 14.1% of citizens in Thunder Bay living in low income situations. Data from 1995 in the *Urban Poverty Report in Canada* show that there were 1,300 in 1995 living on

incomes which equate to *half* of the LICO. Due to a lack of comparable figures it is impossible to determine if the situation has improved or worsened.

4.2 Market Basket Measure

Where the LICO is a relative measure of poverty, the MBM is an absolute measure of poverty. By measure one is poor if one lacks the means to buy a specified basket of goods and services designated as essential. Whereas the LICOs are calculated based on three expenditures, the MBM is expanded to include five essential items: food, clothing, shelter, transportation, and other necessary household goods. There has yet to be calculated a MBM number for Thunder Bay.

5. Who is Poor?

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.

5.1 Table of Percentages of Poverty

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%

Thunder Bay Economic Justice Committee – Poverty Report

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%
Education level (aged 15-64)		74,500	10,200	100%	100%	14%
	Post-secondary certificate	25,700	1,100	39%	11%	4%
	Secondary	18,100	2,200	24%	21%	12%
	Less than secondary	30,700	5,900	41%	58%	19%
Employment activity (15-64)		74,500	10,200	100%	100%	14%
	Full time, full year	29,100	1,100	39%	11%	4%
	Part-time, full year	6,100	700	8%	7%	11%
	Part time, part year	23,300	3,500	31%	34%	15%
	No employment	16,000	4,900	21%	49%	31%
Sources of income						
	Average Income	\$61,900	\$12,700			
	Average earnings	\$55,700	\$7,300			
	Average government	\$5,800	\$7,600			

	transfers				
Income deficiency (non-elderly economic families)					
	Number of incomes < ½ of LICO		1,300		
	Average poverty gap		\$9,600		
* Lee, Kevin. (2000). "Urban Poverty in Canada: A Statistical Profile." <i>Canadian Council on Social Development</i> . Ottawa.					

5.1.1 First Nations

2,900 people of Aboriginal descent were poor. That equates to 40% of the whole Aboriginal population of Thunder Bay. Aboriginal people's have one of the highest rates of poverty. Every segment of the Aboriginal population is more likely to experience poverty than non-Aboriginals. On the whole in Canada over 51% of Aboriginal children are poor, which leads to an increased probability of poverty when older, furthering the cycle.

Table 2 Poverty Amongst Aboriginal Population Aged 15 and Over

Age group	Thunder Bay CMA	
	Poor	Total
All ages (15+)	1,760	4,305
15-24	575	1,195
25-34	530	1,125
35-44	330	1,035
45-54	155	525
55-64	95	200
65-74	45	150
75 and over	20	70
*Lakehead Social Planning Council (1999) Demographics and Indicators for Planning: 1996 Census and Related Data.		

5.1.2 Women

10,000 women in Thunder Bay were poor. Women are more vulnerable to poverty than men, and women who belong to visibly minorities groups are more likely than other women to experience poverty. Not only are women more likely to be impoverished, they are also more likely to remain in poverty. Many factors contribute, such as diminished

economic security in the labour market, obstacles limiting labour force participation, such as women's primarily responsibility for child care, and unpaid domestic labour which all contribute to a lack of economic autonomy.

5.1.3 Children

For children aged 9-14, 4,500 were poor. Child poverty continues to be a pressing issue in Canada. For the past thirty years, Canada has maintained a poverty rate of one child out of six. *Campaign 2000* refers to this as the structural rate of child poverty.

According to them, it is a constant pattern in the fabric of Canadian society, woven from the threads of social and economic inequality.

5.1.4 Youth

For youth aged 15-24, 3,000 were poor. Youths living in low income situations face different challenges compared to adults. Where those over the age of 18 have the option of applying for social assistance, the same is not true for youth. No person under the age of 18 is eligible for Ontario Works benefits unless special circumstances, such as abuse or abandonment, exist within the nuclear home. If it is determined that the youth meets the special circumstances for not living at home he or she is responsible for obtaining living arrangements that have suitable adult supervision where regular contact between the youth and adult is maintained. Furthermore, the youth must be regularly attending high school or an approved education program on a full time daily basis. If at any time a youth is deemed ineligible then they will have their benefits cancelled.

5.1.5 People with Disabilities

Securing adequate income is a challenge faced by nearly every individual with disabilities. People with disabilities face different poverty issues than people without disabilities, and are more likely to be living in poverty. These challenges are especially hard on individuals of working ages and families with disabilities. People of working ages with disabilities are nearly twice more likely to experience low income than those without disabilities. Furthermore, employment is a great challenge. On whole, nearly 52% of those with disabilities are employed, which leaves a large portion unemployed. An issue affecting all ages is access to the supports—including help with everyday activities, assistive devices, transportation or more specialized forms of assistance—that people with disabilities need in order to participate in the community.

5.1.6 Families

The vast majority, 82% of single-parent families are female lead (4,790). Single parent families account for 17% of families in the city. This is significant as this type of family is more likely to experience poverty. Single mothers have one of the highest poverty rates, as it is difficult to maintain employment and care for a child single-handedly. Not

only are single parents more likely to experience poverty, they are also more likely to experience long periods of poverty. This is important as the longer one lives in poverty the less likely one is to escape it.

According to Statistics Canada for economic families, 10,495 lived in low income situations in 2000. Economic families are defined by Statistics Canada as a group of two or more persons who live in the same household and are related to each other either by blood, marriage, common law or adoption.

For Aboriginal families 2,560 economic family persons lived in low income situations in 2000. This equates to 26%.

5.1.7 Seniors

2,200 non-attached individuals and 300 elderly families lived in low income situations.

According to the Lakehead Social Planning Council's *Demographics and Indicators for Planning: 1996 Census and Related Data* report, seniors comprised 19% of the poor in 1996. Of all seniors, 11% are poor, and disturbingly 21% of seniors over the age of 75 live in poverty.

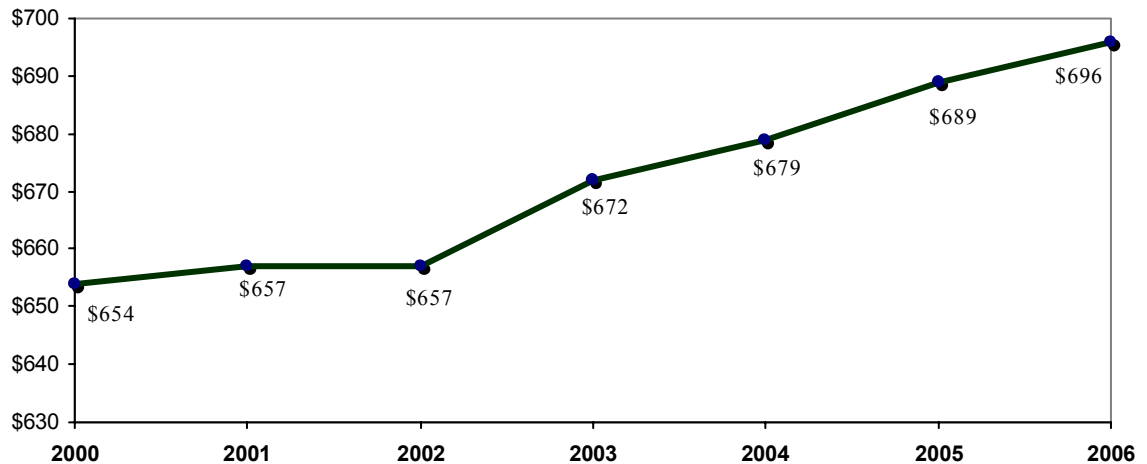
6 Housing

The right to adequate housing is regarded as a fundamental human right. This right is protected under the Universal Declaration of Human Rights and the International Covenant on Economic, Social and Cultural Rights. However, as this report and many like it point out, adequate housing is not available to all in Thunder Bay.

Not only does housing play a protective role, it also aids in the development of individuals. Having a safe place to live provides human dignity, physical and mental health and raises overall quality of life.

6.1 Average Rental Costs

Figure 1 Average Change in Rent for Two Bedroom Apartment



According to the Canada Mortgage and Housing Corporation, the average rental cost for a one bedroom apartment in 2005 was \$550, a two bedroom \$696, and a three bedroom was \$798.

Broken down by area, specifically the Northward and Southward, average rents differ slightly, with the Southward being somewhat lower.

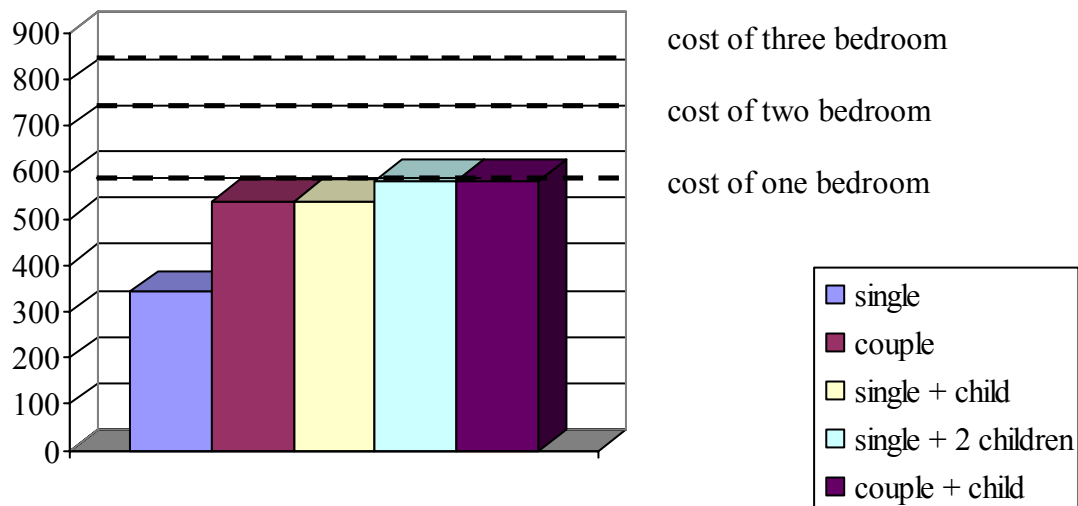
Table 3 Average Rent by Zone and Bedroom Type

Type	Average Rent	
	Northward	Southward
bachelor	n/a	\$409
1 bedroom	\$586	\$527
2 bedroom	\$719	\$654
3 bedroom +	n/a	n/a

* CMHC 2005

Average rental prices in Thunder Bay have risen slightly over the years, although they remain amongst the lowest in the province.

