
BRUCE GREY POVERTY TASK FORCE

OCT 2013

SUBMISSION: ONTARIO POVERTY REDUCTION STRATEGY REVIEW

Prepared by:

Jill Umbach, Coordinator

Bruce Grey Poverty Task Force

Reviewed by:

Barb Fedy, Director of Social Services

Grey County

Francesca Dobbyn, Executive Director

United Way of Bruce-Grey

Joan Chamney, Program Coordinator, Community Services

YMCA of Owen Sound Grey Bruce

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The Bruce Grey Poverty Task Force acknowledges the support of the United Way of Bruce Grey whose leadership sparked the formation of the Task Force and continues to be a voice for change in the community.

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SUMMARY

Recommendations for Ontario's Next Poverty Reduction Strategy

1. **Ensure** equity in programs offered across urban and rural areas regardless of the economies of scale rural vs urban.
2. **Ensure** all programs plan for affordable transportation to access programs.
3. **Provide** multi-year funding to ensure public and/or affordable transportation exists in Rural areas for people on low income.
4. **Recognize** that in the current economy, matched funding is difficult for small communities.
5. **Continue** to take action on recommendations put forth by the Commission for the Review of Social Assistance in Ontario such as:
 - a. To improve the ability of the system to help people transition to the workforce.
 - b. Remove barriers to better employment for people surviving on part-time, seasonal and casual employment.
 - c. To ensure that transforming social assistance is part of a broader approach to reducing poverty in Ontario targeting greater income equality.
6. **Provide** a “living wage.” A living wage is needed for people to stay above the poverty line, increase the minimum wage to a living wage, and use blended services so that those who achieve employment do not lose valuable supports such as drug benefits etc.
7. **Recognize** that benefit levels do not reflect the reality of every day costs. For those on social assistance, increase cost of living amounts to reflect actual basic living expenses.
8. **Continue** to focus on children but recognize that more older adults/seniors are moving into poverty situations.
9. **Continue** to support programs that provide or ensure safe and affordable housing for people who remain at home, rent or live in social housing.
10. **Implement** Manitoba's standards for child support enforcement actions particularly in cases where non-payment creates a situation of poverty.
11. **Recognize** that income is a key determinant of a person's health, and the social and economic costs of poverty are high.
12. **Change** the focus from seeing a “failure of self” to a “failure of systems”. We need to stop blaming individual adults for being the way they are when going through the system. We need to follow children and adults through the system to ensure they are accessing all they are entitled to, as well as catching those who fall through the cracks.

INTRODUCTION

The Bruce Grey Poverty Task Force came together in July 2012 to initially address coordination amongst agencies in Grey Bruce addressing Food Security issues. It has expanded its membership to include 22 core agencies and grassroots groups (Appendix 2) across Bruce and Grey Counties. The Poverty Task Force (PTF) facilitates community partnerships to advocate for poverty reduction and elimination. The Task Force has focused on building partnerships with key community stakeholders and networks; enhancing our common understanding of poverty and creating opportunities for community stakeholders to become involved in poverty elimination efforts. Four new Action Groups have emerged from our original group in 2013 which allow us to delve deeper into issues and engage an even larger community. They are focused on Income Security, Food Security, Transportation and Housing.

In 2008, the United Way of Bruce Grey and the Grey Bruce Labour Council organized public consultation meetings in Bruce and Grey Counties to provide feedback to the first Ontario Poverty Reduction Strategy. With the formation of the Poverty Task Force, the community had a new organization through which community poverty conversations could take place. However, given the short time between the announcement of the second consultation period and the deadline for submission - coupled with our largely rural, dispersed communities and no public transportation - the PTF felt that we could not hold a series of public consultations across both Counties. Thus we adapted an online survey that was created by the Guelph-Wellington Task Force for Poverty Elimination and asked our PTF members to consult with their respective communities during ongoing programs and service meetings. The feedback from this survey provides the foundation for our local response from those in our community with lived experience or who are living in poverty.

The PTF was grateful to participate in the Campaign 2000 Ontario meeting with the Cabinet Committee on Poverty Reduction on August 28th. The Executive Director of the United Way of Bruce Grey represented the PTF and brought our Rural Reality to the table. It is our hope that this submission will bring further contributions on the reality of poverty in Rural Ontario to inform the next OPRS.

FEEDBACK FROM COMMUNITY MEMBERS WITH LIVED EXPERIENCE OF POVERTY

The Bruce Grey Poverty Task Force asked its members to reach out to their networks of people with lived experience or living in poverty. A short survey that had been created by the Guelph-Wellington Task Force for Poverty Elimination was used. The collective responses are highlighted in this section and their full responses are in Appendix 1.

In 2006, there were 120,710 adults and 37,050 children and youth residing in Grey and Bruce Counties. The population is dispersed across a large geographic area (8,587 sq. km). The largest community is the City of Owen Sound in Grey County with a total population in 2006 of 21,753. The remainder of the population resides in smaller rural communities.

The majority of respondents to our survey were age 45-65 (46%) and living in poverty. The income levels of residents of Grey and Bruce Counties have been consistently below the average for residents of Ontario as a whole over the period 2001 – 2006. The lowest median incomes and highest proportion of persons on low income are among residents of the City of Owen Sound.

A large number of respondents identified themselves as being on social assistance – Ontario Works or Ontario Disability Support Program. While people were grateful for obtaining social assistance; we heard that people still see challenges in applying for social assistance, living on it and feeling they could not transition out of system.

“I’m on disability and live way under the poverty level. I often have to pay for drugs not covered. I live in a rural community with no car. I often have to choose between hydro or food. I use a foodbank too.”

We heard from many people who have transitioned into poverty due to illness, job loss or family breakup; eroding their savings and feeling challenged to find employment and affordable transportation in our Rural areas.

“I was diagnosed with a life-threatening illness in 2008. We lost our savings and had to move out of the city to lower expenses. Our move to a rural location resulted in far fewer work opportunities and we slid, over 4 years, from a relatively prosperous middle-class family to one living in poverty. My partner is in a field that is on the decline. I am working two part-time jobs and still trying to run my own business, which is adversely affecting my health.”

“I have worked all of my life until 2 years ago when I was struck with MS and was unable to work. My husband has heart disease. We are on ODSP. We need to use the food bank, we will never own a home or

take a vacation or have a nice car. We struggle to pay our bills. Thankfully our medical conditions are currently stable so there are no additional medical costs and ODSP has been extremely wonderful in making sure we are receiving everything we are entitled to.”

How have they benefitted?

