

SNAP

Spread a New Attitude about Poverty



Change Minds, Change Lives

Poverty Affects us **ALL**

Poverty costs your household between \$2300 and \$2900 a year. ¹

Poverty affects every individual, family and community.

By working together we can change lives.





“I regularly run out of food and I don’t eat so my child can eat.”³

- a single mother

Rethink: Could you support a family on \$1,441 per month while paying rent or a mortgage and utilities?

Michelle is a single mom living in poverty, but not by choice:

“I’m 28 years old. My daughter is three, and I’m five months pregnant. My partner and I have separated. I’m on Ontario Works and haven’t been getting child support from my ex because he was laid off.” “I moved to a basement apartment out of town because the rent was the cheapest I could find. I’ve applied for ‘rent geared-to-income’ housing, but the waiting list is three to five years. I have my high school diploma but can’t find work because I don’t have a car and childcare is a problem. I’m eligible for subsidized daycare but there aren’t any spaces available right now. I also don’t have childcare options for evenings or weekends because I can’t afford private childcare and I don’t have any family in the area to care for my daughter.” “I haven’t been to all of my prenatal appointments because I can’t always get a ride. I’ve been prescribed anti-depressant medication but don’t have the money for the dispensing fee. I’m on a waiting list for counselling but don’t know how I will get there when they do call. I go to the Canadian Prenatal Nutrition Program. They provide transportation and give me a \$10 voucher for groceries. I always run out of food at the end of the month, even though I go to the food bank at least once a month. At times I don’t eat, so my child has enough food. Friends have given me some baby items and I get clothes and things for us at second-hand stores. I budget every cent I have, but after paying rent, utilities and food I have little money left for anything else.”

(Above story is based on actual situations.)

“At the end of the month, I don’t have the \$2 dispensing fee for my anti-depressant medication.”³

- a man living with low-income

Single Parent: Pregnant, One Child, on Ontario Works 2	
Monthly income: [*]	\$ 922.00
Special diet allowance [*]	\$ 40.00
Child/family tax benefits [†]	\$ 382.07
Credits (gst/hst and Ontario sales tax) [*]	\$ 974.2
Total Income:	\$ 1,748.27
Monthly Expenses:	\$ 747.00
Average rent (2 bdr apt) [*]	\$ 207.37
Heat [*] and electricity [*]	\$ 300.00
Food [‡]	\$ 1,254.77
Total expenses:	\$ 1,867.2
Balance at end of month:	

Michelle has yet to pay for other basic items such as: diapers, clothing, child care, transportation, household and personal care items, over-the-counter medications, phone and more.

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Living in Poverty is Not a Choice

MYTH:

“If you put your kid in daycare, you could get a job.”

FACT:

The average cost for a licensed non-subsidized daycare for a two-and-a-half to four year old is \$32 per day, or \$640 per month.⁴

Many families are working non-standard hours and require more flexible childcare.⁵

MYTHS:

“If people want to work, they can always find a job.” and “If people don’t want to be poor, they should get off welfare and find a job.”

FACT:

Working full-time at minimum wage does not provide enough income to raise a family above the poverty line.⁶

Retail jobs are usually part-time and lower paying, which means more people, especially those with children, cannot make ends meet. The unemployment rate increased from 5.4 per cent in Oct 2008 to 8.3 per cent in Oct 2011. ⁷



Change Minds

MYTH:

“Poor people don’t have it so bad.”

FACT:

One in ten families and one in 9 children live in poverty in LGL ⁸.

Families living with low-incomes have poorer health, more emergency room visits and live shorter lives.⁹

There are 65,090 households in Leeds, Grenville and Lanark and 8.2% of households reported severe food insecurity at least once in the past 12 months. ¹⁰

One in six people needing dental treatment avoid going to the dentist because of cost.¹¹ Locally, the cost of dental care has been identified as a major issue.

MYTH:

“If people would just budget their money better, and not buy stuff they don’t need, they would have enough money.”

FACT:

Families in the lowest income bracket are living on an average income of \$18,598 per year.¹²

Families on social assistance spend at least 60 per cent of their income on non-subsidized housing and utilities, twice the amount for shelter recommended by the Canada Mortgage and Housing Corporation.¹³ This leaves very little for other basics such as food, clothing, transportation and personal care items.