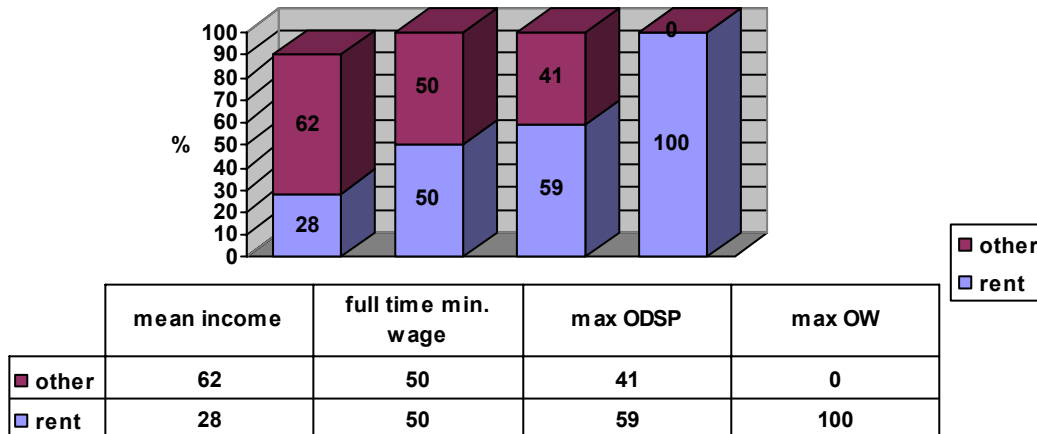
Figure 2 Maximum Ontario Works Shelter Allowance Compared to Average Rent



6.2 Proportion of Income Spent on Housing Costs

On average, 24% of income in 2001 was spent on housing, according to Fast Forward Thunder Bay. The cost of adequate shelter should not ever exceed 30% of one’s pre tax income. The CMHC holds that housing which costs less than 30% is considered to be affordable.

Figure 3 Percent of Income Allotted to Rent by Income Type



Compared to mean income:

Considering that the mean income in Thunder Bay is \$23,607, housing costs for a one bedroom apartment would equate to 28% of that income. (average cost of a one bedroom apartment \$550 x 12 = \$6600)

Compared to working full time on minimum wage:

For an individual working full time for minimum wage, and their annual income of (\$7.75 an hour x 35 hours a week x 49 weeks a year = \$13,291.25) \$13,291.25, approximately 50% of their income would be spent on housing.

Compared to maximum ODSP support:

For a single individual receiving the maximum yearly ODSP support of \$11,160, housing costs for a one bedroom apartment would be 59% of their income.

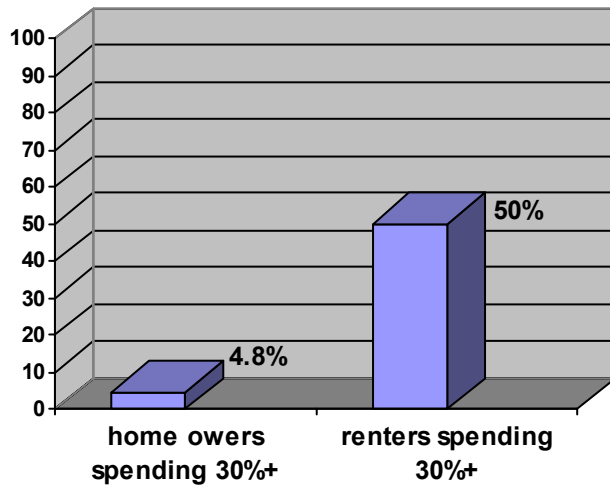
Compared to maximum OW support:

For a single individual receiving the maximum OW support of \$6,432 housing costs for a one bedroom apartment would be impossible to maintain, as the rent for the apartment would be \$6,600 a year. (average rent for one bedroom: \$550 x 12 months = \$6,600)

In 2000 approximately 21% of tenants were allocating more than 50% of their income towards housing. In 1995, only 15% of tenants were spending this amount. Homeowners fair far better than their renting counterparts. The percentage of homeowners spending 50% or more on housing costs was only 4.8% in 2000.

In 2000, nearly *half* of tenants spent 30% or more towards rent, which means that half the population lives in non-affordable housing.

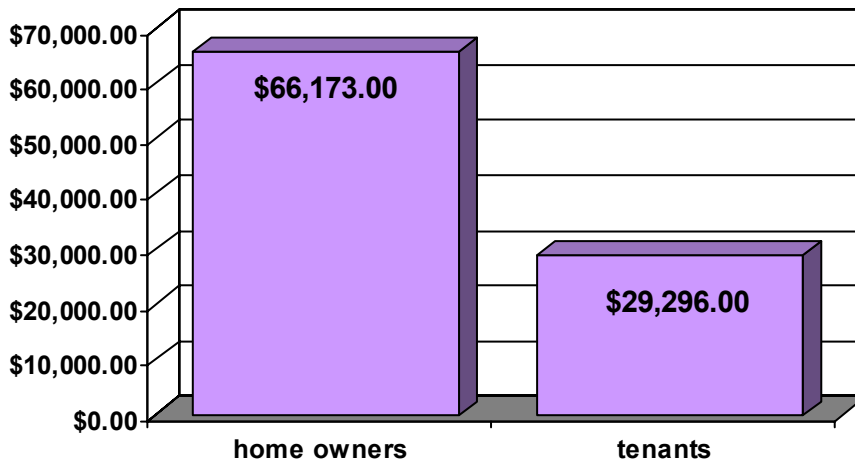
Figure 4 Percent of Individuals Paying 30% of more on Housing by Housing Type



6.3 Comparison of Income of House Owners to Renters

For 2000 the average income of all home owners in Thunder Bay was \$66,173, more than *twice* the level of all tenant households, which was \$29,296.

Figure 5 Average Income by Housing Type



6.4 Vacancy Rates

Vacancy rates in privately owned apartment structures of three units and over is 6. In 2005 Thunder Bay had the fourth highest vacancy rate of Canadian urban centres. In 1998 Thunder Bay had vacancy rates which were over 9%, which is considered to be high. One would rationally assume that in a community with high vacancy rates landlords would lower rents in order to be competitive and attract tenants. However, this was not the case. The Canadian Mortgage and Housing Corporation reports that rent

increased at a rate of twice the rate of inflation that year. According to the CMHC there is a “disconnect phenomena” occurring between the rents that are charged and actual supply and demand for units.

Contrary to what one might think, the high vacancy rate in Thunder Bay does not mean that there is affordable housing available to those that need it. According to *The Rubix Cube Report*, the apartments that are vacant tend to be at the high end of the rental scale. There are many individuals on waiting lists for subsidized housing because the housing that is available is not affordable for families of modest means.

6.5 Number of People Using Shelters

Thunder Bay has five temporary shelters, which are able to provide 134 beds a night combined.

Thunder Bay Shelter House	27 men, 8 women, 10 youth
Faye Peterson Transition House	24 women
Beendigen Inc.	10 women and children
Salvation Army Men’s Residence	10
John Howard Society	approximately 45

Statistics from *Fast Forward* show that 9,746 a year used Shelter House, Haven House (a youth shelter which closed in 2006 due to a lack of funding) and Salvation Army in 2004, up from 8,529 in 2003.

Shelter House also provided a bed on 6,000 occasions. The Salvation Army provided 2,920 youth beds in 2005. (Rankin, Cal, personal conversation)

From April 2005-March 2006 the Faye Peterson Transition House received a total of 1,866 crisis calls. In addition, they were able to provide 198 bed nights for women, and 160 bed nights for children. (Kathy, personal conversation)

6.6 Social Housing

Thunder Bay District Social Services Administration Board

Public Housing	1,578 units
Rent Supplement	844 units
Provincial Reformed Housing Programs	1,409 units
Federal Unilateral Housing Programs	493 units
TOTAL	3,784

Native People of Thunder Bay Development Corporation
249 units

Thunder Bay District Housing Corporation

Senior's Units 1,759

One bedroom 572

Two bedroom 583

Three bedroom 730

Four bedroom 117

Five bedroom 23

6.7 Waiting Lists

As of December 31, 2004 the total number of eligible applicants on the Central Housing Registry Waiting List was 1,260.

The breakdown:	seniors 202 (16%)
	1 bdr 369 (29%)
	2 bdr 292 (23%)
	3 bdr 239 (19%)
	4 bdr 112 (9%)
	5 bdr 46 (4%)

6.8 Energy

Rising costs of energy for residents of Ontario continues to be a pressing issue. The government has increased the cost of electricity three times in the past two years, and the Ontario Energy Board announced that as of May 2006 there will be a 16% increase in the cost of electricity. Legal Clinics in the province can attest to the increase in clients disconnection of hydro services as a result of the inability to pay the hydro bill. According to the Share the Warmth website, the inability to pay for utilities is the second leading cause of homelessness.