For families with young children and children attending college, they see the benefits of Child Benefit Tax, full-day kindergarten, Student Nutrition and Healthy Smiles programs.

People are grateful for the opportunity to obtain OSAP loans and other assistance to attain post-secondary education. However, some families remain challenged with children over 18 who remain dependent and are afraid of going into debt with OSAP loans. The education levels in Grey and Bruce are below the average for Ontario residents as a whole, based on the proportion of residents with no high school certificate, diploma or degree.

“Those [programs] that do impact young children I feel are the most effective as they increase the chances of a good beginning.”

“Full day kindergarten helped establish a solid schedule for my child and therefore my work was able to be more regular. Also saved us a great deal in childcare costs. My kids are able to get the dental procedures done that they need where as we would not be able to afford it.”

“Subsidized daycare helped me get my high school diploma and get through college. It has also helped me when I was minimally employed. Full day kindergarten is my daycare right now while I work/volunteer. The breakfast programs in school mean my kids have a good breakfast even when we're almost out of food.”

“Older daughter is attending college and the tuition helps but OSAP gives her little extra to survive on her own.”

“OSAP has just about ruined my husband's life. I can't believe he pays a third of what he makes just to cover the interest for his education ...”

In Bruce and Grey Counties, we are starting to see more seniors in poverty – many have low, fixed incomes that are no longer sufficient to cover the rising cost of maintaining their homes. For middle-aged people, seniors or those almost at retirement age when asked if any of the programs supported under the OPRS benefitted them they indicated

that most were family directed benefits. Many individuals feel “sadly we are fully entrenched in poverty”.

“None of these [government benefits] really apply to seniors or those almost at retirement age. We can't afford to retire because of being below the poverty line for a long time.”

Many respondents felt that completing a review of Social Assistance programs was good but they were not aware of the new changes and still recommended further changes to lift families out of poverty. Many households do not have enough income for all their needs even while on social assistance and are having to make difficult choices. In 2012, Community Connection/Ontario 211 received a total of 2,401 calls related to housing needs from Grey County residents. Of these, 79% were related to utility arrears. In Bruce County, they received a total of 1,060 calls and 86% were related to utility arrears.

Many respondents spoke of their experience as single parents and the challenges of finding safe and affordable housing. In Grey and Bruce County, people remain on waitlists for social housing. Many people move away from the town centres to find affordable housing but then lack access to transportation, laundry facilities and grocery stores.

“I found myself raising 5 kids on a limited income on my own. I'm in subsidized housing now, a lot of people with a lot of problems in a small area. Not exactly the environment I envisioned for my children. I've looked in the paper for over a year and have not seen a single suitable unit for my family size anywhere near my price range on assistance once you factor in utilities... still have the student loans and now have a consolidation loan for the credit cards so money is tight. I've become an extreme couponer. People think I'm nuts but it's the only way I can afford to feed my kids. I work 2 part time jobs and one part time casual job. I don't get enough hours to get off assistance but with my physical health issues, it's all I can manage but I don't qualify for ODSP because I'm still able to work 'sometimes'. I've had to visit food banks particularly around times when kids need new clothing or extra items for school.”

What should be done?

People were asked “If the province was to make one change that would lift you and your family out of poverty, what would it be?”. For many people, it was difficult to select one change but listed many. Pages 24-29 provides the full list of respondents’ recommendations for change. They are summarized as the following recommendations:

- Provide affordable Transportation in rural communities
- Reduce the Cost of Living and cost of utilities, food and housing
- Increase full-time Employment Opportunities and increase the Minimum Wage
- Protect Child Support Payments and enforce payments
- Provide more Safe and Affordable Housing
- Continue to provide more Tuition Support and reduce OSAP debt after Schooling
- Further Social Assistance Reform by increasing Basic Allowance and allowing for more funds to be kept
- Increase Nutritional value of food at Food Banks and reduce Cost of Food locally
- Increase Physiotherapy Services
- Recognize the impact on Mental Health as a result of living in poverty
- Improve Awareness of government programs

Appendix 2: Feedback from Members of Bruce Grey Poverty Task Force

On August 16th, 2013 the Poverty Task Force members identified their key issues from an agency and community groups' perspective. These were grouped under the following headings:

- transportation and opportunities for coordination
- multi-year funding
- income disparity
- minimum wage
- roadblocks to employment
- program/service equity
- rental housing standards
- mental health/addictions and housing
- wrap around client services

Transportation and opportunity for coordination

There is a lack of transportation to access services and employment across Grey and Bruce Counties.

The MOVIN'GB Community Transportation pilot project managed by Home and Community Support Services had initial funding from the SWLHIN to look at coordination of transportation for Grey-Bruce. Funding was cut 18 months into the pilot by the government as part of an overall budget cut. The pilot looked at best practices, IT feasibility for centralized dispatch and started building partnerships. But it did not finish the pilot phase and move into implementation phase.

Funding remains a key constraint and challenges and with limited public or affordable transportation centralized services are not effective in reaching rural clients and clients are challenged to reach programs.

Funding

Funding needs to be multi-year funding. It was noted that the requirement for matching funds is challenging in the current economy.

Employment and Household Well-being

Income disparity

The middle class is eroding and their ability to support themselves is reduced which has resulted in students having to support themselves. There is a culture shift in response to the economic recession – 46% of families have adult-children living back with them. As the middle class devolves we are seeing more older adults/seniors moving into poverty situations because they are supporting 25-35 years old adult-children. This generation cannot get jobs and housing to support their new families.

Minimum wage

A “living wage” is needed for people to have a chance of staying out of poverty in today’s economy. The current minimum wages are “poverty wages”.

A recent report *It’s More than Poverty*, prepared by the Poverty and Employment Precarity in Southern Ontario (PEPSO) (Feb 2013) research group highlighted how employment precarity aggravates many of the social problems facing families in the GTA-Hamilton area. The same can be said for Grey and Bruce Counties where there is an increase in families surviving on part-time, seasonal and casual employment. They do not have the security or benefits enjoyed in more traditional employment relationships. The zero hour contracts are being outlawed in Britain but we are still seeing the challenges with casual labour. People are being hired but remain on-call to obtain hours i.e. Personal Support Workers. These precarious employment relationships are becoming the ‘new normal’ for our workforce.

Roadblocks to employment

Examples of roadblocks to employment include some application process, such as police services, which is lengthy and expensive (\$750-800); after a high academic cost \$7,500. It is felt that we are losing great potential officers because they can’t afford to go through the system. For other job applications the cost of background check, first aid, certification and affordable housing impact on people accessing jobs.