“We live in a state of survival, all day, all the time” ¹⁴

- local working family



Family of Four: Low-Income ²	
Monthly income: ^a	\$1,561.69
Child/family tax benefits ^b	\$ 729.25
Credits (gst/hst and Ontario sales tax) ^c	\$ 152.67
Working income tax benefit ^d	\$ 68.17
Total Income	\$2,511.78
Monthly expenses	\$ 805.00
Average rent (3 bdr apt) ^e	\$ 227.37
Heat ^f and electricity ^g	\$ 739.00
Food ^h	\$ 152.00
Student loan repayment ⁱ	\$ 225.00
Car (insurance, gas, repairs) ^j	\$2,148.37
Total expenses	\$ 3,639.1
Balance at end of month:	

Rethink: Could you live on minimum wage and support your family?

Jeff's family struggles to make ends meet:

"I'm Jeff and my wife is Tanya. We're in our thirties and have two children. Jordan is five and Kaitlyn is nine. We rent a three-bedroom home in town. We have an old car that requires frequent repairs. I work two part-time jobs just to get 40 hours per week. Both jobs are shift work, which makes scheduling a nightmare. I have a college diploma but can't find work in my field. Tanya is not working right now because Jordan is in Junior Kindergarten and she's at home with him on alternate days. "Tanya's mother is ill and requires help with shopping, medical appointments and housework, which Tanya provides on the days that Jordan is in school. Tanya also volunteers at the school's breakfast and reading programs." "We have no drug or dental benefits. Kaitlyn has asthma and requires puffers and I've had a painful toothache for months. My kids have received urgent dental care through CINOT at the Health Unit but there isn't a similar publicly-funded program for adults. We can't afford a dentist. Jordan wants to play soccer and Kaitlyn wants to take swimming lessons, but we don't have any money for registration. Although we have supportive family and friends in the area and we participate in as many community programs as we can, we struggle every day to make ends meet."

(Above story is based on actual situations.)

At the end of the month, Jeff, Tanya and their family have little money left over for other basic needs such as: clothing and shoes for school, household and personal care items, prescription medication, dental care, school supplies, phone, recreation fees and more.

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MYTH:

“There is really nothing I can do to help the poor.”

FACT:

There are many ways you can help!

Here is what you can do:

- Shop and buy locally.
- Volunteer at your local literacy, library and school reading programs.
- Participate in local sports equipment swaps or organize your own.
- Donate supplies or your time to build affordable housing with Habitat for Humanity.
- Donate new toothbrushes, toothpaste and floss to your local food bank or help start a local drive for these needed items.
- Organize a carpool for neighbours, family and friends.
- Start a community garden or plant extra vegetables to donate to your local food bank.
- Start an after-school low-cost or no cost activity such as baseball, soccer, street hockey game, painting, pottery, or music activities.
- Start or contribute to a food or clothing drive. Collect household goods and furniture that can be donated to local agencies that help those in need.
- The best advertising is word of mouth. Spread the word and tell other families, neighbours and friends about the programs and services in our community.

Change Lives

“If I don’t have enough money for food, how can I afford to buy indoor and outdoor shoes for my kids?” ¹⁴

- family living with low-income

For specific information on how to get involved, visit www.healthunit.org/nutrition/foodmatters.

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People have a personal responsibility to take care of themselves and their health. However, sometimes things are challenging to overcome, like where you are born or how much money you make. The average poor family falls short of the poverty line by \$6,700.¹⁵

Speak Up

An apple a day may keep the doctor away, but you have to be able to buy an apple. It isn't easy to spend time with your kids or to get exercise if you have to work two to three jobs just to get by.

Money can't buy happiness and it shouldn't buy health. All people living in Leeds, Grenville and Lanark Counties should have an equal opportunity to make decisions that allow them to live a long and healthy life.



Go to
www.healthunit.org/nutrition/foodmatters
to find out why we need a...