Where people living on low incomes once had to choose between paying rent or buying food, people now have to choose what to cut out in order to heat their homes. 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 Canadian, as their homes require more energy use. According to a study by INdEco those most affected by the cost of energy are in the lowest income quintile, as they spent nearly six times more on energy than does the highest quintile.

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, and have principal heating equipment more than 10 years old. Older equipment does not feature modern energy efficiency technologies.

6.8.1 Heating Degree Days

Thunder Bay’s relative cold climate and longer heating season means that annual heating costs are higher than in Southern Ontario, so the impact of high energy prices is greater in Thunder Bay. Lower employment incomes lead to a great impact, especially for homeowners and the working poor.

Heating Degree Days refer to the number of degrees below 18C the temperature was during a given month. To calculate heating degree days the average temperature is calculated by adding the high and the low temperatures and dividing by two. If the number is above 18C then there are no heating degrees that day. If the number is below 18 then subtract it from 18C to find the number of heating degree days.

Table 4 Thunder Bay Degree Days Compared to Toronto

Month	Degree Days		Difference
	<i>Thunder Bay</i>	<i>Toronto</i>	
January	1017.5	752.9	+264.6
February	849.9	662.1	+227.8
March	727.4	571.6	+155.8
April	454.6	353.3	+101.3
May	266.4	171.8	+94.6
June	127.3	49.4	+77.9
July	44.5	8.9	+35.6
August	67.9	17.8	+50.1
September	212.4	102.5	+109.9
October	404.1	282.6	+121.5
November	630	445.5	+184.5
December	916.7	647.4	+269.3
TOTAL	5717.6	4065.7	+1,692.9

6.8.2 Number of People Who Utilized Share the Warmth and Emergency Rent Fund

In 2005 313 people benefited from the Share the Warmth program in Thunder Bay. This program is designed to assist low income individuals with the purchase of heat and energy. Of the 313, 178 included minor children, 52 were disabled, and 3 were seniors.

The Emergency Rent and Energy Emergency Fund are two separate systems designed to aid low or moderate income rental tenants in the payment of rent or energy bills, if the non-payment of these bills will result in eviction or disconnection of a utility. In order to be eligible this financial assistance an applicant must demonstrate need, as well as an ability to manage ongoing household expenses. According to Peter Boban, Division Manger of Social Housing for the District of Thunder Bay, in 2005 145 clients received this assistance, totalling over \$100,000. No breakdown was provided regarding types and amounts of assistance.

7 Income

An adequate income, whether from employment or social assistance, is necessary for full meaningful participation in society. Sufficient income is required to obtain adequate food, shelter, clothing, and other support for participation in the community.

7.1 Average Income

Average income, as calculated by Statistics Canada is the total income received by a person 15 years of age and older during a calendar year. Income can include any, or all of the following: wages and salaries, benefits from employment insurance, net farm income, Federal Child Tax benefits, Old Age Security pensions, retirement pensions, Guaranteed Income Supplements, benefits from CPP. Ontario Works or ODSP benefits would be considered income as well. Other income from government sources may also be included.

Although most of the statistics in this study report on the average income, Statistics Canada provides two main measures of income: the *average* income and the *median* income. Average income is calculated by taking the total amount of income and dividing it by the number of people in the community, who have declared income. The median income is calculated by determining the middle point of income, so that one half of incomes in the community are above, and one half are below that amount.

The median total income of all people over 15 for 2000 was \$23,607. The median total income of Aboriginal people 15 and over is \$14,187. Therefore, the median total income for Aboriginal individuals is \$3,708 *below* the low income cut off for Thunder Bay.

The average total income of all people over 15 for 2000 was \$29,728. The median total income for Aboriginal people was \$19,804.

Figure 6 Median Aboriginal Income Compared to LICO

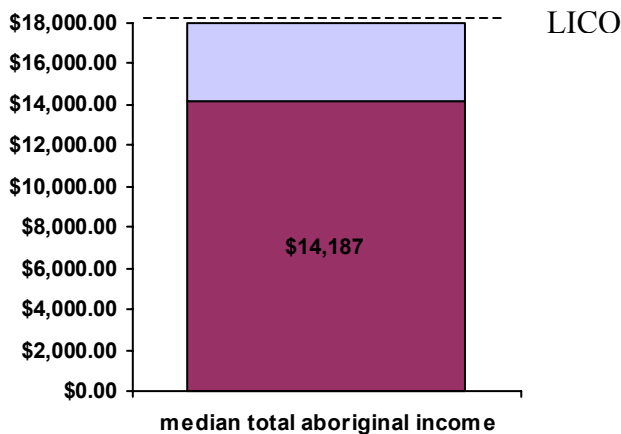


Table 5 Average Income by Group

Group	Average Income in 2000
Individuals	
Total population 15 and over	\$29,728
Males 15 and over	\$36,959
Females 15 and over	\$22,765
Aboriginal	\$19,804
Families	
All families	\$66,759
Couple families	\$73,091
Married couple families	\$75,080
Common-law families	\$59,670
Male lone-parents families	\$52,661
Female lone-parent families	\$32,369
* information from Selected Income Characteristics (35), Aboriginal Identity (8), Age Groups (6) and Sex (3) for Population, for Canada, Provinces, Territories and Census Metropolitan Areas, 2001 Census – 20% Sample Data. Ottawa: Statistics Canada, December 10, 2003. 2001 Census of Canada. Catalogue number 97F0011XCB01047.	

7.2 Earnings, Government Transfers and Other Money as Portion of Income

Table 6 Composition of Total Income in 2000

	Employment income	Government transfer payments	Other
All population 15 years and older	73.7%	13.6%	12.7%
Aboriginal population	72.8%	21.4%	5.9%

For Ontario as a whole 9.8% of income came from government transfers. In Thunder Bay, 13.6% of income came from government transfer payments. Comparatively for Aboriginals, government transfers account for 21.4% of their income.

7.3 Average Earning

Table 7 Average Earnings by Group

Earners	Average Earnings	Difference from Thunder Bay Average
Average earnings – all	\$31,498	
Average earnings – male	\$38,572	+\$7,074
Average earnings - female	\$23,764	- \$7,734
Average Aboriginal - all	\$22,537	- \$8,961
Average Aboriginal – male	\$26,285	- \$5,213
Average Aboriginal – female	\$19,305	- \$12,193

Calculations for earnings differ from income, as only individuals who had earnings from employment are included in the tabulation. Income calculations include individuals who receive income from non employment sources. The average earnings for an individual in Thunder Bay is \$31,498. For males the average earnings are \$38,572 and for women, average earnings are drastically lower at \$23,764.

The average earnings for an Aboriginal person is \$22,537. For men the average earnings are \$26,285 and for women it is considerably lower at \$19,305. Therefore, the average earnings for an Aboriginal woman is only *slightly* higher than the LICO for Thunder Bay.

7.4 Labour Force Breakdown

According to 2000 Statistics Canada information:

Total size of labour force: 67,500
 Worked full time, full year - all 32,910
 Worked full time, full year – Aboriginal: 1,375
 Worked part year, part time – all: 32,150
 Work part year, part time – Aboriginal: 1,815

Compared to 2003, the labour force has increased by 2,100. However, the unemployment rate has jumped from 6.6% to 8.1%.

7.4.1 Number of People Working Full Time

Number of people working full year, full time:
 male: 18,902; female: 13,495 in 2000.

7.4.2 7.4.2 Difference in Average Earning for Full Time and Part Time

Table 8 Difference in Average Earning for Full Time and Part Time

Gender	Average Earning		Difference
	<i>Full time</i>	<i>Not full time**</i>	
Male	\$55,521	\$41,971	-\$13,550
Female	\$37,640	\$26,080	-\$11,560
** “not full time” hours were not defined.			

7.4.3 Break Down of Unemployment Rate

Total unemployment rate: 8.1%
 Employment rate: 61.3%
 Participation rate: 66.7%

Male unemployment: 10.6 %
 Female unemployment: 6.7 %

Aboriginal Unemployment Rate: 22.9 %
 Male Aboriginal unemployment: 27.6 %
 Female Aboriginal unemployment: 18.3 %

7.4 7.4 Household Incomes

Household income of one-person private households: \$14,270
 Household income of two or more person private households: \$35,275
 Median household income: \$20,264
 All families’ median income: \$59,580
 Female lone-parent families’ median income: \$26,646
 Male lone-parent families’ median income: \$47,661

7.5 Social Assistance

There are two types of social assistance available to those living in Ontario; Ontario Works and Ontario Disability Support Program. 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. Rates of financial assistance under both OW and ODSP are inadequate in that they fail to provide recipients with sufficient income to meet their needs. (see Section 4.1 above)

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.

The program replacement had been hailed as a success, claiming that more than 500,000 people had left the welfare rolls in 1995. While this statistic may sound positive, upon closer examination, 60% of those who were taken off welfare rolls claimed it was not due to themselves, or their partners finding paid employment. The probable explanation for the massive reduction in the recipient rates was the introduction of more stringent eligibility criteria which left many who had previously been eligible ineligible, and harsher penalties for non-compliance with OW rules.

