

LEARNING IN

Community Conversations on Poverty
in Hastings Prince Edward

A COMMUNITY REPORT
MARCH 2018



**Poverty
Roundtable**
Hastings Prince Edward

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PRODUCED BY THE POVERTY ROUNDTABLE HASTINGS PRINCE EDWARD



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About the Community Report

The Community Conversations Report was developed to help our community lean in, to hear, to learn and to understand the causes, implications and realities of poverty and to better understand the need for a collective approach to poverty elimination. Included in the report are reflections on the experiences of poverty, the realities of living with low-income and recommendations for moving forward, all driven by people with lived experience of poverty and those who work with people living in poverty.

Acknowledgements

The Poverty Roundtable HPE thanks the Ontario Trillium Foundation whose support through a Grow Grant made this report possible. We also acknowledge the Community Development Council of Quinte which has carried out the role of lead agency for the Poverty Roundtable HPE in implementing *Creating Community, a project to inform our poverty reduction strategies*.

Thank you to those organizations and individuals who participated in consultations, in creating the methodology and framework for the community conversations, as well as those who have reviewed the report and those who participated in interviews and focus groups.

Poverty Roundtable Hastings Prince Edward

The Poverty Roundtable of HPE was formed in 2013 to look at whether there are things we could do, or do differently, to address the causes of poverty and to broaden our capacity by working together. Members include representation from social services, business, government, health, mental health, education, justice, housing, labour, faith, food security, and community members/volunteers.

OUR VISION IS: a community where everyone experiences a standard of living which is sufficient for their physical, social, emotional, and spiritual well-being without compromise of dignity and self-respect.

OUR MISSION IS: to eliminate the causes of poverty in Hastings and Prince Edward counties by building the capacity of our community to work together to plan for and implement strategic, long term solutions that result in fair and equitable opportunities for all.


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EXECUTIVE SUMMARY

The Poverty Roundtable has, to date, defined poverty as “people live in poverty when denied the income and resources that support individual choices regarding physical, social, emotional and spiritual needs and when these circumstances exclude them from fully participating in their communities.” Poverty is harder to define than one may think. Poverty is often defined as simply a lack of financial means; however, in all the community conversations and interviews, participants gave voice to poverty being much more than low income. From the conversations, poverty is hunger. Poverty is pain. Poverty is social isolation, exhaustion, exclusion, fear and vulnerability. Poverty is powerlessness and hopelessness. Poverty hurts.

The Poverty Roundtable Hastings Prince Edward (PRT) has a mandate to eliminate the causes of poverty in our community and to increase the capacity of our community to work toward equitable opportunities for everyone who lives here. To do that, we need to deepen our understanding of poverty locally. We need to know what are the causes and consequences of poverty in our communities; what changes need to be made; what works and why; what doesn't work and why. We need to listen, to ask questions and to learn how people in our own communities are experiencing poverty. We respect the ideas, suggestions, opinions, perceptions, and reality of poverty from those who know it intimately.

The *Creating Community Project, informing our Poverty Reduction Strategy* is a project of the PRT funded by the Ontario Trillium Foundation, to help us take action on poverty in our communities. As part of that project, the PRT talked to more than 400 people who are currently experiencing poverty, all over Hastings and Prince Edward counties. We listened and more importantly, we learned. These conversations, stories and often intimate perspectives of poverty inform the Community Action plans and the strategic plan to reduce poverty locally; they will also contribute to a wider dialogue happening at the provincial and federal levels offering a qualitative and anecdotal assessment that takes us beyond the staggering statistical or quantitative data that has traditionally been the way of measuring poverty. By listening to personal experiences we are better able to challenge barriers to reducing and eradicating poverty; by engaging with those who have intimate knowledge of the damage and hardship poverty causes we can partner with them to create positive change.

With the intention of hearing from as many individuals as possible from diverse geographies and situations, the PRT partnered with organizations in Bancroft, Maynooth, McArthurs Mills, Coe Hill, Madoc, Belleville, Deseronto, Picton, and Quinte West to hold conversations with people living in poverty.

A series of conversations was held in each community that engaged people in a dialogue about the pervasiveness of poverty, the day to day challenges of those living in poverty, what mitigates the effects of poverty and what causes hardship. People were asked for personal accounts regarding the effects of poverty on themselves and their family and what contributed to their personal story. Most were very willing to share so that their voices may be heard, to contribute to positive change, and to reduce the stigma associated with poverty. Each conversation was recorded and transcribed, and a full assessment of the data was conducted to build this report.