Grade 12 requirement for online applications and minimum requirement for employers exist. 1 in 5 youth don’t have Grade 12 in Grey/Bruce County. Higher than provincial average. Grade 12 is not an indicator that people have sophisticated skills and talent. If you go online, and don’t tick off the Grade 12 then your application will not be accepted. Having it does not mean you have the skills to do a specific job. The Adult Learning Centre has many students who have significant experience and skills but don’t have their Grade 12. Having to learn algebra, etc. as a mature student is difficult and may not be directly related to the job. Many OW people are intelligent but don’t have Grade 12 either i.e. someone may have mechanical skills but not strong reading skills. Curriculum can be terrifying for mature students. Students with learning disabilities will never be able to satisfy the GED requirements regardless of how much they study.

Hands-on trade skill development has been positive for securing youth employment, particularly those who dropped out of school.

There is a rule to keep kids in school until 18 but there is no enforcement.

Employers support

Cascade Industries (USA) is an example of an employer who provides resources for under serviced employees. The employer provides transportation, child care, etc. to meet the needs of the employee and keep them on the job. They are focused on

supporting the whole community. We are not seeing inroads made by employers for employees in our area.

Many employers want people already trained for the jobs, and are stressed by the complex needs of their employees, especially for service level and minimum wage jobs. Potential employees would prefer on the job training so they are not sinking what few dollars they can access into training for a job that may not actually exist or be hireable.

Program/Service equity across Counties

In rural areas we don't have the same population density as urban areas, however, program equity should be in place across both counties. A balance between the centralization and decentralization of services need to be struck so that families don't miss out on services i.e. Healthy Babies and/or are further burden by transportation costs to access services.

Rental Housing Standards

There exist a large percentage of private rental properties that need upgrade and repairs by landlords. In Bruce County was a grant available to upgrade facades but not the apartments above them. These apartments are usually available at a cheap rent but heating and hydro costs are very high for tenants.

Building inspectors and fire chiefs have voiced concern to City Council and are concerned about people living in poverty in unsafe homes. There are no additional funds from social services to move clients to a better location. There is no mechanism to enforce landlords to maintain standards. Smoke detectors were purchased by Grey County Social Services in response to fire chiefs' concerns. However, social services are seeing other unsafe homes with bad wiring, etc. in rural areas. For many tenants, they don't complain because they don't want to risk their housing. And there is the risk if a landlord does renovate, then they can double the rent to re-coup costs.

Landlords have a different perspective and don't like to be demonized. For example, smoke detectors have been put in and tenants have disconnected the detectors so frequently that landlords have received large fines from city hall. In other cases, tenants' actions have resulted in the water being shut off at a building. We are now seeing an increasing number of tenants being labeled as "unhouseable". We are seeing a growing number of mental health and addiction issues that affects access to housing.

Many landlords seem to discriminate against people whose income is social assistance; people with children; and people with pets. Commonly people are evicted unlawfully; however, tenants choose not to fight it as they either don't have the strength, the support, or the know-how to do so; many people declare that they will just find another way to evict them or make their tenancy difficult. On the other side of the coin; there are many poor tenants as well. Those who cannot afford the rent or choose not to pay; those who simply don't know how to be a responsible tenant (lack of financial literacy, life skills); and those who lack the support they need to stay housed (mental

health/addiction). Hoarding; ‘intentional’ damage to property; and rent arrears are issues heard from landlords in the area.

Wrap Around Services

People need more support with mental health/addiction issues and we are seeing more seniors in need with physical issues. We have a segment of the population who are very transient; many of whom move from place-to-place and don't feel any responsibility for places they live in. When a window of opportunity exists to provide support often agencies are not in a position to respond. For example, Victorious Living opened up an emergency shelter but people have not transitioned out as planned. Victorious Living experience a lack of cooperation with different agencies to provide support to their residents and so people have not been able to move forward.

The YMCA Housing Program has housed people who are blacklisted by the system and so these people remain in crisis. The YMCA has had situations where, when calling for supports from other agencies, the only option they were given was to call the police. Attempts have been (and continue to be) made to bring agencies together to support people who are chronically homeless and who have multiple barriers to housing. The Victorious Living Centre, Safe and Sound and the YMCA now work together to develop more of a system of supports than previously existed in Owen Sound.

Loss of communities

Our rural communities have a tradition of “taking care of our own” but our resources and capacity to do so are reduced by current economic conditions. At the same time, we are seeing our society become more individualized, more transient and a sense of community is harder to form around an individual.

Amongst support agencies we still see silos existing between agency support workers. But examples do exist in our community that we can learn from. The Bruce Grey Child and Family Services form a circle-of-care around a child when planning future care. We don't see the circles approach to adults being implemented.

It is worrisome when we blame individual adults for being the way they are when going through the system. Too often we look to those in crisis as having a “failure of self” rather than a “failure of systems”. We need to follow children and adults through the system to ensure they are accessing all they are entitled to, as well as catching those who fall through the cracks.

Appendix 1: Feedback from Community Members with Lived Experience of Poverty

The Bruce Grey Poverty Task Force asked its members to reach out to their networks of people with lived experience or living in poverty. Several simple and short questions that had been created by the Guelph-Wellington Task Force for Poverty Elimination were used to capture feedback.

The majority of respondents were age 45-65. A large number of respondents identified themselves as being on social assistance – Ontario Works or Ontario Disability Support Program.

Number of Respondents: 56

Age:

45-65	46%
35-45	29%
25-34	11%
18-24	9%
Over 65	5%

1. Tell us a bit about yourself and your experiences with living in poverty.

Disability with work related injury for past 3 years, single income and 17 year old daughter. Attending Cedarside Food Bank in Flesherton, Ontario.

Cynthia

Always living paycheck to paycheck and just below the poverty line so that we have to decide which bills get paid and which have to wait until next time.

Carol

Was single parent who worked, helped both children with university. Children raised and I worked still but low wages with moving for work sometimes. Lack of respect from some in the gov't positions who don't have experience trying to make ends meet. I don't smoke, play lottery or gamble, don't drink. Worked all my life from twelve and then got sick with serious illness three years ago. Now on ODSP, hard to survive; grateful for the help though. I run a car sometimes when I can afford the rent and the gas and insurance. When I can't afford to run the car it is hard to have any dignity at 56 carrying groceries in the bad weather. You have to go a few times as hard to carry the heavy stuff. I can't afford to travel to see my family. Some people stopped being friends or acquaintances because I can't eat out, go to events or afford coffee out on a regular basis. If I had not worked so hard all my life it would be different but divorce was bad and I was left with nothing from a malpractice in the lawyer with the divorce. Then gladly I

helped my kids with school. I am glad the kids have good professions. For myself I trust God will help me as I go into my old age, on disability and not able to afford alot but I am grateful for what He has given me. My children, my life and salvation and the children's, and help from ODSP to have a roof over my head. People don't like to look at the poor or be around as the fear of them being like that scares them, in my opinion. Thanks for asking.