Once in office the Ontario government cut welfare rates by 21.6%, the largest single reduction in the programme's history, effective October 2nd, 1995. The rationale behind the cuts was that too many people were taking advantage of the system, and this would provide incentive for recipients to find paid employment. Furthermore, the eligibility for the program was tightened in many ways:

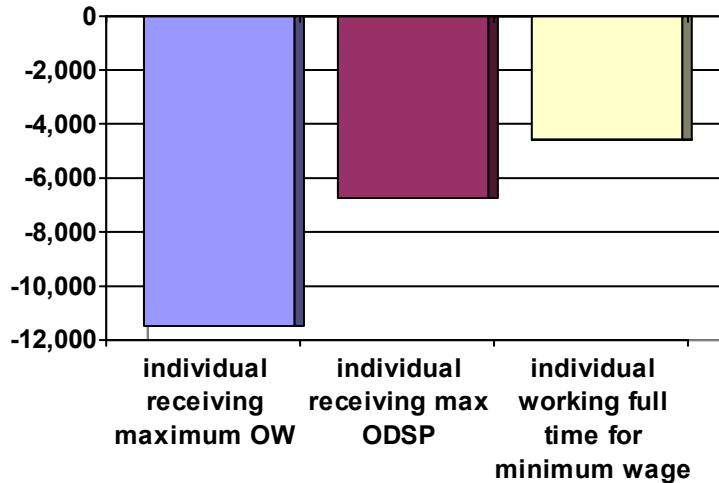
1. Changed rules pertaining to 16 and 17 year olds, post-secondary students and common-law spouse relationships. For these common-law relationships, under the new "spouse-in-the-house" legislation, recipients who are in common law relationships are ineligible for social assistance in their own right.
2. Increased 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.
3. Introduced penalties for quitting or being fired from a job and for non-compliance with participants agreements.

The financial assistance provided by OW and ODSP is well below the LICO (see Appendix 3). The massive cuts in social services implemented by the government in 1995 left the rates frozen until 2004 when assistance rates increased by 3%. However,

due to inflation recognized over the 9 year freeze, the decrease in purchasing power of people on social assistance has meant today that 21.6% cut translates to a real cut of 40% since 1995, even after considering the 3% increase.

The United Nations Economic and Social Council has expressed concern due to the insufficiency of minimum wage and social assistance levels which hinder 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.

Figure 7 Average Depth of Poverty by Income Type



7.5.1 Number of People Receiving Ontario Works and Ontario Disability Support Program

According to the Thunder Bay District Social Services Administration Board, the OW caseload was 2,506 as of June 2006. Data unavailable at time of printing regarding the number of ODSP recipients.

7.5.2 Number of People who Applied for Ontario Works and Ontario Disability Support Program

In 2005, the most recent data available 3,287 applied for OW. Data is unavailable at the moment regarding the number of ODSP applicants.

7.5.3 Break Down of Those Receiving Financial Support

According to 2004 OW Caseload Composition Statistics 42% of recipients were sole supporters, 41% were single, and 17% were couples.

Data is unavailable at the moment regarding ODSP case load composition.

7.5.4 Incomes (Amount Received by Those on Social Assistance)

Table 9 Estimated 2004 Annual Welfare Income by Type of Household

	Basic social assistance	Additional benefits	Federal child tax benefit	Provincial territorial child tax benefits	Federal gst credit	Provincial/territorial tax credits	Total income	Amount below LICO
Single employable (individual on OW)	\$6,370		n/a	n/a	\$220	\$383	\$6,973	\$10,922
Person with a disability (individual on ODSP)	\$11,380		n/a	n/a	\$300	\$306	\$11,987	\$5,908
Single parent, one child	\$10,281	\$105	\$2,911		\$556	\$398	\$14,251	\$8,025
Couple, two children	\$12,111	\$407	\$5,139		\$672	\$526	\$18,854	\$14,397

7.5.5 Number of Individuals who Receive Ontario Works or Ontario Disability Support Program Financial Support as Well as Employment Income

Data unavailable as the topic has not been researched. Data regarding ODSP unavailable at time of printing.

7.5.6 Number of People Whose Special Diet has Been Cut

The Special Diet Allowance is available to people on ODSP or OW. It is intended to provide additional financial assistance to individuals with prescribed medical conditions to meet their special diet requirements. Some argue that given the inadequacy of the assistance provided by both ODSP and OW all recipients should be eligible for the special diet allowance as those living with inadequate funds cannot access safe, healthy food and inability to secure healthy food is a health risk. In order to apply for assistance a form must be completed by an authorized health care provider, such as a doctor, dietician, nurse, nurse practitioner or midwife confirming the medical condition.

For many years the Special Diet Allowance was not widely accessed, but as greater numbers of recipients applied and qualified for the benefit, the regulations were amended in order to make the eligibility criteria more stringent and to reduce the amount of funds paid. Under this program, recipients of social assistance could receive up to \$250 monthly for purchase of a healthy diet. As a result of the changes to the SDA many recipients have had their allowance drastically reduced or completely cut off.

The Special Diet always required documentation from a health care practitioner in order to prescribe the special diet, however, as of November 18, 2005, doctors are now required to reveal exactly what those applying suffer from. This becomes problematic with such socially charged diseases such as AIDS. This potentially allows social service workers access to information that is not necessary. It intrudes upon the individual's privacy. The special diet functioned without the need to reveal this information and many advocacy groups question the motivation behind such changes.

Furthermore, the changes allot a set amount for an individual suffering from a specific ailment. (See Appendix 2) In some cases, aid is determined by weight changes resulting from the medical condition. For example, the money allotted to an individual suffering from Chron's would be on a sliding scale depending on how much weight that individual had lost. For example, one who has lost more than 10% of their body weight would receive \$240 while an individual who has lost only 2% of body weight would be allotted \$45. This is extremely problematic as the weight of some individuals suffering fluctuates.

A third problem which results from the newly implemented changes is that individuals who suffer from medical conditions which are not listed in the prescribed list and are ineligible for any support.

Unfortunately, data on the number of people whose special diet has been cut has not been collected in Thunder Bay.

7.5.7 Number of People Denied Ontario Works and Ontario Disability Support Program

In 2005, 445 individuals were ineligible for OW support in Thunder Bay. That equates to approximately 7% of applicants being denied.

Data is currently unavailable regarding the number of people denied ODSP in Thunder Bay. However, in Ontario as a whole: 51% of people who applied for ODSP between 1998-2001 were denied benefits.

7.5.8 Number of Referrals from Ontario Works to Ontario Disability Support Program

Attempts to uncover this information yielded no data. The TBDSSAB reported to not have this information as it has not been an area of research. However, a published report

by TBDSSAB May 29, 2006 suggests otherwise. According to The Thunder Bay District Social Services Administration Board Report Number 2006-12 30 4% of applicants to OW or recipients of OW have been referred for a psychological assessment to determine if they meet the requirements for ODSP support. The document reports that when appropriate, these reports are used to support an OW participant's application to ODSP.

This report does not contain concrete numbers of referrals, but does note that there were 97 assessments, and 10% of the subsequent applications to ODSP have been denied, 60% percent of applications were approved, 22% are pending a decision and 7% were either not eligible for ODSP support or left OW voluntarily.

7.5.9 Number who Voluntarily Withdraw

In 2005 736 individuals voluntarily chose to discontinue from the OW application process. Data is currently unavailable regarding ODSP.

7.5.10 Number of People Whose Benefits Have Been Cancelled Since 1995

While this information would be useful to examine, it no longer exists. Caseload statistics older than seven years old are purged. However, Mary Lucas Manager, Thunder Bay District Social Services Administrative Board, estimates that the case load was approximately 4,400-4,600. The lack of concrete statistical information regarding the case load for this year is troubling, as a comparison of the figures prior to the changes in 1995 would be useful.

Table 10 Ontario Works Caseload Trends Thunder Bay

Year	Ontario Works case load	Difference from previous year
2000	3,297	
2001	2,718	-597
2002	2,449	-269
2003	2,401	-48
2004	2,412	-11
2005	2,416	+4
Currently (as of July 2006)	2,506	+90

7.5.11 Reasons for Cancellations

Data unavailable as it has not been recorded by OW. The lack of data regarding reasons for cancellations is troubling, as it is unclear why recipients' benefits are cancelled.

Data is currently unavailable with regards to ODSP.

7.5.12 Number of Overpayments

Information not available as it has not been recorded by OW. Data pertaining to ODSP overpayments is currently unavailable.

7.5.13 Number of Fraud Charges Laid

Table 11 Ontario Works and Ontario Disability Support Program Welfare Fraud Convictions by Year in Ontario

Year	Convictions	Total fraud investigations	Social assistance reduced or terminated	No eligibility problems found
2001-02	393 (1%)	38,452	12,816 (33%)	25,636 (67%)
2000-01	430 (0.8%)	52,582	17,734 (34%)	34,848 (66%)
1999-00	557 (1%)	43,900	15,680 (36%)	28,220 (64%)
1998-99	747 (1.5%)	49,987	16,946 (34%)	33,041 (66%)
1997-98	1123 (2%)	53,452	14,771 (28%)	38,682 (72%)

Despite media portrayal of welfare fraud, and the creation of a Welfare Fraud Hotline, convictions for OW and ODSP welfare fraud are minimal. Convictions of welfare fraud resulted in 0.1% convictions in 2001 with 38,000 investigations being undertaken, according to a report done by the Law Commission of Canada. The chart above demonstrates that a small percentage of fraud investigations results in convictions. Overall, the majority of fraud investigations result in no eligibility problems found.

Despite the low conviction rate, the government has introduced many control measures to combat welfare fraud. Strict penalties for fraud were put in place. The government introduced a three month suspension of payments for the first offence, and six months for subsequent offences. For crimes committed after April 1, 2000 a life time ban from support assistance was introduced, whereby those convicted of welfare fraud were barred from receiving social assistance, regardless of the circumstance. The life time ban was revoked as a result of considerable public opposition.

7.5.14 Number of People with Mental Illness on Ontario Works

This information is not available as it has not been recorded by OW.