- National poverty reduction strategy
- National affordable housing strategy
- Publicly-funded dental care system
- National early learning and child care system

Make your voice heard at:
www.healthunit.org/nutrition/foodmatters.



www.healthunit.org/nutrition/foodmatters
1-8000-660-5853 or 613-345-5685

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1. Ontario Association of Food Banks - The Cost of Poverty: An Analysis of the Economic Cost of Poverty in Ontario, November 2008. www.oafb.ca/assets/pdfs/CostofPoverty.pdf (accessed Aug. 12, 2011).
2. The Canada Revenue Agency (CRA) Online Calculator used for calculations provides an estimate of the amount of Canada Child Tax Benefit (CCTB), GST/HST credit and/or other benefits or credits for Ontario. When individuals apply for CCTB and other benefits and credits, the CRA will use the information from their tax return and that of their spouse or common-law partner to calculate an actual amount.
www.cra-arc.gc.ca/bnfts/clcltr/menu-eng.html (accessed Aug. 15, 2011).
 - a Basic and maximum shelter allowance is \$344 and \$578 respectively. It is assumed that Michelle obtained medical documentation for the Special Diet Allowance and that she is not lactose intolerant. Source (1): *Community and Social Services. Source (2): OW and Ontario Disability Support Payment (ODSP) rates effective May 2011 Social Assistance, Pension and Tax Credit Rates April to June 2011, Ministry of Community and Social Services.*
 - b To calculate amounts it was assumed that Michelle had been separated for more than three months and does not have shared custody. Total Child/Family Benefits includes Basic monthly amount, \$113.91; National Child Benefit Supplement monthly amount, \$176.50; Ontario Child Benefit monthly amount \$91.66.
 - c GST/HST and Ontario Sales Tax Credit are issued on a quarterly basis, but calculated on a monthly basis above. Figures derived from GST/HST and related provincial programs calculator, b and c sources: effective July 2011-June 2012.
www.cra-arc.gc.ca/bnfts/clcltr/menu-eng.html (accessed Aug 15, 2011).
 - d Canada Mortgage and Housing Corporation, Housing Market Information, Rental Market Report, Ontario Highlights, Spring 2011, Private Apartment Average Rents in Brockville, www.cmhcschl.gc.ca/.
 - e Estimated heat costs at \$100 per month.
 - f Estimated residential bill as of May 1, 2011 for Lakefront Utilities was \$107.37/month. For the family of four, estimated \$20.00 more per month. *Ontario Energy Board. Estimated Total Bill Impacts. Lakefront Utilities.*
www.ontarioenergyboard.ca/OEB/_Documents/2011EDR/bill_impacts_2011.pdf (accessed Aug. 15, 2011).
 - g The weekly Nutritious Food Basket (NFB) Cost for a pregnant woman (19 to 30 years) and girl (four to eight years) is \$40.80 and \$22.27 = \$63.09/week (increase cost by 10 per cent for two people) x 4.33 weeks/month for a total of \$300.49. *Leeds, Grenville and Lanark District Health Unit. Nutritious Food Basket, May 2011.*
 - h Income is based on one minimum wage earner equalling 40 hours/week between two part-time jobs at \$10.25/hr. Using Online Calculator, pay period frequency selected was weekly (52 pay periods a year). Vacation pay, total tax deductions, CPP and EI deductions were calculated at \$16.40, \$40.64, \$17.78 and \$7.59 per week (\$10.25/hr x40 hrs + vacation pay = \$426.40 – total deductions of \$66.01=\$360.39/wk). Net Monthly Income was then calculated at \$1,561.69 (\$360.39 x 52 wks/12 months=\$1561.69). *Canada Revenue Agency. Payroll Deductions Online Calculator.*
<https://apps.cra-arc.gc.ca/ebci/rhpd/startLanguage.do?lang=English> (accessed Aug 15, 2011).
 - i Using the Canada Revenue Agency Online Calculator, the basic monthly amount is \$227.83; National Child Benefit Supplement monthly amount is \$332.58 and the Ontario Child Benefit monthly amount is \$168.84 for a total monthly amount of \$729.25.
www.cra-arc.gc.ca/bnfts/clcltr/menu-eng.html (accessed Aug 15, 2011).
 - j To calculate Working Income Tax Benefit (WITB) employment and expected working income for the family was calculated (\$10.25/hr x 40hrs/wk x 52 wks + vacation pay of \$16.40 = \$426.40 x 52 wks = \$22, 172.80/year) and EI and CPP was \$1,319.00. Source(1): *Canada Revenue Agency. Payroll Deductions Online Calculator.* The WITB advance payment amount was \$204.50 and is issued quarterly and a monthly amount was calculated for the working family. Source (2): *Working Income Tax Benefit Online Calculator.*
www.cra-arc.gc.ca/bnfts/wtb/menu-eng.html
 - k *Canada Mortgage and Housing Corporation. Housing Market Information, Rental Market Report, Ontario Highlights, Spring 2011, www.cmhcschl.gc.ca/.*
 - l The weekly Nutritious Food Basket for a male (31 to 50 years) is \$47.58, female (31 to 50 years) is \$40.33, male (four to eight years) is \$29.28 and female (nine to 13 years) is \$33.23 for a weekly total of \$150.42 and a monthly total of \$651.13 (\$150.42/wk x4.33 weeks). *Leeds, Grenville and Lanark District Health Unit. Nutritious Food Basket, May 2011.*