Lee

I have found the cost of transportation very high in rural Ontario which covers Owen Sound, and Markdale in this area and no affordable public transportation. I have found hydro, water, heat and property taxes very expensive and ODSP, Ontario Disability Support Program payments for those with disability are forced into a poverty stricken lifestyle which for some of us who have worked for 40 years or so is very difficult. This is just unfair and no justice prevails for these people.

I have worked in early education programs with families living in poverty.

I am a widow, my late husband was ill for many years; this left him unable to work. I was in a serious car accident that also left me unable to work. It is horrid not having enough money to pay the bills, the groceries, buy the kids anything. It causes a great deal of stress and tearful moments, how can we make life easier. It is a constant struggle to make things better and it never happens. I have a daughter that is gifted, she needs extra programming to increase her abilities. There are no extra dollars for this.... what good is a gift if it cannot expand? We have a roof over our head but it is always a stressor to keep it, the stress causes worry which is hard on the health.

I work with clients daily who live in poverty.

Low to middle income growing up.

Kenneth

I was a single parent, had worked minimum wage jobs and have also been on assistance. Was able to get funding to go back to school and am now a PSW but still struggling at times.

Several years ago, I needed to be on ODSP. Of course, they reject 95% of applicants regardless of how much their doctors say they need it, so I was living in desperate situations for more than a year while I waited for the appeal to go through. If I'd had enough money to look after myself from the start, I would have been healthy enough to work years ago. ODSP destroyed my life, and it's been nothing but downhill from there. ODSP has a lot of fancy brochures that explain things that, in real life, are bullshit. It's impossible to get an education on ODSP. What a waste of a life. They think it's totally okay that I live on half of poverty level. Professionals keep telling me I should just spend a little money on this or that service that could help me, but I don't have enough money

for food. On top of that, they require us to fill out horrendously badly-designed forms and run around doing things that healthy people find onerous. I have ONE week at the beginning of each month to complete and submit my forms, and then I get cut off. Every single month. This is extremely stressful to me, and I'm sure there are administrative costs for cutting me off. If I knew in advance that I would have enough money to live on every month for, say, the next year, and that I wouldn't have to eat foods that actually damage me very painfully inside, my health would be better just from losing the constant life-or-death stress of trying to scrounge food, or not get the electricity cut off. They think they're being generous for now letting us keep the first two hundred dollars we make. Only a psychopath could think this is even approaching compassionate behaviour. I'm really sick, and working makes me sicker, but on ODSP I can't afford to live. So my only alternative is to die, which I sincerely hope I do very soon. Apparently, if you're poor, it's impossible to get adequate healthcare in Ontario. I've actually been denied INSULIN because I was on ODSP and the doctor thought I just needed encouragement to get off of it. I can't get anything diagnosed officially because the whole system is now designed to make sure that poor people don't get tested properly for anything, and that nobody who hasn't been officially tested is allowed to be helped. ODSP is a death sentence. I could go on for pages, but I don't have to tell you - lots of people have reported this already. If anybody's still asking us what we think, it's because they're trying to give the impression that they're doing something, while they continue to tax poor people so that rich people can pay no taxes. That's not just inhumane; it's idiotic. I grew up proud to be Canadian, and now I want to give back my citizenship. This is not Canada anymore.

My ex used all our money and credit to open a store. We struggled with it for 5 years then gave up. He thanked me by leaving, forcing me into bankruptcy, then quitting his job so he has nothing for me to go after. I live with my 2 sons, 22 and 24. The youngest is married with a child; both are on disability and their child also has a disability. My older son just finished University in Jan. 2013 and has student loans and credit line of \$40,000 to repay. He does at least have a job.

Pam

Mike Harris said he'd fix the budget by making cuts to welfare and I did not vote for him. As a single mother trying to finish high school, I was very concerned but I had no idea exactly how much those cuts would impact my life. Funding for subsidized daycare was cut and this meant no more high school for me and after a night I have no memory of, I found myself pregnant with a second child while still trying to finish high school. (years later, I was informed the father had been hiding my birth control and then slipped something into my drink although he also made it clear that I could never prove this). Finishing high school took me a year longer than it would have with subsidized funding. Because of medical issues, I had to pay for formula instead of breastfeeding. I went to college but found myself struggling to keep my kids in daycare after my husband cleared out my bank accounts which police informed me were 'joint marital property' and nothing I could do about it. Once my student loan period ran out, I found myself owing a ton on

the credit cards I'd been forced to live on in the interim (not to mention student loans). between rent and minimum payment. Lucky me, this is the time I discover I'm pregnant yet again. At the end of the pregnancy I found myself living in a one bedroom apartment with 3 small children. I slept on a foam mattress on the floor beside the bassinet but we had to move before I would have enough room to set up a crib! The challenge was finding a place big enough that we could afford on assistance! I shudder to think how much harder things might have been had my baby not been in cloth diapers (the ones made from squares of fabric not the designer kind) and breastfeeding. Managed to get off assistance but ended up living in an old farm home with nob and tube wiring and a woodstove with a chimney pipe that kept falling into it and filling the house with smoke! Only after the first winter did we discover that the landlord had installed the wrong seal on the woodstove so our firewood went up like paper. I found part time work in a wood shop and burnt the scraps from the garbage pile at the end of the day in order to keep warm. The landlords property was entirely free of twigs and a neighbour cleared some trees for a new driveway. They kept the nice wood but let us burn the rest. We ran out of wood anyway. We discovered that the oil tank leaked after going through a tank of oil in a day. We found ourselves using the electric heaters that the landlord had told us not to use because they were expensive. What choice did I have? No other heat, no money and young children. We were on equal billing so it wasn't to terrible but then we didn't realize how painful this would be when we eventually moved somewhere closer to civilization. My first piece of mail at the new unit was a huge electric bill! My ex-husband bailed completely about 10 years ago. I got involved with a fellow and thought I had the perfect relationship, while pregnant with my 5th child, he bailed too. I found myself raising 5 kids on a limited income on my own. I'm in subsidized housing now, a lot of people with a lot of problems in a small area. Not exactly the environment I envisioned for my children. I've looked in the paper for over a year and have not seen a single suitable unit for my family size anywhere near my price range on assistance once you factor in utilities... still have the student loans and now have a consolidation loan for the credit cards so money is tight. I've become an extreme couponer. People think I'm nuts but it's the only way I can afford to feed my kids. I work 2 part time jobs and one part time casual job. I don't get enough hours to get off assistance but with my physical health issues, it's all I can manage but I don't qualify for ODSP because I'm still able to work 'sometimes'. I've had to visit food banks particularly around times when kids need new clothing or extra items for school.