7.5.15 Number of People Affected by “Clawback”

The National Child Benefit Supplement (NCBS) was introduced in 1997 to prevent and reduce child poverty in Canada. The NCBS is part of the Canada Child Tax Benefit and gives the lowest income families up to \$126 a month for each child under 18. This provides low income families with an additional \$1,512 a year.

In Ontario, families on social assistance get the maximum NCBS, but the province “claws back” the benefit by reducing their social assistance benefits by almost 100% of the NCBS payment, leaving them no further ahead. The money that is saved by clawing back the NCBS is used to fund “reinvestment programs” for low-income families, but not necessarily for families on social assistance.

The United Nations has repeatedly recommended that this claw back cease. Families reliant upon social assistance are by definition economically disadvantaged. Any income they receive is helpful and necessary to meet the financial obligations of life. Clawing back their supplement is unfair and makes it that much more difficult to survive.

The exact number of individuals who have been affected by the “claw back” has not been researched or recorded. However, since all social service recipients have this supplement clawed back, it is precisely the number of all social service recipients with children who have been affected.

According to the Thunder Bay District Social Services Administration Board - Year 2006 Budget, listed under Revenues, “Recovery from NCB” is listed at \$84,558. Therefore, in Thunder Bay a total of at least \$84,558, as this cost is shared by both the municipal and national government, was clawed back from social assistance recipients.

8. Food Security

Published in September 2004, the *Thunder Bay Food Action Network's Community Food Assessment for Thunder Bay: a Closer Look at our Local Food System* is a very useful document which examines the issues of food security in our community. The report examines the inadequacy of the local food system. Despite the strong support of the community through donations many individuals still go hungry.

The issue of food security is particularly relevant, as in the Thunder Bay District 11% of households with children under the age of six has run out of food at least “sometimes”. (Northern Ontario Perinatal and Child Health Survey Consortium, 2002) Furthermore, according to the *Children's Charter Report* 10% of mothers in the Thunder Bay area report that their children aged 2-6 do not have enough food to eat three main meals a day.

The situation is even more relevant to the Aboriginal population in Thunder Bay. Among participants in a study conducted by the Indian Friendship Centre 35% of participants reported running out of both food and money to purchase food to feed their children.

The issue of social assistance is also of importance as it relates to food security, as 58% of households relying on social assistance reported food insecurity in Ontario. Social service providers in Thunder Bay also report that anywhere from 10% to 99% of their clients face food insecurity in some form.

The United Nations has even commented on the issue of food security. Noting that 7.4% of the Canadian population suffers from food insecurity due to the insufficient social assistance levels and inadequate minimum wage, they have recommended that Canada address the issue immediately.

Implications of Food Insecurity

The implications of food insecurity are vast. Hunger, the most noticeable result, leads to lack of concentration, lessened education achievement, inability to concentrate, irritability and social isolation. (American Dietetic Association (1998) “Position Paper of the American Dietetic Association: Domestic hunger and inadequate access to food.” *Journal of the American Dietetic Association*. 98(3))

Worrying about running out of food, running out of food, and needing to find food are all great sources of stress for an individual facing food insecurity. Nelson's study reveals that 84 percent of food bank experienced stress directly from a lack of food. Stress affects the body in many negative ways, from difficulty concentrating, gastrointestinal problems, to irritability.

In her study Nelson found that parents with children frequently reported not eating themselves in order to feed their children, not eating as much, or buying less nutritional yet less expensive food in order to ensure there was enough. This results in malnutrition which leads to further health problems. Lack of adequate nutrition leads to increased

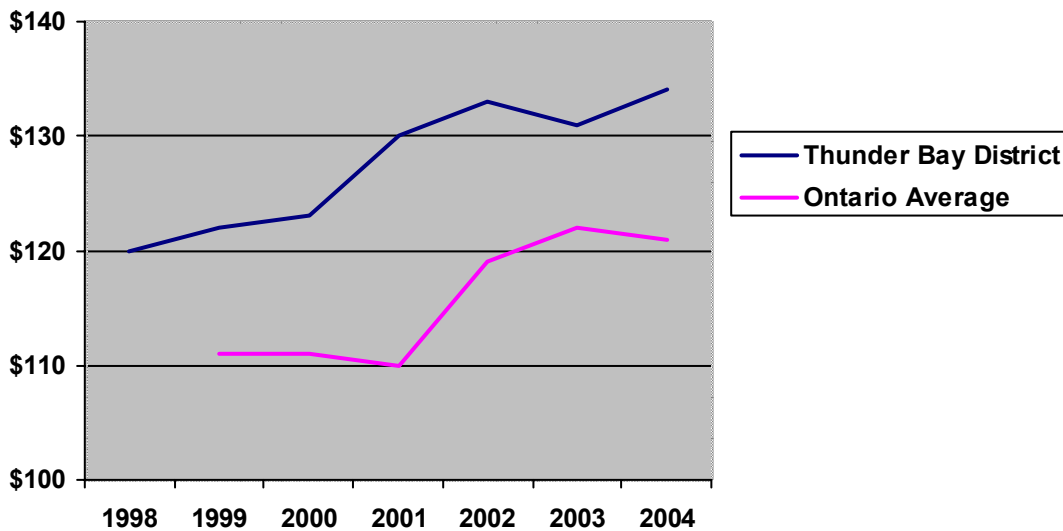
chances of infection, ect. Having access to the right kinds of food, and enough food are necessary to maintain good health.

8.1 Cost of Nutritious Food Basket

The nutritious food basket (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, the cost of a healthy diet for a reference family of four in the District of Thunder Bay was \$601.44 per month. The cost for this family in Thunder Bay is \$60 higher than the provincial monthly average. *The Children’s Charter Report* finds that food costs have risen 8% over the last 6 years while the rates of ODSP and OW have remained the same.

Figure 8 Weekly Cost of Food in Thunder Bay compared to Ontario Average (Nutritious Food Basket)



*

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

Table 12 Weekly Costs of Eating Well in the District of Thunder Bay

	Age	Cost
Child	1 year	\$16.08
	2-3 years	\$17.12
	4-6	\$22.69
Boy	7-9	\$27.42
	10-12	\$33.86
	13-15	\$33.31
	16-18	\$46.07
Girl	7-9	\$26.18
	10-12	\$31.01
	13-15	\$33.31
	16-18	\$31.73
Man	19-24	\$43.65
	25-49	\$42.26
	50-74	\$38.22
	75+	\$34.66
Woman	19-24	\$32.42
	25-49	\$30.90
	50-74	\$30.29
	75+	\$29.44

* Thunder Bay District Health Unit. (2006) <http://www.thdhu.com>

8.2 Percent of Income Spent on Food

The high cost of food makes it difficult for those reliant upon social assistance or minimum wages to eat healthily. For a family of four living at the LICO in Thunder Bay (\$33,251) the percent of their income which would go towards healthy food (\$6,876.48) would be 20.6%.

Assuming a reference person, a male aged 37, which is reflective of the average age in Thunder Bay, his yearly costs of eating well would translate into \$2,524.80 (\$42.26 weekly x 1.15 (adjustments) = \$48.59. Monthly cost is tabulated by multiply weekly cost by 4.33. Therefore, his yearly cost of food would be \$2,524.80)

Compared to mean income:

Considering that the mean income in Thunder Bay is \$23,607, food costs for this individual would equate to 11% of his income.

Compared to working full time on minimum wage:

For an individual working full time for minimum wage, and their annual income of \$13,291.25, approximately 19% of that income would be spent on food.

Compared to maximum ODSP support:

For this single individual receiving the maximum yearly ODSP support of \$11,160, food costs would equate to 23% of that income.

Compared to maximum OW support:

For a single individual receiving the maximum OW support of \$6,432, food costs for this individual would equate to 39% of income.

8.3 Number of People Using Food Banks

The Canadian Association of Food Banks declares Ontario as the province with the highest number of food bank recipients, and Thunder Bay is certainly a reflection of this. The high number of food banks and high usage rates is an indicator, and constant reminder of the inadequacy of our social assistance programs. If people were given enough money to purchase food, food bank usage would be nonexistent, or sporadic, and reserved for emergencies.

Studies by Che & Chen indicate that only twenty percent of individuals who are food insecure or economically disadvantaged access food banks. This would suggest that there are many individuals who could benefit from visiting food banks do not take advantage, for a myriad of reasons and furthermore, that the numbers of food bank users does not necessarily accurately reflect the intensity of issue of food security.

Approximately 4, 100 people in Thunder Bay use a food bank monthly, which equates to roughly 4 percent of the population. In addition *Hunger Count 2005* found that approximately 14,452 individuals are served monthly through meal programs in the city.

Table 13 Total Food Given by Program in 2003

Program	Total Food Given in 2003	Estimated Total Cost
Food Hampers (via Food Banks and Christmas Cheer, other food cupboards pre/postnatal)	27,771	
Milk Coupons	4849	\$19,347.51
Food Vouchers		\$17,500
Hot meals	165,200	
Child Nutrition Programs	85,866	
*Thunder Bay Food Action Network Report. (2004). "Community Food Assessment for Thunder Bay: A Closer Look at our Local Food System."		

While the high number of food banks in Thunder Bay may seem positive, in that there are many places to access much needed food, there are also drawbacks. For example, emergency food services are merely band-aid solutions, in that they do nothing to combat the structural causes of poverty.