What we heard:

The experience of poverty was described as: ill-being, material and social deprivation, physical hunger, pain, discomfort and exhaustion, social isolation and strained relationships, insecurity and vulnerability, powerlessness and loss, struggle, crisis and trauma, and it is stigmatizing

The causes of poverty fall into a number of common areas:

- Cost of living that outpaces income
- Accidents, illness and disability
- Mental health issues and addictions
- Trauma and abuse
- Caring for children and family members
- A change in marriage status
- Changes in employment
- Social safety net failures – the social safety net is not catching people when they are faced with crisis
- Economic development that ties employment to seasonal employment with other population impacts
- Intergenerational poverty
- Vulnerable and marginalized populations face social and economic barriers

While the causes of poverty fall into familiar streams, **the impacts of poverty** deepen poverty. Poverty erodes individual and family health, increases strain on scarce resources, and makes it difficult to maintain stable housing. It also creates the right circumstances for exploitation and abuse by others. Poverty becomes a trap which is hard to escape.

What helps:

- Social networks and family
- Community programs that have a focus on community coming together, e.g. peer to peer programs, community gardens, sharing of resources

- Places to meet others, mitigating against isolation and sharing knowledge
- Service agency supports: e.g. social assistance, health, education and training, legal support, housing
- Access to nutritious food
- Access to health supports, and recuperating from ill-health
- Stable, safe and secure housing and employment
- Being heard and participating in community and change work

Summary of Findings

People living in each of the communities described similar experiences; however, some communities vocalized issues and experiences that were specific to their location. Differences identified were both in what caused their poverty, as well as how communities mobilized and provided, or did not provide, support. The resources available differ, and the strategies people use to get by were place specific.

The most common themes discovered through analysis of the conversations are: Poverty, as defined by people living it, is strongly associated with **trauma**, with struggle and with crisis. Examples of trauma reported include experiencing loss of a family member; physical, sexual and emotional abuse; and witnessing a violent event.

1. Poverty is stigmatizing and prejudice is experienced by those living in poverty. Stigma prevents people from reaching out for the support they need. People struggling in poverty see their needs denied or ignored as a result of stigma and prejudice.
2. Many participants articulated systemic causes of poverty: economies, politics, and the ways in which people in poverty are denied access, as well as lack influence, to change systems. Changing systems means having influence, and that means engaging and influencing decision makers and engaging politically. A desire was expressed through many conversations to have a voice at all levels of government to influence systemic change. Many participants articulated that they feel and see themselves as outside of current systems – there are those who have and those who have not, speaking to different worlds existing side by side.
3. Systems, such as social assistance, function in ways that perpetuate poverty by fostering continued reliance, by being punitive and overly complex. Rules and regulations do not encourage or foster independence. This was a common theme throughout the discussions, highlighting an absolute need for system reform. System dependence is tied to systemic causes; for example, tourism dependent economies rely on seasonal employment, translating into cycles of relying on social assistance to get by.
4. Once in poverty, people do not have full access to economic and social rights. These include decent housing, adequate food, legal and health services and freedom from the threat of violence.
5. There is a difference of experience depending on how long a person, or their family, lives in poverty – a deepening of poverty that happens the longer people are living in it. More time in poverty often means a greater impact of systemic and structural failures (illustrated in lack of access to health supports, navigating complex social assistance programs, barriers to participate in employment).

6. In the more urban parts of Hastings and Prince Edward counties, dependence on formalized programming is far more significant than for rural counterparts. In rural communities, interdependency on other people who often are also poor, rather than programming, is much more prominent. Food security and transportation are much more of an accessibility issue in rural areas than in Belleville or Quinte West; however, the affordability and adequacy of transit is a challenge in all communities.
7. In all communities, a lack of affordable, safe housing is nearing or at crisis levels. This reflects the affordability of what is available, and the fact that the inventory is almost nil.
8. People want to be healthy, and often know what fosters good health; however, their resources are not sufficient to sustain a healthy lifestyle. People who are poor are sick, and they're tired of being sick.
9. Most significantly, the message that came through time and again, the one very common thread that crossed all geographic boundaries, was the intense longing of people to belong, to feel valued, to have active lives and to contribute to the health and wellbeing of community.

Having heard the stories of many of our neighbours in Hastings and Prince Edward counties, this report describes what it means to be poor in our communities.

Summary of Recommendations

All conversations focused on what can be done to address poverty. Each conversation generated a variety of suggestions which included the following areas: increasing incomes, access to stable housing, increasing support to families, health access and health support, employment, and engaging with each other to address issues communally. Many of the issues people living in poverty face stem from not being able to meet their basic needs, and the desire to be part of community (socially, politically, economically, spiritually). The desire to be included and to have a voice is underlined throughout conversations and in the recommendations for action.

A clear message common to all the stories is that poverty is a struggle. While each story is unique, and each geographic part of HPE had causes and consequences of poverty which reflect their location, proximity of services and social infrastructure, the accounts of poverty included very similar elements: lack of opportunity, inability to secure basic needs, a strong desire for community and belonging, and the exhaustion created by poverty.

The stories of those with first-hand experience of poverty describe what should be three key elements of a poverty elimination strategy.