Angela (Age 35-45)

I have worked all of my life until 2 years ago when I was struck with MS and was unable to work. My husband has heart disease. We are on ODSP. We need to use the food bank, we will never own a home or take a vacation or have a nice car. We struggle to pay our bills. Thankfully our medical conditions are currently stable so there are no additional medical costs and ODSP has been extremely wonderful in making sure we are receiving everything we are entitled to.

Amanda (Age 35-45)

I have raised a child by myself, getting no support money. I have worked minimum wage jobs. It was tough to buy clothes, Christmas presents and sometimes food. My child was not able to participate in some sports or other activities that other children participate in. He is now a young adult, and this has given him a negative outlook on life.

I am currently not able to work because of health. I do not qualify for ODSP but I am on work deferral through Ontario Works. I have my adult daughter living with me while attending college. Right now we get 1,000 dollars to live off a month and that has to cover all our expenses. Once my daughter moves out I will have to move again to a one bedroom apartment. I am incredibly lucky to live in a geared to income townhouse but I still have to pay for electric, gas and hot water tank. We have had to use the food bank on a more regular basis because it is hard to pay the bills and still be able to buy groceries. Neither of us drink or smoke, we take the city bus, no partying and still it is very difficult.

Claire

I'm on disability and live way under the poverty level. I often have to pay for drugs not covered. I live in a rural community with no car. I often have to choose between hydro or food. I use a foodbank, etc.

Susan

Always robbing Peter to pay Paul, working hard but not getting ahead, prices go up fuel goes up but wages do not.

I really have not experienced poverty on a personal level, but at one time I taught program at college level where government sponsored programs applicants were only eligible if they were on assistance. I witnessed choices my students had to make. Real survivors at a time when Mike Harris dropped the amount one could collect. A diabetic that had to choose between healthy food or needles, as they would not supply needles for insulin.

I do home visiting in the south east of Grey Bruce County.

Cathy

I am on disability (ODSP) but work as well. Only use ODSP benefits if I have to. I am legally blind and do not drive.

Catherine Dianne

I was diagnosed with a life-threatening illness in 2008. We lost our savings and had to move out of the city to lower expenses. Our move to a rural location resulted in far fewer work opportunities and we slid, over 4 years, from a relatively prosperous middle-class family to one living in poverty. My partner is in a field that is on the decline. I am working two part-time jobs and still trying to run my own business, which is adversely affecting my health.

The continual struggle to survive financially while disabled is disheartening and difficult to cope with. Because of my location, I require a vehicle which eats up a good portion of my ODSP budget. The cost of clothing, healthy food and general basic provisions for myself and my daughter are not easily met with the budget that is given to me. There is no way for me to work or supplement my income and I cannot have an ongoing, normal relationship with someone because I can't have them live with me without being completely cut off of the program. He is not responsible for my child nor the financial burden of my disability. I cannot marry for the same reason. I struggle to provide for my child and myself on a month to month basis. Any unforeseen expenses destroy my budget. For example, she contracted head lice last month. Over \$100.00 for treatments later and we didn't have enough money for food. There is no way for me to be able to afford putting some money into savings to assist with these unexpected expenses because it is simply not in the budget.

Isolated (can't afford to live in town, on outskirts, no vehicle), eat mostly processed foods, not as healthy (physically and mentally).

Drug use led to poverty. Poverty is a state of mind. Felt real poverty using drugs and alcohol.

Chad

Homeless due to arrest.

Jeff

Flooded in Calgary, lost everything. Lots of people lose will to live, I try not to go down that path too much.

Shawn

Hate owing people money but if I want to go to college I will have to do that. Emotionally and financially stressful and I have a son. Want to make a future and don't know how to get there. Not accepted for subsidized bus pass and my son needs day care. I can push a stroller in the winter. Having to depend on others is stressful. Depression!! From stress.

Jessica

Stressful. Hard to find a job and get out of poverty. Apartments too expensive – no way I can afford any of them on minimum wage and that is all you can get. Hard to get a car and the things you need.

Amanda

Don't have enough money for food, clothes. Food Bank. Can't find work.

Vern

When you don't have money, you don't have choice. No extra money for pizza days, milk cards, ordering books at school. Everything is getting more expensive; wages are not keeping up to par.

Christopher

Struggle to provide for self and family. Hard to pay cost of living expenses. Hard for children – second hand clothes, sandwiches not lunchables at school, pizza days – can't provide safe place to live. Embarrassment of where they live, their toys, clothe, lack of x-boxes, ipads, etc.

Amanda

Post secondary education is a must, but was not accessible to me in my youth. Without it, I cannot seem to get ahead, and I have really tried. I have often felt that I fall through the cracks, and nobody cares because I have no dependents; but I was always taught that if you can't support yourself, you don't have kids! I did get the opportunity to take a pre-apprenticeship program, which is wonderful, based on the need for skilled trades. Now I find out that employers want journeymen, not apprentices. I can't win!

Gulien

Impossible to raise family and to move forward. Fall deeper and deeper in the hole. Bills every day expensive.

Steve

Well, just trying to keep food in home, with the wages we have, and personal stuff. Being a single Mom it is very hard. Nowadays you need a 2 person income.

Keep yourself fed, above all. Find a reason why rather than why not because you don't know. There's always someone who cares they might not be here now but this is only temporary.

Dave

Can't buy clothing. Can't buy food that will last the month. Don't have much money left after paying rent.

Almonzo

For young people, it's extremely hard to get things for living, for example, house, vehicle, food, and not to be broke after.

Kevin

It's frustrating.

George

Very hard. Stressful. Depressing. Felt small.

Linda

I'm hardworking and enthusiastic. Living in poverty has pushed my emotional levels to near depression and has caused me to have anxiety and depression issues. Every day is a struggle. I cannot enjoy life as others do. For example, family vacations, family outings, a reliable vehicle.

James

I have been homeless on and off for 7 years. Living wherever my thumb and feet take me.

Steve

Husband diagnosed 7 years ago with bipolar disease and unable to work. I work only part-time homecare personal support - modified work due to a stroke and hypertension.

Susan

Disability for 10 years, and single income with one daughter.