8.4 Demographic Breakdown of People Using Food Banks Each Month

Table 14 Demographic Breakdown of People Using Food Banks Each Month

	N
Gender (n=338)	
Male	172 (51%)
Female	166 (49%)
Age (n=345)	
19 or younger	22 (6%)
20 to 35	124 (36%)
36 to 50	136 (36%)
51 to 65	64 (19%)
Over 65	9 (3%)
Education (n=333)	
Grade school	34 (10%)
Some high school	139 (42%)
High school graduate	47 (14%)
Trade certification	20 (18%)
Some college or university	60 (18%)
College/ University degree	33 (10%)
Housing (n=323)	
Own home	31 (10%)
Rent	269 (83%)
Live in a hostel/motel	14 (4%)
Homeless	9 (3%)
Have children (n=311)	
Yes	158 (51%)
No	153 (49%)
Share food (n=261)	
One person	47 (18%)
Two persons	73 (28%)
Three to eight persons	102 (39%)
Not share	39 (15%)
* Nelson, C.H. & Kuluski, K. (September, 2004). “Achieving Food Security: Learning from Users of Community-Based Food Assistance”. Thunder Bay: Lakehead University.	

According to Nelson and Kuluski's study, those aged 20-50 are most likely to use food banks, and it is precisely these individuals who are in their prime employable years.

The highest percentages of those using food banks are not homeless. In fact, those using food banks are overwhelmingly tenants (83%) Surprisingly, those who own homes were more likely to use food banks than the homeless!

It is not surprising to find that for people who own their home, 62% report that work-related issues made them seek support from a food bank. It can be assumed that since they had enough money to purchase a house that this income came from employment.

Perhaps the most troubling statistic found is that nearly two thirds of individuals who visit food banks have children at home. The study does not indicate whether or not the children are reliant upon food from the food bank or not, but regardless, it demonstrates that homes with children are facing food security issues at a greater number than those without children.

8.5 Main Reasons for Food Insecurity

The reasons for food insecurity are many. Considering that the provincial minimum wage provides an individual working full time with an income far below either the LICO or MBM, it is no wonder that individuals cannot afford healthy food. The continuing decline of the forestry industry in the region, an industry noted for its well paying positions, is just one example of the lack of good employment. Insufficient social assistance rates, both from ODSP and OW also mean that individuals do not have enough money to spend on nutritious food. According to Nelson and Kuluski, The high cost of housing and utilities in the city means that individuals must allocate more of their income to paying for shelter than paying for food. The Food Action Network lists other contributing factors such as loss of stable, high paying jobs, lack of utensils necessary to cook food, lack of storage space, money once allocated for food spent on drugs and alcohol, gambling, mental health issues and distance to grocery stores.

Food bank usage provides not only food, but also as a means to stretch a limited income. Reports indicate that some individuals regularly schedule visits to food banks in order to divert much needed monetary funds to other areas of the budget. This further suggests the inadequacy in the social assistance rates and the wage that employees are paid.

According to Nelson's study, food security is experienced most by young and middle aged adults. Interestingly it is individuals who are in their prime employment-eligibility years who utilize food banks. However, her data shows that nearly two-thirds of respondents feel that assistance related reasons lead them to use food banks, **not** employment related reasons. Isolated by gender, 70 percent of females believe that

assistance related reasons lead to their food insecurity, while 58 percent of males said the same. This is promising, as considering the majority cite assistance related reasons for visiting food banks, as it suggests that the problem could be remedied by adjusting social assistance rates.

Table 15 Food Bank Usage Due to Work Related or Assistance Related Causes

	Work related (n %)	Assistance related (n %)
Gender		
Female	41 (30%)	94 (70%)
Male	57 (42%)	80 (58%)
Age		
Up to 35	43 (36%)	78 (64%)
36 to 50	40 (40%)	61 (60%)
51 and over	14 (26%)	40 (74%)
Education		
Grade school	9 (31%)	20 (69%)
High school	37 (33%)	77 (67%)
Post secondary	49 (40%)	74 (60%)
Housing		
Own home	16 (62%)	10 (38%)
Rent	70 (33%)	144 (67%)
Live in hostel/motel	3 (27%)	8 (73%)
Homeless	3 (50%)	3 (50%)
Other adults in living space		
None	12(39%)	19 (61%)
1 other	33 (31%)	75 (69%)
2 to 5 others	47 (43%)	63 (57%)
Children at home		
Yes	48(37%)	83 (63%)
No	44 (37%)	76 (63%)
* Nelson, C.H. & Kuluski, K. (September, 2004). "Achieving Food Security: Learning from Users of Community-Based Food Assistance". Thunder Bay: Lakehead University.		

8.7 Number of Breakfast and Lunch Programs

In the Thunder Bay District 27 schools (35%) have a meal or snack program. Breakfast programs are running in 19 schools (24%) with only 604 or 3% of students participating.

1 school runs a lunch program reaching 25 students, 9 schools have snack programs with 1105 students involved.

According to Thunder Bay Food Action Network, the breakfast programs run an average of three times per week, the lunch program runs daily. Snack programs run an average of once per week.

9. Education

According to Chris Southcott, historically the region as a whole has lower levels of education than the province, as well as other areas of Canada. This may be explained by the “blue-collar” nature of the region, as many of the occupations center around the forest industry, which traditionally did not require a large amount of educational experience.

9.1 General Education Levels in Thunder Bay

Poverty relates to lower educational attainment, as well lower educational attainment relates to poverty. Socioeconomic status has remained the largest predictor to level of educational attainment. (Levin, B. (1995). “Education and Poverty.” *Canadian Journal of Education* 20, no. 2: 211-224.)

While Thunder Bay may have a lower percentage of people with a university degree, it has the higher percentage of people who have a trades certificate as their highest level of education. In Northern Ontario, 13.9% of this population have a trades certificate or diploma s their highest level of education. This percentage is 36.6% higher than the average for Ontario.

Table 16 Education Levels

Education Level	Percentage of Population
<i>Aged 20-34</i>	
Less than high school	15.5% (male 15.5%; female 15.9%)
High school plus some post secondary	male: 37%; female: 30.9%)
With trades certificate/diploma	9.6% (male: 12.6%; female: 6.7%)
College certificate/diploma	21.8% (male: 17.2%; female: 26.1)
University certificate/diploma	19.2% (male: 17.2%; female: 21.1%)
<i>Aged 35-44</i>	
Less than high school	18.2% (male : 20.4%; female: 16.1%)
High school plus some post secondary	25.5% (male: 22.7%; female 28.3%)
Trades certificate	16.3% (male: 24.4%; female: 8.4%)
College certificate/diploma	22.5% (male: 17.1%; female: 27.9%)
University certificate/degree	17.4% (male: 15.4%; female: 19.3%)

For Thunder Bay in particular, most males and females aged 20-34 have high school with some post secondary education. For females that percentage is followed closely by a college certificate.

For the population aged 35-44 men seem to be split fairly evenly between those with a high school education and a college certificate. Most women, however, have a post secondary college certificate.

Table 17 Aboriginal Education Levels

Education level	Percentage of population
Less than high school	36.8%
High school diploma	7.6%
Trades certificate, college or university certificate	14.5%
Post secondary degree	8.9%

Demographically the Aboriginal population has lower educational levels than the Thunder Bay CMA as a whole. As such, they can expect to experience more difficulty finding sustainable employment.

Table 18 Level of Educational Attainment by Actual Number

	Less than High School	High School	Trades certificate or diploma	College	University
Thunder Bay	14,265	15,070	9,765	13,620	12,300
* Level of Educational Attainment for the Age Group 25 to 64, 2001 Counts for Both Sexes, for Canada, Census Metropolitan Areas, Census Agglomerations and Census Subdivisions (Municipalities) - 20% Sample Data. Statistics Canada					

9.2 Education as it Relates to Poverty in Thunder Bay

Table 19 Average Earnings, Full-year, Full-time Workers in Thunder Bay by Education Level

Education Type		
High school graduation certificate or less	Males	\$42,634
	Females	\$28,450
College or Trades Certificate	Males	\$50,241
	Females	\$33,113
University Certificate, Diploma or Degree	Males	\$69,577
	Females	\$48,021

10. Conclusions

Poverty continues to be relevant social issue in Thunder Bay. In 2000 16,790 or 14% of the population, lived in low income situations, most of those being those of Aboriginal descent, women and children. The extremely high Aboriginal poverty rate of 40% underlines the severity of the poverty issued faced by Aboriginal people in our city. Considering the growing number of Aboriginal people to the city, this is cause for concern. Income levels for Aboriginal individuals in the city are troubling especially considering the median total income of Aboriginal people 15 and older is \$14,187, or \$3,708 *below* the low income cut off for Thunder Bay.

While Thunder Bay enjoys one of the lowest cost rental markets in the province, inadequate social assistance and minimum wage rates makes it extremely difficult to procure safe and adequate housing. While the Canadian Mortgage and Housing Corporation holds that shelter should not consume more than 30% of one's income, for those on social assistance rent can consume more than their monthly allowance. For an individual working full time on minimum wages in the city, more than 50%, a level which is considered "un-affordable" by the CMHC would be required.

Energy costs for residents of Thunder Bay are of great concern. Considering the high amount of heating degree days in Thunder Bay (4065.7 more than Toronto) a disproportionate amount of income is spent on energy in the city compared to others in the province. Considering that the Share the Warmth Program provided assistance to 313 individuals, and that the Emergency Rent and Energy Assistance Fund provided \$100,000 in assistance in 2005 alone the cost of energy appears to be an extremely relevant concern to residents of Thunder Bay, especially those on low incomes.

The purchase of healthy food in Thunder Bay is made difficult by inadequate social assistance and minimum wage rates. The cost of a healthy diet in Thunder Bay is \$60 more than the provincial average. While food costs have risen by 8% in the past 6 years, social assistance rates have remained the same, exacerbating the problem.

