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

• If we assume that our family has a car loan of $250
  • They would need a minimum of $565/month to drive 12,000km/year
  • $979-$565=$414
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

Monthly Income

- $2,619
- $2,011
- $1,836
- $1,245
- $1,103
- $635
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!
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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