

# The faces of poverty

## Neighbour. Friend. Family.

In rural Haldimand and Norfolk Counties, Ontario, Canada, more than 6,000 people, or one in 17, live in poverty (5.7% of the population). Almost 2,000 children and youth, or one in 13, live in poverty (7.4% of the population aged 17 and less). Between 2007 and 2011, the Ontario Works (OW)—welfare—average caseload increased by 34.4%.



### A message from the Poverty Reduction Working Group of Haldimand and Norfolk

“We work daily with growing numbers of individuals and families who live in poverty. In their struggle to survive under harsh conditions, they have been shunned, put down, and bullied by those around them. Such experiences just add to their burden, and show that few people know, understand, or care about them.

“Many have asked us to tell their stories. They want the community to see what poverty is really like—and to treat them not with cruelty, but with kindness and respect. In response to their pleas, this paper profiles some low-income residents who have agreed to speak out. We also share with you some shocking statistics that reveal the extent of poverty in our area. Finally, we list local resources that support those living in poverty, and provide ideas for how the community can help.

“We believe that by painting a true picture of life under the poverty line we can open many eyes and minds. We hope that these insights will inspire all of us to pull together to reduce poverty in our neighbourhoods—and make our Counties a better place for all.”

#### What’s inside:

- Speaking out: The voices of poverty
- Resources for those living in poverty
- 3 myths debunked
- 5 ways community members can help

## WHAT IS POVERTY?

Poverty starts with money but affects all parts of life. It means not having enough income to meet the basic needs of food, shelter, clothing, and health. It means not having choices. Low-income individuals and families spend their days struggling just to survive, too busy with that to hope and dream about luxuries or the future. Their lives rarely include extras such as car and home ownership, regular healthy meals, proper medication, new clothes, or leisure travel. And these hardships often plunge them into mental or physical illness.

### Rural poverty

In rural areas such as Haldimand and Norfolk Counties, those living in poverty face even more barriers to survival and growth. Towns that offer health care, shopping, and other services are few and far between. With no money for car purchase and almost no public transit, the only choices are to hitchhike or beg a ride. Paying work is hard to find, since farm

jobs depend on the weather and seasons, many employers are closing down, and competition for part-time jobs is fierce. And in an area averaging only 38 people per square kilometre, those under the poverty line can be even more isolated and prone to depression or addiction.

### The poverty line: **LICO**

One way of determining poverty is using Low Income Cut-offs (LICOs). If a family’s annual income is below the cut-off, all individuals in that family are considered to have a low income. The current LICOs in Haldimand and Norfolk by size of family are:

- 1 person \$11,264
- 2 persons \$13,709
- 3 persons \$17,071
- 4 persons \$21,296
- 5 persons \$24,251
- 6 persons \$26,895
- 7 + persons \$29,539

# SPEAKING OUT: *The voices of poverty*

**“We may be poor, but we’re human beings just like you.”**



The Bergens – Johan (top right), Katharina (bottom right) and their children – may live under the poverty line, but feel better off than they did in Mexico.

## The Bergen family

In May 2010, Johan and Katharina Bergen sold their five cows in Mexico to fund their emigration to Canada. They also borrowed money from family and friends to help them start a new life. After a long bus ride with their eight children, the Bergens arrived in Norfolk County. Today, with nine children, heavy debts, and very little income, they are still hopeful

because “people here help you,” says 39-year-old Johan.

“I can put food on the table, pay the rent, and pay down my debts,” he adds. “And we now have a family van.” Two months after they arrived in Canada, before they were eligible for Ontario Health Insurance (OHIP), the Bergens

needed \$8,000 for one child’s emergency appendix operation. They were also billed for some medical costs related to 32-year-old Katharina’s ninth pregnancy.

Despite problems such as these, the Bergens are grateful for all the support they receive. It comes in all forms, and often in their own language—Low German. Programs such as the Children in Need of Treatment

(CINOT) dental program, Healthy Babies Healthy Children, and the Norfolk Community Help Centre have helped them survive. In addition, their Low German-speaking family home visitor provides ongoing support. For example, she recently helped them get back their Canada Child Tax Benefits after the Canada Revenue Agency suspended them during a random investigation.

A welder by trade, Johan works at PFI Group in Aylmer, Ontario when he can, but during slow periods is laid off. While the older children go to school, farm work is more important to the Bergens. So during harvest times, Johan and the older children pick asparagus and other crops for local farmers. They also work hard at preserving their Old Colony Mennonite culture and Low German language.



Larry Hart shares his meager food budget with dog Axel Foley, his constant companion and only “family.”

## Larry Hart

Larry Hart has spent much of his life on top of the world. He joined the navy, got his chef’s papers from George Brown

College, and graduated from Mohawk College with electronic drafting credentials (AutoCAD). In his home town of Dunnville, he once owned the Lalor Estate, had five businesses, and made more money than most people can imagine. Today, 55-year-old Larry lines up at the food bank and Ontario Works office, rents a poorly maintained one-bedroom apartment, and rides an old bicycle around town. “I’m on the ‘welfare diet,’” he smiles.