10.1 Areas for Further Research

One goal of this report sought to identify gaps in current research. Many gaps were revealed during the research process. Included below are suggestions for future research.

Demographic information

A breakdown of the number of individuals in the city with disabilities would be useful. Having a breakdown, which gives the number of individuals who suffer from specific disabilities, such as physical or mental, and the number who are poor, will help draw much needed attention to the poverty faced by those with disabilities. The current lack of information on this segment is troubling, as studies find that people with disabilities are far more likely that those without disabilities to be living in poverty. Also, a more

accurate number of Aboriginal people in the city is necessary, considering this group is most likely to be experiencing low income.

Measures of poverty

A Market Basket Measure for Thunder Bay needs to be properly calculated. Having this measure will help to understand the scope of poverty in the city. As well having this measure allows comparison between it and the LICO.

Low income

Current data examining who lives on low income is necessary. The 2000 *Canadian Council on Social Development Report* is the most comprehensive data available, but it relies on 1996 Census data. More up to date information is needed for comparison purposes. Research on employed individuals who make low wages, or annual wages which amounts to below the LICO also needs to be conducted.

Social Housing

An up to date study needs to be done on social housing in the city. With recent closures and renovations, the number of available beds and services has undoubtedly changed. Also, comparison studies would be useful to determine if the social housing stock has diminished over time. In the same vein, a study of funding levels over the years would be helpful.

A detailed composition of those living in social housing, and waiting lists would be useful in determining who benefits most from the system. The social housing need, the number of evictions and the number of default judgements also need to be researched.

Shelters

More detailed information about who is using the city's shelters would be useful in determining who most benefits from the services provided. It would be useful to see which demographic group, such as females, males, youth, Aboriginal people, immigrants, are utilizing the shelters the most.

Social Assistance

Issues regarding social assistance remain the largest area for future research. During the research process of this report, many gaps were found regarding social assistance. For instance, the number of people receiving OW or ODSP financial support as well as employment income was unavailable. The numbers of individuals whose special diet has been cut also has not been researched. Further gaps included the number of clients who are referred from OW to ODSP, the number of individuals whose OW benefits have been cancelled since the program tightened restrictions in 1995, the reasons for cancellations

of financial assistance, the number of overpayments and the typical amount, the number of fraud charges laid, and the number of individuals with mental illness on Ontario Works.

Education

A breakdown of individuals living on low income which analyses the impact of education would be useful. For example the percentage of those with an high school education only living on low incomes.

Accessibility issues in regards to education need to be explored as well. Research on the recent “zero tolerance” policy implementations, how many people have been expelled, and which students are more affected by such policies needs to be undertaken.

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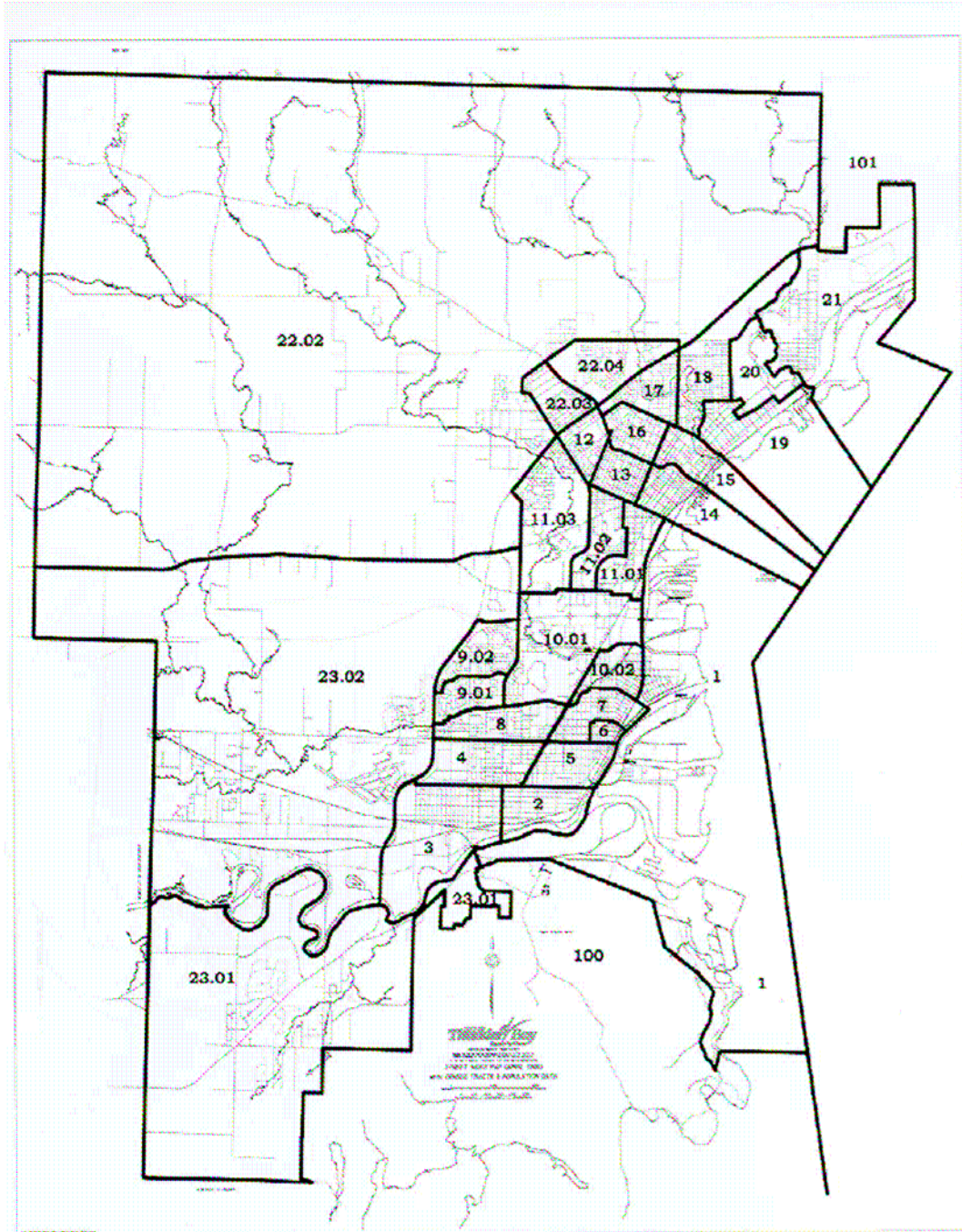
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Appendix 1. Thunder Bay CMA



Appendix 2. Special Diet Allowance

Column A	Column B
MEDICAL CONDITION that requires a Special Diet	Monthly Amount for Special Diet Unless Otherwise Specified
Amyotrophic Lateral Sclerosis	\$10
Cardiovascular Disease	\$10
Celiac Disease	
less than 2 years of age	\$58
2-10 years of age	\$115
11-18 years of age	\$147
19 years of age or older	\$131
Chronic Constipation	\$10
Chronic wounds requiring protein	\$10
Congenital Abnormalities of the Metabolic Type — Adults	\$10
Congenital Abnormalities of the Metabolic Type — Infants & Children	\$10
Congestive Heart Failure	\$44
Crohn’s Disease/Ulcerative Colitis	
weight loss \leq 2% of usual body weight	\$75
weight loss $>$ 2% and \leq 5% of usual body weight	\$150
weight loss $>$ 5% and \leq 10% of usual body weight	\$180
weight loss $>$ 10% of usual body weight	\$240
Cystic Fibrosis	
weight loss \leq 2% of usual body weight	\$75
weight loss $>$ 2% of usual body weight	\$150
Diabetes	\$42

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Diverticulum/Diverticulitis	\$10
Dysphagia/Swallowing or Mastication Difficulties	\$25 AND \$75 one-time amount for the cost of a blender, if funding for a blender has not been previously provided
Extreme Obesity: Class III BMI > 40	\$20
Food Allergy — Eggs	\$10
Food Allergy — Milk/Dairy or Lactose Intolerance	
less than 2 years of age	\$95
2-10 years of age	\$97
11-18 years of age	\$55
19 years of age or older	\$35
Food Allergy — Soya	\$83
Food Allergy — Wheat	
less than 2 years of age	\$38
2-10 years of age	\$77
11-18 years of age	\$98
19 years of age or older	\$57
Gestational Diabetes	\$44
[Diet is available during pregnancy and for 3 months post partum]	
Gout	\$32
Hepatic Disorders	\$10
HIV/AIDS	
weight loss \leq 2% of usual body weight	\$75
weight loss > 2% and \leq 5% of usual body weight	\$150
weight loss > 5% and \leq 10% of usual body weight	\$180
weight loss > 10% of usual body weight	\$240

Hyperlipidemia	\$10
Hypertension	\$10
Hypertension and Congestive Heart Failure and Grade 1 to 2 left ventricular function	\$44
Hypercholesterolemia	\$22
Inadequate lactation to sustain breast-feeding or breast-feeding is contraindicated during the first 12 months of infant's life	
lactose tolerant	\$75
lactose intolerant	\$83
A Special Diet Allowance will be paid during the first 12 months of an infant's life, if formula is necessary due to inadequate quantity of breast milk or if breastfeeding is contraindicated [e.g. infant is unable to tolerate breast milk; mother's milk is contaminated due to other conditions or medical treatments such as HIV/AIDS, chemotherapy; infant has galactosemia].	
Liver Failure	\$10
Macrocytic Anaemia	\$10
Malabsorption	\$20
Malignancy	
weight loss \leq 2% of usual body weight	\$75
weight loss $>$ 2% and \leq 5% of usual body weight	\$150
weight loss $>$ 5% and \leq 10% of usual body weight	\$180
weight loss $>$ 10% of usual body weight	\$240
Marasmus or Kwashiorkor or Anorexia	
weight loss \leq 2% of usual body weight	\$75
weight loss $>$ 2% of usual body weight	\$150
Microcytic Anaemia	\$30
Osteoporosis/Osteomalacia/Osteopenia	\$10