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- m* Total debt upon graduation from college is \$13,600. *Statistics Canada. Table A.7 Student debt from all sources for 2005 graduates, by level of study.* www.statcan.gc.ca/pub/81-595-m/2009074/tbl/tbl17-eng.htm. (accessed Aug. 15, 2011).
- OSAP Repayment Calculator was used to determine estimated monthly payment over a period of 120 months (10 years) at 3.5 per cent. <https://osap.gov.on.ca/OSAPPortal/en/Tools/index.htm> (accessed Aug 15, 2011).
- n* The assumption was made that the family owns an older car, such as a 1998 Neon or Ford and insurance was estimated at approximately \$75/month (using an online Canadian service at www.kanetix.ca/auto-insurance). Gas is estimated at \$100/month and \$50 is being budgeted for any car repairs. Both these latter numbers are conservative.
3. Building Better Outcomes for Children in Haliburton County, 2007.
 4. Community and Social Services, Children's Service, Interview - April 2011.
 5. Canadian Index of Wellbeing. A Special Report Caught in the Time Crunch: Time Use, Leisure and Culture in Canada, June, 2010. www.ciw.ca/en/TheCanadianIndexOfWellbeing.aspx (accessed Aug. 12, 2011).
 6. The Best Start Resource Centre. "I'm Still Hungry" - Child and Family Poverty in Ontario, 2010. www.beststart.org/resources/anti_poverty/pdf/child_poverty_guide_rev.pdf (accessed Aug. 12, 2011).
 7. EI Economic Region of Eastern Ontario (2000) Human Resources and Skill Development Canada accessed Oct 2011. www.hrsdc.gc.ca.
 8. Statistics Canada. Health Profile. Statistics Canada Catalogue No. 82-228-XWE. Ottawa. Released February 28, 2011. <http://www12.statcan.ca/health-sante/82-228/index.cfm?Lang=E> (accessed June 24, 2011).
 9. Canadian Index of Wellbeing. A Special Report How Canadians Are Really Doing? A Closer Look at Select Groups, December 2009, pg. 8. www.ciw.ca. (accessed Aug. 12, 2011).
 10. Canadian Community Health Survey 2007
 11. Canadian Centre for Policy Alternatives. Putting Our Money Where Our Mouth Is: The Future of Dental Care in Canada, April 2011. www.policyalternatives.ca/publications/reports/putting-our-money-where-our-mouth
 12. Statistics Canada. <http://www.statcan.gc.ca/pub/75f0002m/2011002/tbl/tb101-eng.htm>. Accessed: November 03, 2011.
 13. Ontario Public Health Association, Food Security Working Group. *Nutritious Food Basket Scenarios, May 2011*; Leeds, Grenville and Lanark District Health Unit. Nutritious Food Basket, May 2011.
 14. Based on actual comments from clients.
 15. Canadian Index of Wellbeing. Living Standards, June 2009, p.11. www.ciw.ca (accessed Aug. 15, 2011).