



# Poverty in Haldimand and Norfolk Counties

## An Unsettling Reality

# What is Poverty?

- More than just living with a low income
- People feel they have no control over circumstances
- Trouble making ends meet
- Difficulty purchasing healthy food
- Difficulty finding affordable housing
- Daily difficult choices

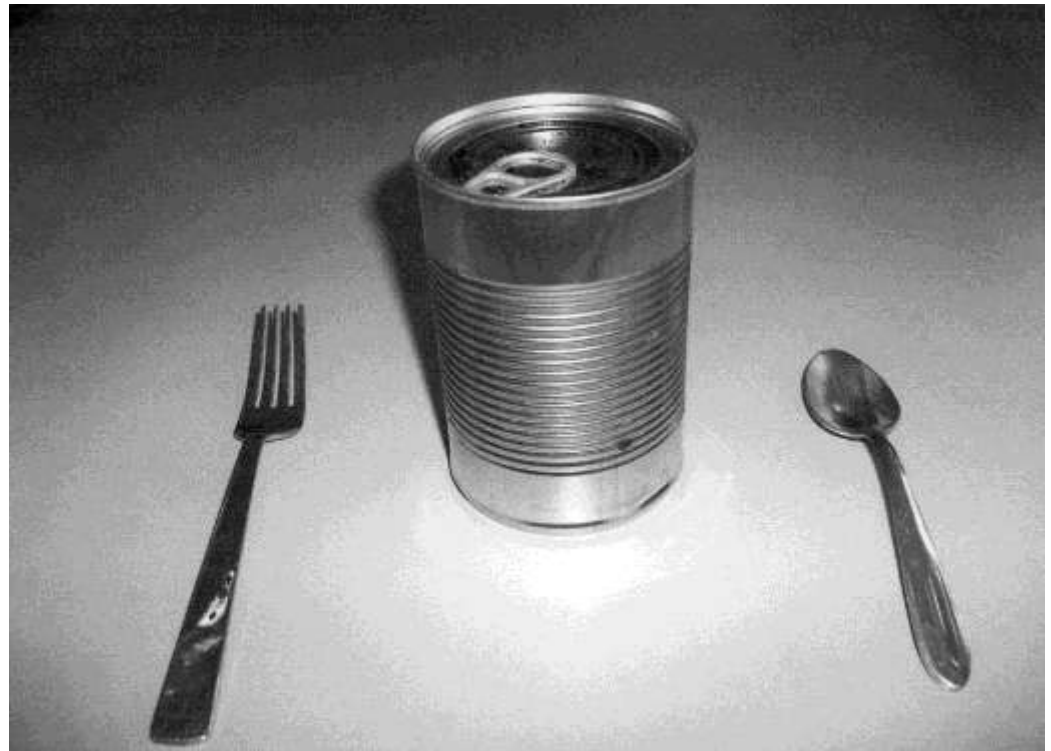


# Sample Family of Four

- Mom and Dad
- Boy aged 9 and girl aged 7
- one adult working full-time earning minimum wage,
- **\$2,619** / month

# How far does \$2,619/month go in Haldimand or Norfolk Counties?

- How do you budget for your family's needs?
- What will you go without?
- You make the tough choices.



# Food Costs



- According to the Nutritious Food Basket Survey collected by the Health Unit, it would cost this family **\$672 /month** to eat healthy
- **$\$2,619 - \$672 = \$1,947$**

# Food Insecurity

- The cost of not having a nutritious diet is:
  - Poor long term health outcomes
  - Poor growth and development among children
  - Poor birth outcomes
  - Negative school outcomes (absenteeism, lower test scores)
- 5.7% of households (4,052 individuals) in H-N were classified as food insecure in 2007 compared to an overall 7.1% in Ontario

# Housing Costs

- In Norfolk County a family of 4 will spend an average of **\$725 /month** to rent a 3 bedroom apartment
- Vacancy rate 1.9%
- Average wait time for social housing is at least one year
- **$\$1,947 - \$725 = \$1222$**



# Utilities Costs

- In order to stay warm and secure, this family will spend on average **\$143/month** for utilities
- **\$1222 - \$143 = \$1079**





# Clothing Costs

- An average family in Ontario will spend \$264/month on clothing and shoes for all occasions
- This isn't an option for our family
- To get the minimum clothing and footwear for their family we have estimated that they spend roughly **\$100/month**
- **$\$1079 - \$100 = \$979$**



# Transportation

- In our rural community access to a vehicle is critical because of our minimal public transportation (Ride Norfolk)
- Transportation is needed for the parents to get to work, pick up the children from daycare, get groceries, and attend appointments