May

Worked at Knight's Inn five days a week but upon return from maternity leave [I am] only given 3 days a week and shorter hours. Have twins and a 4 year old.

Samantha

Struggled since 2001 when husband's company shut down and moved to the USA.

Dianne

Struggles with loss of income from her husband passing away and supporting 4 children. She works part-time as a personal support worker.

Cindy

Was on social assistance for the previous year and now on disability for the past year.

Heather

Lost job 2 years ago due to disability from a car accident.

Dan

Receives CPP, Old Age Security, and Guaranteed Income Supplement. Has struggled since husband passed away and moved up here for more reasonable pricing of houses.

Lorraine

Receives disability.

Al

In poverty from a payday loan cleaning out bank account. Cheryl

2. According to the Ontario government, in the first three years, the Poverty Reduction Strategy managed to lift 47,000 children and their families out of poverty. Some key achievements under Breaking the Cycle include:

- Investing approximately \$1 billion to provide the Ontario Child Benefit to over 950,000 children in 510,000 families.
- Supporting child care modernization by investing more than \$1 billion in 2013-14 in the child care sector.
- Launching Open Minds, Healthy Minds: Ontario's Comprehensive Mental Health and Addictions Strategy with an annual investment of \$93 million to help as many as 50,000 kids and their families.
- Supporting an additional 13,000 young people with an investment of \$20 million through the Youth Action Plan.
- Providing nearly 33,000 children and young people, who may have otherwise gone untreated, are receiving free dental care through Healthy Smiles Ontario.
- Investing \$17.9 million annually to provide over 690,000 students with healthy food through the Student Nutrition Program.
- Completing a review of Social Assistance programs.
- Continuing to implement full-day kindergarten by investing \$963 million in the 2013-14 school year to support 184,000 students.
- Making postsecondary education more accessible by taking 30% off tuition for students of low and middle-income families and through major investments in student financial aid. In the 2012-13, the Ontario Student Assistance Program issued about \$1.5 billion in grants and loans to students.

Which of the above, if any, helped lift you and your family out of poverty? Explain.

For families, there are positive family supports they have benefited from, however, other families remain challenged with university/college aged child supports and OSAP loan debts. The fear of taking on more debt by returning to school causes stress for some parents.

"Subsidized daycare helped me get my high school diploma and get through college, it has also helped me when I was minimally employed. Full day kindergarten is my daycare right now while I work/volunteer. The breakfast

programs in school mean my kids have a good breakfast even when we're almost out of food." Angela

"Those [programs] that do impact young children I feel are the most effective as they increase the chances of a good beginning."

"Most of these things [Government incentives under OPRS] were and are a huge benefit to the families I do home visiting with. Most of my families are single moms, low income families or people on ODSP." Cathy

"We have moved into, not out of, poverty. How can free dental services lift any family out of poverty?"

"Older daughter is attending college and the tuition helps but OSAP gives her little extra to survive on her own."

"[Reduced tuition fee] This will help my daughter who is currently in her last year of college to have less student loans to pay back. I didn't have the money to help her with school. Claire

"All my children are over 18 but live with me. My kids need help with university, they made the grades." Susan

"OSAP has just about ruined my husband's life. I can't believe he pays a third of what he makes just to cover the interest for his education ..."

"Ontario Child Benefits, subsidy for daycare, student nutrition program full-day kindergarten will help, interested in postsecondary education supports. If I didn't have child tax benefits I would be in trouble. It really helps! Jessica

"Student nutrition program, and post secondary school tuition benefits. Looking at going into pre-health science then into nursing. The 30% off tuition will help. Make getting into college easier." Amanda

"Investing in Healthy Smiles Ontario, Student Nutrition Program, free immunization. Breakfast Clubs at the schools so the kids can count on a healthy meal to start each school day. Breakfast Club is also a great time for all to socialize, not just the kids in poverty." Christopher

"Ontario Child Benefits, Healthy Smiles Ontario, full-day kindergarten. Full day kindergarten helped establish a solid schedule for my child and therefore my work was able to be more regular. Also saved us a great deal in childcare costs. My kids are able to get the dental procedures done that they need where as we would not be able to afford it." Amanda

"All of the above." Steve

"Ontario Child Benefits and 30% off tuition." George.

"My children benefit by receiving dental care through Healthy Smiles Ontario. Full day kindergarten frees up more time to work." James

"Benefited from the Ontario Child Benefit, child care modernization, Open Mind/Healthy Minds, Healthy Smiles, and review of Social Assistance programs." May

"Benefited from the Ontario Child Benefit, Child Care modernization, Open Minds/Healthy Minds, Student Nutrition Program, review of Social Assistance programs, and full-day kindergarten." Samantha

"Benefited from Ontario Child Benefit, Open Minds/Healthy Minds, Student Nutrition Program, and OSAP." Dianne

"Benefited from Ontario Child Benefit, Open Minds/Healthy Minds, Healthy Smiles Ontario, review of Social Assistance programs, and full-day kindergarten." Heather

Benefited from the Ontario Child Benefit, Healthy Smiles Ontario, and Student Nutrition Program. Cindy

She has benefited from Ontario Child Benefit, Healthy Smiles Ontario, Student Nutrition Program, and review of Social Assistance programs. Cheryl

The majority of the people answered that they could translate the major program funding initiatives listed above to assist them into direct benefits as a parent with children. For middle-aged people, seniors or those almost at retirement age the family directed benefits do not help. Many individuals feel *"sadly we are fully entrenched in poverty"*.

"None of these [government benefits] really apply to seniors or those almost at retirement age. We can't afford to retire because of being below the poverty line for a long time." Carol

"None of these things affected. More affordable rents, higher shelter allowance would be most beneficial." Jeff (25-34)

"None." Shawn

"None apply. Need more money for shelter and basic needs." Vern (45-65)

“None.” Kevin (18-24)

“Not much help. Keeping your home. Need help.” Linda (45-65)

“Not benefited from any of the programs listed (since many are for youth and younger families).” Lorraine (65 and over)

“Has not benefited from any of the programs listed.” Al (yet self-identifies as on ODSP – social assistance)

Many respondents felt that completing a review of Social Assistance programs was good but were not aware of the new changes and still recommended further changes to lift families out of poverty.

“Reviewed Social Assistance myself.” Chad

“Completing a review of social assistance program. Maybe. Unsure of what changes took place. 30% off tuition is good. None of the [family benefits] applies directly to me, a single person with no dependents.” Gulien

“Completing a review of social assistance program. There are a lot of government funded resources that I have used.” Steve

“Have benefited from “completing a review of Social Assistance programs”.
Susan

“Benefitted from the Social Assistance Program review and Mental Health program.” Dan

- 3. If the province was to make once change that would lift you and your family out of poverty, what would it be?** Try to be as specific as possible.