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Ostomies [e.g., jejunostomy, ileostomy]	
weight loss \leq 2% of usual body weight	\$75
weight loss $>$ 2% and \leq 5% of usual body weight	\$150
weight loss $>$ 5% and \leq 10% of usual body weight	\$180
weight loss $>$ 10% of usual body weight	\$240
Pancreatic Insufficiency	
weight loss \leq 2% of usual body weight	\$75
weight loss $>$ 2% and \leq 5% of usual body weight	\$150
weight loss $>$ 5% and \leq 10% of usual body weight	\$180
weight loss $>$ 10% of usual body weight	\$240
Post-gastric surgery	\$10
Prediabetes: Impaired Glucose Tolerance (IGT) or Impaired Fasting Glucose (IFG)	\$42
Renal Failure — Dialysis	\$44
Renal Failure — Pre-Dialysis	\$44
Short Bowel Syndrome	
weight loss \leq 2% of usual body weight	\$75
weight loss $>$ 2% and \leq 5% of usual body weight	\$150
weight loss $>$ 5% and \leq 10% of usual body weight	\$180
weight loss $>$ 10% of usual body weight	\$240

Appendix 3. Ontario Works and Ontario Disability Support Program Benefit Levels

Social Assistance Rates

Ontario Works (OW) and Ontario Disability Support Program (ODSP) benefit levels (monthly)

OW Case Type	Current Basic Needs	Current Maximum Shelter	Current Total	Basic Needs w/ 2% Increase¹	Maximum Shelter w/ 2% Increase	Total w/ 2% Increase²
Single	\$201	\$335	\$536	\$205	\$342	\$547
Couple	\$402	\$527	\$929	\$410	\$538	\$948
Single Parent + 1 Child*	\$460	\$527	\$987	\$469	\$538	\$1,007
Single Parent + 2 children**	\$590	\$571	\$1,161	\$602	\$582	\$1,184
Couple +1 Child *	\$491	\$571	\$1,062	\$501	\$582	\$1,083
ODSP Case Type						
Single Disabled	\$532	\$427	\$959	\$543	\$436	\$979
Single Disabled Parent + 1 Child*	\$796	\$672	\$1,468	\$812	\$685	\$1,497
Single Disabled Parent + 2 Children**	\$961	\$729	\$1,690	\$980	\$744	\$1,724
Disabled + Spouse	\$788	\$672	\$1,460	\$804	\$685	\$1,489
Disabled + Spouse + 1 Child*	\$902	\$729	\$1,631	\$920	\$744	\$1,664

¹ The 2% increase is effective November 2006.

² Numbers are rounded. *Child under 12 years of age. **One child over 12 years of age, one child under 12 years of age.

Appendix 4. Effect of New ODSP Earnings Rules Effective November 2006

	Single Recipient			Single Earner Family		
	Current ¹	New ²	Difference	Current ¹	New ²	Difference
Net earnings	Income under current Rules	Income under new Rules	Difference between old & new Rules	Income under current Rules	Income under new Rules	Difference between old & new rules
25.00	\$25.00	\$112.50	\$87.50	25.00	\$112.50	\$87.50
50.00	\$50.00	\$125.00	\$75.00	50.00	\$125.00	\$75.00
75.00	\$75.00	\$137.50	\$62.50	75.00	\$137.50	\$62.50
100.00	\$100.00	\$150.00	\$50.00	100.00	\$150.00	\$50.00
125.00	\$125.00	\$162.50	\$37.50	125.00	\$162.50	\$37.50
\$160.00	\$160.00	\$180.00	\$20.00	\$160.00	\$180.00	\$20.00
\$200.00	\$170.00	\$200.00	\$30.00	\$200.00	\$200.00	\$0.00
\$225.00	\$176.25	\$212.50	\$36.25	\$225.00	\$212.50	-\$12.50
\$235.00	\$178.75	\$217.50	\$38.75	\$235.00	\$217.50	-\$17.50
\$250.00	\$182.50	\$225.00	\$42.50	\$238.75	\$225.00	-\$13.75
\$275.00	\$188.75	\$237.50	\$48.75	\$245.00	\$237.50	-\$7.50
\$300.00	\$195.00	\$250.00	\$55.00	\$251.25	\$250.00	-\$1.25
\$350.00	\$207.50	\$275.00	\$67.50	\$263.75	\$275.00	\$11.25
\$400.00	\$220.00	\$300.00	\$80.00	\$276.25	\$300.00	\$23.75
\$450.00	\$232.50	\$325.00	\$92.50	\$288.75	\$325.00	\$36.25
\$500.00	\$245.00	\$350.00	\$105.00	\$301.25	\$350.00	\$48.75
\$550.00	\$257.50	\$375.00	\$117.50	\$313.75	\$375.00	\$61.25
\$600.00	\$270.00	\$400.00	\$130.00	\$326.25	\$400.00	\$73.75
\$650.00	\$282.50	\$425.00	\$142.50	\$338.75	\$425.00	\$86.25
\$700.00	\$295.00	\$450.00	\$155.00	\$351.25	\$450.00	\$98.75
\$750.00	\$307.50	\$475.00	\$167.50	\$363.75	\$475.00	\$111.25
\$800.00	\$320.00	\$500.00	\$180.00	\$376.25	\$500.00	\$123.75

¹ Old formula: Single - \$160+25% of net earnings above this threshold ² New formula: 1/2 of wages plus \$100
Family -\$235+25% of net earnings

Budgeting for Food 2005

Eating a nutritious diet is important to help ensure optimal growth and development and to help prevent some chronic diseases. The Health Unit conducts a food cost survey every year in local grocery stores to calculate the cost of eating well in the District of Thunder Bay. These costs are based on a healthy diet including a variety of foods from Canada's Food Guide to Healthy Eating. Often the money available for food is used to pay for other household expenses. So, you need to make sure to budget money just for food.

How can this information be used?

- ❖ To estimate what it might cost to feed individuals, a family or a group of people (like in group homes, shelters, students sharing a house) and compare it to incomes.
- ❖ To make up case studies for discussion in budgeting or education programs.
- ❖ To discuss the difficulty those with a limited income may have with being able to afford a nutritious diet.

Weekly Costs of Eating Well in the District of Thunder Bay*		
	Age	Cost
Child	1 year	\$16.08
	2-3 years	17.12
	4-6 years	22.69
Boy	7-9 years	27.42
	10-12 years	33.86
	13-15 years	39.56
	16-18 years	46.07
Girl	7-9 years	26.18
	10-12 years	31.01
	13-15 years	33.31
	16-18 years	31.73
Man	19-24 years	43.65
	25-49 years	42.26
	50-74 years	38.22
	75+ years	34.66
Woman	19-24 years	32.42
	25-49 years	30.90
	50-74 years	30.29
	75+ years	29.44

Weekly Costs of Eating Well in the District of Thunder Bay During Pregnancy and Breastfeeding*		
Age	Stage of Pregnancy or Breastfeeding	Cost
13-15 years:	1 st Trimester	\$36.55
	2 nd Trimester	38.55
	3 rd Trimester	38.55
	Breastfeeding	39.76
16-18 years:	1 st Trimester	36.47
	2 nd Trimester	39.13
	3 rd Trimester	39.13
	Breastfeeding	40.23
19-24 years:	1 st Trimester	35.60
	2 nd Trimester	37.98
	3 rd Trimester	37.98
	Breastfeeding	38.93
25-49 years:	1 st Trimester	34.12
	2 nd Trimester	36.19
	3 rd Trimester	36.19
	Breastfeeding	36.97

*Based on average prices from 6 stores during June, 2005.

Estimate Your Food Costs

Sample Household Food Cost Sheet		
Person	Age	Cost
Man	41	\$42.26
Woman	39	30.90
Boy	14	39.56
Girl	8	26.18
Subtotal = \$132.24		
$\$138.90 \times 1 = \138.90		
Subtotal x adjustment = cost per week		
$\$138.90 \times 4.33 = \601.44		
cost per week x 4.33 = cost per month		

Sample Household Food Cost Sheet		
Person	Age	Cost
Subtotal =		
_____ x _____ = _____		
Subtotal x adjustment = cost per week		
_____ x _____ = _____		
cost per week x 4.33 = cost per month		

- 1) Write down the sex and age for each person in your household.
- 2) Write down the weekly food cost for each person according to the tables on the other page.
- 3) Add up the food costs for your household to get a subtotal.
- 4) Since it costs more per person to feed a small group than to feed a larger group of people, you should adjust the subtotal according to the adjustment factor in the box to the right. Multiply the subtotal by the adjustment factor that is right for your household.
- 5) The weekly cost can be changed to a monthly cost by multiplying the total by 4.33.

Adjustment Factor
If you are feeding:
1 person – multiply by 1.15
2 people – multiply by 1.10
3 people – multiply by 1.05
4 people – multiply by 1
5 people – multiply by 0.95
6 people – multiply by 0.90

Caution!

- > These calculations are a *guideline* for what you could be spending on food in order to stay healthy. It does not guarantee that you will be healthy by spending this amount. Eating a balanced diet based on Canada's Food Guide to Healthy Eating is the key to good nutrition.
- > The food budget estimate does not include money for convenience foods, snack foods, eating out or for paper, personal hygiene and cleaning products. You need to budget extra money for these items.

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Health for Life!