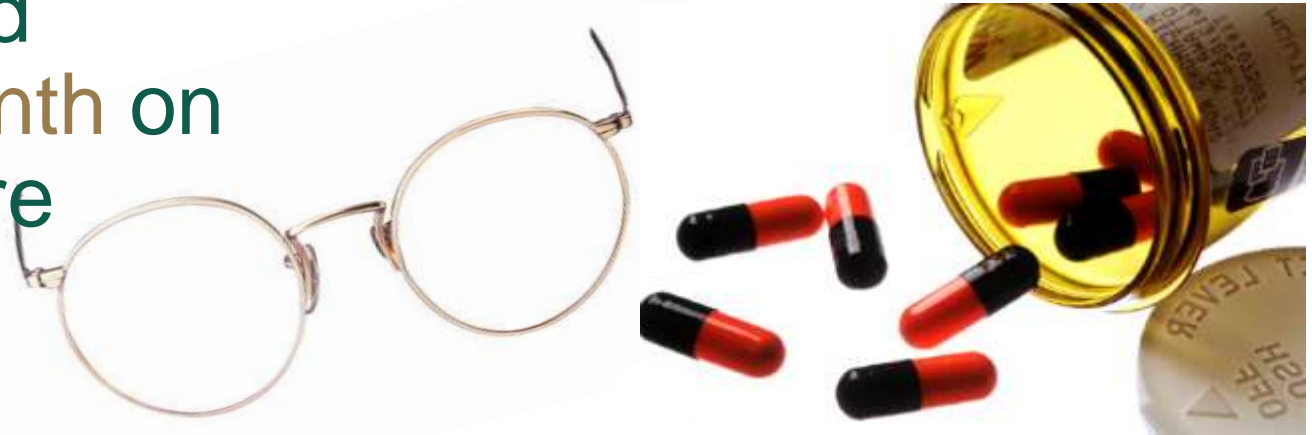


# Vehicle Costs

- The cost of operating a vehicle in Ontario includes:
  - insurance
  - licence and registration
  - gas
  - fixed cost of the car loan
- loan of \$250
- They would need a minimum of **\$565/month** to drive 12,000km/year
- **$\$979 - \$565 = \$414$**
- If we assume that our family has a car

# Health Care Costs

- OHIP does not cover all Ontarians health care costs
- The average household in ON will spend **\$143/month** on healthcare
- **\$414-\$143= \$271**
- This would include adult dental care, prescriptions, eye glasses etc.)



# Childcare Costs

- These working parents require 3 days of licensed after school care
- On average after school care in our community costs \$10/child/day
- \$240/month
- **\$271-\$240= \$31**
- Quality before and after school programs have been found to bolster academic success



# Basic Items Costs

- For basic **personal** care items like: toothpaste, shampoo, soap, deodorant, feminine hygiene products this family may spend \$72/month
- $\$31 - \$72 = -\$41$



# Communication Costs

- For basic telephone communication this family may spend **\$27/month** for a landline
- Many people choose a 'pay as you go' cell phone for text messages. This may cost our family **\$15/month** for very limited communication
- **\$-41-\$15=** **\$-56**







# What would your family do without?

- Now we are **\$56**/month over budget
- Our family still doesn't have everything they need
- What would your family do without?
  - Furniture
  - Household cleaning supplies
  - Computer/Internet
  - access
  - Haircuts
  - School supplies
  - Field trips



# Monthly Incomes

- Minimum Wage Full-time Work (family of 4)
- Family of 4, Ontario Works
- Single Parent Household, 2 children, Ontario Works
- Senior, 1 person Household OAS/GIS
- Single Person Household, ODSP
- Single Person Household, OW



When you are living in poverty, these are the decisions you make every day.



# Poverty exists in our Community

- It affects people's health, social wellbeing, interpersonal relationships, education
- Poor housing, not enough healthy foods affect people's long-term health
- It's unsettling to know that some of our neighbours are living in poor housing and don't have enough food to eat



# It doesn't have to be that way....



- Strategies to lessen poverty are within our reach
- A better future is possible through system, policy and program changes
- We need to work together to make a difference!

# Acknowledgements

- Thanks to the Poverty Reduction Working Group of Nipissing for the adaptation of Poverty in Our Community: An unsettling Reality
- Thanks to the Poverty Reduction Working Group of Haldimand-Norfolk
- Special thanks to the Photo Club of the Haldimand-Norfolk Resource Centre for the local photographs

# Poverty Reduction Working Group of Haldimand-Norfolk

- Salvation Army
- Fanshawe College
- Haldimand Norfolk Resource Centre
- Churches of Simcoe
- Suicide Prevention Network of Haldimand and Norfolk
- United Way of Haldimand and Norfolk
- Haldimand Norfolk Literacy Council
- Community Legal Clinic – Brant, Haldimand, Norfolk
- OPP
- Health and Social Services Department
- Local Citizens

For more information, please visit  
[www.hnhu.org](http://www.hnhu.org)