These were grouped together into summary categories in no priority ranking.

Geography

1. Take into consideration rural town and geography.

Transportation

1. Support for transportation (fuel and vehicle repairs).
2. Help give rural people money for cars.
3. Public transportation in rural communities. Better access to education and services.
4. transportation support (no public transportation in area)
5. Support for transportation/bus/rail lines

Cost of Living

1. Support for hydro costs.
2. Put a cap on hydro costs.
3. Lower all taxes and the cost of living for people in Ontario.
4. Provide everyone with equal daycare costs not just the lower income.
5. Higher Income Tax Refund
6. Lower the cost of living.
7. Support needed for heating/replacement for furnace/hot water heater.
8. Support for fuel and hydro costs
9. Laundromat support and accessibility

Employment

1. A job that paid well enough so there was something left over at the end of the month. Don't want to be on social assistance. Have skills but can't find an adequate job.
2. Increase in rural/small urban areas work experience.
3. Travel to and from work in these areas better with dollar assistance or even a bus pass allowance.
4. Create living wage jobs in small cities.
5. There are too many part time jobs and not enough full time jobs. It is very difficult to get enough hours and juggle 2 or 3 jobs when you have children.
6. Force large companies to hire full time, instead of part-time, at more than minimum wage.
7. Many jobs are not 9 -5 anymore and accessible childcare that is not conventional hours would be great too.
8. If expecting persons on [social] assistance to job search, this includes basic phone and transportation during times when bus services do not run in their area.
9. Assist the working poor - especially those that are over 50 and struggling alone with affordable accommodations, skill upgrading funding or hoping to go back to school.
10. Raise the amount people get on minimum wage. In Calgary it is now \$15/hr and cost of living is cheaper.
11. Increase minimum wage.

12. \$15/hr minimum wage represents a more realistic living wage – employers would hate it.
13. Create more jobs in communities.
14. Higher minimum wage.
15. Provide more funding to companies to take co-op students.

Child Support

1. Stop exes from leaving their families in a financial mess. He has a locked in RSP that could have been given to me to help with children and grandchildren.
2. Follow Manitoba's standards for child support enforcement actions particularly in cases where non-payment creates a situation of poverty.
3. The Child Tax Credit is increased with Ontario supplement and Province but taken off ODSP, so never really an increase.

Housing

2. Provide more affordable and safe housing.
3. One of the biggest problems of poverty is the sense that you are totally dependant on the government to survive. If the Ontario government were to look at creating a program whereby qualified families could make use of a piece of land and a "re-cycled" house (perhaps based on the Vancouver Olympics shipping container apartments). Families would be required to do or arrange for some of the finishing construction similar to the Habitat for Humanity program "sweat equity". Once we are not needing the property it could be passed on to another needy family. The idea of a place of your own where you are not paying huge rent costs- our rent currently eats up 53% of our ODSP payment- is huge. A sense of ownership, responsibility, could allow us to feel worthwhile again. Thank you for asking.
4. More affordable housing. Nowhere 'decent' to live on OW/ODSP. Cannot afford to feed myself for the month.
5. Keep rent reasonable and standardized within the region.
6. Help in making some payments on mortgage or the tax even or paying for hydro or internet, etc.
7. More support for adult programs, such as housing repair support program. [Insert from support worker: We did give Dan information about Grey County Housing program/Investment in Affordable Housing Program. Hopefully this will help him out. Possibly this program needs to be marketed better in communities.]

Education

1. Stop charging interest on OSAP repayments for students who are in significant debt. By removing the interest the payments would be smaller and more recent graduates would not be forced to move back in at home therefore lowering the economic strain on both the graduated student and their parents.

2. To allow access to re-education and assistance program to self-employed people. My partner was successfully self-employed for over 25 years; I was self-employed for over 15 years. With the change in our circumstances, we must look at new ways to earn a living, and we have scabbled for ways to make ends meet while we do so.
3. Helping us to go to college – get an education. Owing money is stressful and scary. I get enough to get by, but to make that step to owe money it is very scary.
4. 30% off tuition is good but getting the rest of the money is hard – even OSAP. I have debt – bad credit – will I even be able to [attend school]?
5. Make it easier/more affordable to continue education (post secondary).
6. Free post-secondary education and living allowance might be unrealistic, but would help a lot of people.

Social Assistance

1. Try to look at people on assistance as individuals and not a set of numbers.
2. When the Federal Government offers new money for anti-poverty/children, the Provincial government needs to stop reducing their contribution dollar for dollar. Too many specific incidences to elaborate but particularly in regard to Social Assistance.
3. Increase payments and not take them off someplace else would be a big help.
4. Social Assistance needs reviewed, there barley enough to cover costs.
5. How about doing some of the things they recommended? ODSP requires me to live on half of poverty level. This has cost me my career, my health, and my life. It's also far more expensive to the government in the long run to pay for preventable health problems, just because I can't afford proper food and healthcare (NO, ODSP DOES NOT cover everything that I need to be healthy).
6. When you are on ODSP and make money it would be good if you could keep all you made, not just half as it could go to your future. By having a better future for the adult this way the children would benefit as their parents wouldn't have to ask help from them. Also making people have some integrity and dignity for working if they could keep all the money they made. I worked and helped two children through school, by doing without etc. If I was able to keep the money I made on ODSP it does benefit them too. And it gives some families dignity when the parent is not destitute. (Lee)
7. Allow a single person to marry or co-habitat and not lose benefits of ODSP.
8. They could make sure that the people in charge of deciding how to run the country are not a bunch of rich sociopaths. Did you know that, the more money people have, the less likely they are to share it, and the more likely they are to steal? How else could we have a country where many people can work two full-time jobs, and never waste a single penny, and still not be able to afford basic necessities; and when they beg for help, they are told from every level of authority that they are lazy and greedy? In all of history, austerity only ever kills people and destroys economies. This is not rhetoric or theory; I am talking about

actual history, which I have studied extensively. People actually die sooner because of austerity (as I am going to do soonish). In all of history, when rich people take all the money and resources so that poor people actually die measurably sooner, it ALWAYS destroys the country (frequently, many of the people responsible get their heads chopped off). As they say, "none of us are free if any one's in chains." I can't remember who said that the strength of a country can be measured by how it treats its poorest and most vulnerable citizens, but history has proven that it's true. People who don't understand this do not deserve to lead a donkey, let alone a country. How does it make any sense to tax the poor and let the rich not pay taxes? A country like that is never going to get anywhere. I still can't get over these morons just sending all the mental patients to live on the streets, because they didn't feel like paying anymore to look after them in institutions. The thing is, we do pay for these things one way or another in the long run. The humane way is MUCH CHEAPER. If we kicked all the rich morons out of the country instead of putting them in charge of us, the whole country would be better off.