“Once a month I get to eat for a week.” In his last divorce, Larry liquidated and split his assets, then moved to the Niagara

Region. There, he took a job as an “enforcer,” collecting debts for the “wrong people.” This landed him in prison for 18 months. During that time, his landlord burned, stole, or sold all Larry owned, including his dog.

After his release from jail four years ago, Larry returned to Dunnville to “get my life back together.” He worked at Bick’s until the plant closed, then in two restaurants until they closed. While he is healthy, willing, and available, he finds well-paying work impossible to find. The best he can get is a day here and there as a handyman in exchange for food, clothes, or a break in the rent.

“I know people look down on folks like me and pity us,” he says. “But it could happen to anyone. It’s a tough life and I wouldn’t wish it on my worst enemy.”

## Denise Schweertman

The last time Denise Schweertman remembers buying new clothes was a decade ago. Her wardrobe is mostly handouts and used clothing from thrift stores. To make sure her 13-year-old son gets the best that her allowance from the Ontario Disability Support Program (ODSP) permits, the Fanshawe College graduate and single mom always puts her son first. That means she may go hungry after feeding him, or spend less on herself if he needs new shoes, a winter coat, or other basics.

Living with cerebral palsy since birth, 45-year-old Denise now has spinal cord damage and poor eyesight. She cannot work, drive, or use her diploma in early childhood education. Until she found the Haldimand-Norfolk Resource Centre in Simcoe, Denise would lock herself into her home after dropping her son at school “because you can’t do anything without money.” Now, she helps with the Centre’s newsletter and events, and volunteers as a recovery



Denise Schweertman spends most days at the Resource Centre – the only place she really feels at home.

facilitator. It has also provided an affordable social life for her and her son, since the Centre organizes low-cost excursions and events. While she feels “stuck,” she hopes her son can escape the poverty cycle. He dreams about becoming a veterinarian, so she will need to find ways to help him with his education. “I have no money to put him through school,” she says. “He would have to apply for assistance, get part-time work, and maybe ask my family for help.”

## “I’m on the ‘welfare diet’—once a month I get to eat for a week.”

### Christine Aldridge and Chris McEvoy

Christine Aldridge’s life changed forever in 1996 when she took her children and fled an abusive marriage with a broken jaw, internal injuries, and a mound of debt. Since then, she has lived below the poverty line. Now, at age 58 with a pension of \$41 a month, she has applied for benefits from ODSP and Canada Pension Plan Disability. But she has little hope that her life will improve.

“You can’t see internal damage such as torn ligaments and fractured bones,” she says. “People think I’m lazy because I don’t look like there’s anything wrong with me.” Christine can’t hold a pen, stand without risk of falling, or do any lifting. As a result, she has been unable to hold a job and has been on and off Employment Insurance.

Christine lives on the family farm in Haldimand County. She borrows her mother’s car to visit friends in town and run errands. “If I didn’t have family or couldn’t get out I would be totally isolated.”

At the Haldimand-Norfolk Resource Centre, Christine met 21-year-old Chris McEvoy. His learning disability has made it impossible to find or keep a job, so he is on ODSP. “I

was a garbage collector for two hours once,” he recalls. “I was fired for being too slow, and one worker called me ‘stupid.’”

Chris lives in rent-geared-to-income housing, but would some day like to own a piece of land. He and Christine share some interests such as technology, and pool their talents to support each other. For example, she helps him fill out forms and get to appointments; he helps her with lifting and other chores.

Both Chris and Christine would feel better if people treated them with more respect. “We are people, too, and have the same rights as anyone else.”



Chris McEvoy and Christine Aldridge team up to find local resources in their battle to survive.

## “Living in poverty means not having choices.”

### Lena Reid

One day, her neighbours painted potatoes white and threw them at Lena Reid’s house. Another day, they came to her front yard and threatened her mixed-race granddaughters with bodily harm. Others have called the Children’s Aid Society and the police to report her for substance abuse and other fictitious crimes. And every day, the girls are bullied at school. “I don’t smoke, drink, or do drugs,” says the 55-year-old who is raising her seven- and eight-year-old granddaughters on her own. “But many folks

assume because we’re poor and the girls are not white, that we are the worst kind of people.”

Once the manager of five restaurants in Brant County, Lena raised her own three children as a single mom with no support. In 2002, a car accident ended her life as she knew it. She had a leg and hip replacement, shoulder damage, and countless internal injuries that kept her in and out of surgery for six years. Unable to work, she is now on ODSP, and has found that “living in poverty means not having choices.”