9. Increase cost of living amounts to reflect actual basic living expenses.
10. To change the way Ontario Works/ODSP considered being disabled. I am currently on deferral from work on Ontario works because of my health but not considered disabled through ODSP.
11. Stopping the take backs would be a start. i have CPP and ODSP let me keep my widow allowance,
12. Give way more for housing. You can't get anything for less than \$600.
13. Allow those who have a disability to work and also be above the poverty level.
14. Give an incentive for being on ODSP and working. Not take the salary away we have earned. Raise the ODSP benefits if you are working.
15. Change the ODSP budget! I cannot provide for my child properly and have no way to alter my situation. I am terrified of what will happen to me when she is 18 and over half my budget will be removed due to the loss of Child Tax Benefits and the income loss from ODSP.
16. First of all to give people on assistance an amount that at least equals the amount that is considered low income.
17. Increase social assistance to equal minimum wage/ subsidize those who work under 25 hrs/week.
18. More help with Social Assistance. Keep eye on cost of living, raise social assistance with it.
19. Letting single [Mother] family's keep money they make.
20. Clothing allowance. More money for basic needs.
21. Better match cost of living versus income from disability.
22. Less money needs to be taken away from low income households.

Nutrition

1. Get Fresh Food into the Food Banks.

2. Cheaper produce.
3. Support access of nutritious foods for low income families (rather than canned foods).

Health Services and Care

1. Rehabilitation for physical disability (physio or occupational therapy funding).
Mental health – will explode.
2. Mental health - How come the light at the end of the tunnel always turns out to be an oncoming train?
3. Gym – exercise.
4. Support for adult dental care (dentures only covered by Ontario Works)
5. Support for pharmacy costs to prepare medications
6. Exercise/recreation programs at low cost for youth
7. Free program for dental filling support (remove constraints if on ODSP)
8. Dental supports for adults
9. Eye and dental support program for seniors

Outreach and Awareness

1. To make the rest of society realize the system they are in as poverty could be disciplining them vs uplifting them.
2. Educate people as to programs offered – how to apply to programs/funding.
Make programs more accessible (government programs).

Retirement Support

1. Review of CPP and Old Age security versus cost of living (heating/hydro).

Appendix 2: Bruce Grey Poverty Task Force members

Core PTF members

Adult Learning Centres: Grey Bruce Georgian

Bruce County

Bruce Grey Child and Family Services

Central Westside United Church

Closing the Gap Healthcare Group

Grey Bruce Legal Clinic

Grey Bruce Public Health Unit

Grey Bruce Violence Prevention Coordinating Committee

Grey County

HOPE Grey Bruce

LEADS – Employment and Skills Development Services

OPP South Bruce

United Way of Bruce Grey

OSHaRE: Owen Sound Hunger and Relief Efforts

Safe and Sound

South Grey Community Health Centre (Although they have not started they did ask to join and have completed a large number of the online surveys with their clients)

SSHARPP

The Women's Centre (Grey Bruce)

Victorious Living

YMCA of Owen Sound Grey Bruce

Associate members

City of Owen Sound

CMHA

Community Living Owen Sound and District

Home and Community Support Services

First United Church

Grey County EMS

ODSP

Owen Sound and Area Senior's Centre

MOVING' Saugeen Shores

TCVV

Grey Bruce Labour Council

Heart and Stroke Foundation

Appendix 3: Call out to Community

We need Your Help!

The Bruce Grey Poverty Task Force wants to send a message to the Ontario government on how children and families are doing in Bruce and Grey Counties!

The Ontario government is reviewing its **Ontario Poverty Reduction Strategy** and we want to ensure that they receive feedback and ideas from people in Bruce and Grey Counties.

How do I help?

The Bruce Grey Poverty Task Force is asking service agencies, experts in the field, the business community and other levels of government to visit the government website and complete its online survey:

<http://www.children.gov.on.ca/htdocs/English/breakingthecycle/consultations.aspx>

The Bruce Grey Poverty Task Force is asking you to carry out community consultations with people who have experienced or are experiencing poverty and complete our online survey: <http://www.surveymonkey.com/s/GJZHHS3>

The Bruce Grey Poverty Task Force will use the results of this survey to prepare a written submission to the Ontario government by October 4th, 2013.

Ontario Poverty Reduction Strategy Consultation 2013¹

1. **Name:** (Please leave this blank if you would like to remain anonymous. Only first names will be used.)

2. **Age:**
 - _ Under 18
 - _ 18-24
 - _ 25 -34
 - _ 35-45
 - _ 45-65
 - _ over 65

3. **Tell us a bit about yourself and your experiences with living in poverty.**

4. **According to the Ontario government, in the first three years, the Poverty Reduction Strategy managed to lift 47,000 children and their families out of poverty. Some key achievements under Breaking the Cycle include:**
 - Investing approximately \$1 billion to provide the Ontario Child Benefit to over 950,000 children in 510,000 families.
 - Supporting child care modernization by investing more than \$1 billion in 2013-14 in the child care sector.
 - Launching Open Minds, Healthy Minds: Ontario's Comprehensive Mental Health and Addictions Strategy with an annual investment of \$93 million to help as many as 50,000 kids and their families.
 - Supporting an additional 13,000 young people with an investment of \$20 million through the Youth Action Plan.
 - Providing nearly 33,000 children and young people, who may have otherwise gone untreated, are receiving free dental care through Healthy Smiles Ontario.
 - Investing \$17.9 million annually to provide over 690,000 students with healthy food through the Student Nutrition Program.
 - Completing a review of Social Assistance programs.

¹ Questions are taken from Guelph-Wellington Task Force for Poverty Elimination, MonkeySurvey 2013.

- Continuing to implement full-day kindergarten by investing \$963 million in the 2013-14 school year to support 184,000 students.
- Making postsecondary education more accessible by taking 30% off tuition for students of low and middle-income families and through major investments in student financial aid. In the 2012-13, the Ontario Student Assistance Program issued about \$1.5 billion in grants and loans to students.

Which of the above, if any, helped lift you and your family out of poverty? Explain.

5. **If the province was to make once change that would lift you and your family out of poverty, what would it be?** Try to be as specific as possible.