She is also “tired of fighting everyone for everything all the time” in her efforts to survive on very little yet give her girls a normal, happy life. “But people keep throwing up hurdles for me to jump.” Lena tries to stay positive, and has enrolled the girls in Big Sisters, Awana, and music lessons. To give back to the community, she volunteers with Big Sisters and on school trips when she can.

Lena encourages her granddaughters to look forward to a better future, and teaches them “to walk with their heads high.”



“Nana” Lena Reid has found a number of free activities for her two granddaughters.

## “It could happen to anyone.”

# 3 myths debunked

Many false impressions exist about those living in poverty. Here are three common ones.

**Myth #1:** Haldimand and Norfolk don't have homelessness like the big cities, where people sleep over subway grates, in cardboard boxes, or in tent towns.

**Truth:** The problem here may be worse, since our homeless are virtually invisible. We don't see them because they're "couch-surfing" in others' homes; living in old tobacco kilns, greenhouses and barns; or sleeping in forests.

**Myth #2:** The poor are lazy and uneducated; addicted to drugs, alcohol, and tobacco; and want to feed off the system and taxpayers.

**Truth:** For the most part, low-income residents do not fit these stereotypes. Most are constantly looking for well-paying work, but it's just not available. Many have educations and jobs, but the pay is so low they can't make ends meet or escape the poverty cycle. These are the "working poor."

**Myth #3:** People living in poverty still have it pretty good.

**Truth:** A life in poverty is extremely difficult and can rob you of basic dignity. Social services and other support are not easy to get. Those with low incomes must prove they qualify for various benefits. This means filling out countless forms, talking to many people, and then waiting for answers.

And with poverty growing every year and government funds shrinking, resources are being stretched farther than ever.

## Resources

Listed below are some places where low-income residents of Haldimand and Norfolk can go for help to cope with—or get out of—the poverty rut.

1. You can phone 211 or visit **211.ca**. This is the information and referral service that provides the people of Ontario with reliable information on community and social services 24 hours a day, 7 days a week. They have information on local services in Haldimand and Norfolk.
2. For health information, visit **hnhu.org** and click on the A-Z Health Topics Directory. Phone: **519-426-6170 (Simcoe); 905-318-5367 (Caledonia); 905-774-3333 (Dunnville)**.
3. Resources also exist for Haldimand County residents **haldimandcounty.on.ca** (click on For Residents). Phone: **905-318-5932**. In Norfolk County, visit **norfolkcounty.ca** and click on A-Z Services or call **519-426-5870 (Simcoe); 519-875-4485 (Langton)**.

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**HealthUnit**  
Haldimand-Norfolk  
www.hnhu.org

## 5 ways community members can help

### 1 Be a good neighbour.

Take the time to understand what it's like to live in poverty and treat the less fortunate with care. Even saying "hello" with a smile, offering someone a ride to an appointment, sharing some fresh fruit or vegetables, or buying your neighbour a coffee can turn a bad day into a good one.

### 2 Promote good nutrition.

If you're donating groceries to a food bank, try to give as much protein, fruit, and vegetables as possible rather than starchy foods. Call the food bank in advance to find out what they need.

### 3 Become a volunteer or donor.

Offer your time to various organizations that provide services to low-income families and individuals. If you want to help financially, find an organization doing the kind of work you'd like to support and make a donation.

### 4 Talk to your politicians.

Ask your Municipal Councillors, Member of Provincial Parliament, or federal Member of Parliament to make poverty a priority. This means asking the government for more funding, more social housing, more social assistance programs, and more poverty awareness initiatives.

### 5 Join the fight against poverty.

Several Canadian anti-poverty organizations have been formed, including the Poverty Reduction Working Group of Haldimand and Norfolk ([www.hnhu.org](http://www.hnhu.org))

#### Others are:

Canada Without Poverty ([cwp-csp.ca](http://cwp-csp.ca)), Make Poverty History ([makepovertyhistory.ca](http://makepovertyhistory.ca)), and Faith Communities in Action Against Poverty ([faithtoendpoverty.ca](http://faithtoendpoverty.ca)).



A typical family rent geared-to-income property in Haldimand-Norfolk

The need for subsidized (geared-to-income) housing has never been more critical. For example, there are more than 300 qualified applicants on the Central Waiting List for geared-to-income housing in Haldimand and Norfolk in the first quarter of 2012.

There are approximately 850 geared-to-income housing units in Haldimand and Norfolk Counties. There were 24 families, singles and senior applicants housed in geared-to-income housing in the first quarter of 2012.

Several new privately owned affordable housing projects built with provincial government assistance are slated to open by the end of 2012 with rents that are set at 80% of the market rent for the community. In total 54 one and two bedroom units of affordable housing have already been built or are under construction in the two Counties. This total also includes 21 supportive housing units for senior citizens that are under construction at Grandview Lodge in Dunnville.

For updates, visit [www.haldimand-norfolk.org](http://www.haldimand-norfolk.org)