1. It should be rights-based, built on a commitment to social and economic rights as legal entitlement.
2. It should reflect the reality that living in poverty is a struggle, often traumatic, and that any strategy should be appropriate to circumstances, respectful of dignity, and mindful of the need to participate in decision-making.
3. The third element is urgency to move people out of crisis right now as a priority.



Poverty Roundtable

Hastings Prince Edward

INTRODUCTION

“They don’t need to worry about us little people. That’s what I call us. They have no idea how we’re living. ...Many people don’t know what it’s like to want a roof, a shower, food—the things people need... Rights need to be distributed for everyone. There are people suffering here much worse than me. This is an economic downfall.”

—*Conversation participant, Belleville.*

Hastings and Prince Edward Counties

Hastings County and Prince Edward County sit on both sides of the 401 corridor between Toronto and Ottawa. Highway 7, part of the Trans-Canada Highway, crosses Hastings County. Extending from the 401 corridor to the southernmost part of Algonquin Provincial Park, Hastings County is the second largest county in Ontario and is home to 14 member municipalities; Belleville and Quinte West are cities within the boundaries of Hastings County and Hastings County neighbours Prince Edward County. There are six primary regions: north Hastings, central Hastings, Belleville, Quinte West, Prince Edward County and southeast Hastings. Each of these regions has diverse populations, assets and challenges, and is separated by vast geography. HPE has approximately 160,000 people spread across 7,000 square kilometres. Included in this report are conversations held across HPE, although at this time we did not have the resources or expertise to properly explore conversations from the Tyendinaga Mohawk Territory. Respectful of the unique perspectives, history, and expertise of the Tyendinaga Mohawk Territory, we fully support an Indigenous-led community conversation.

Prince Edward County is one of the fastest growing wine and craft beer regions in Ontario, boasting over 35 wineries and a growing number of breweries. Hastings County is home to Loyalist College, a post-secondary institution with over 2,500 full-time students on campuses in Belleville and Bancroft. A manufacturing sector with some large employers is centred along highway 401. Agriculture is present in the outlying communities in both Hastings and Prince Edward counties. The area has significant access to water with the Bay of Quinte and lakes, rivers and streams all throughout the area. Perplexing in Prince Edward County and Hastings County is the high prevalence of poverty.



BACKGROUND

While economically the region has many assets, it does not necessarily translate into reducing the number of people living in poverty. Since 2005, the percentage of people living in low-income has increased across Hastings and Prince Edward counties. This section provides demographic and statistical data on low-income households in Hastings Prince Edward.

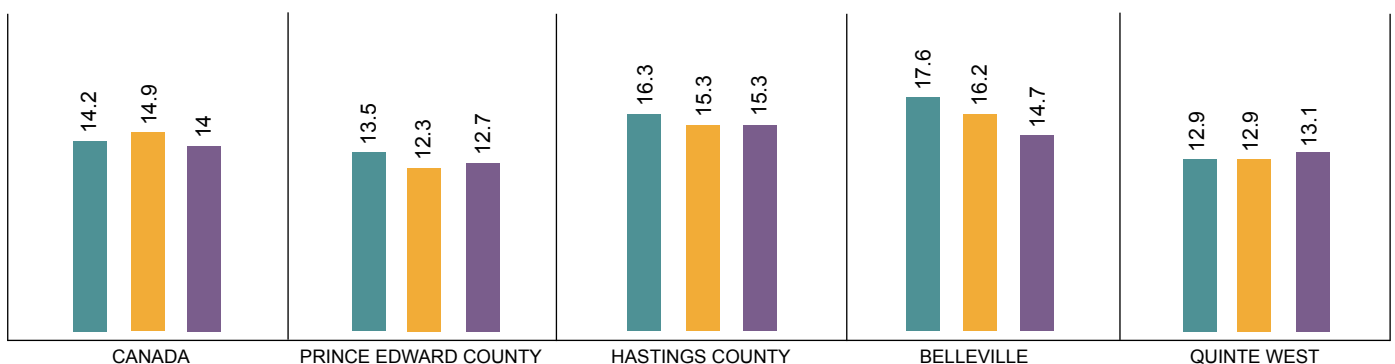
Low-income status is determined based on low-income measure, after-tax (LIM-AT). For a one-person household, the after-tax low-income measure (LIM-AT) was \$22,460 in 2015. For larger households, this amount was adjusted upward by multiplying it by the square root of household size. Persons in a private household with after-tax income below this threshold were considered to be in low-income.¹

In Hastings County 16.3% of households are living in low-income and in Prince Edward that proportion is 13.5%.

Low-income Prevalence Over Ten Years

**LOW INCOME TRENDS
HASTINGS & PRINCE EDWARD COUNTIES, 2015**

■ 2015 (Statistics Canada, 2016 Census)
■ 2010 (Statistics Canada, 2011 National Household Survey)
■ 2005 (Statistics Canada, 2006 Census)



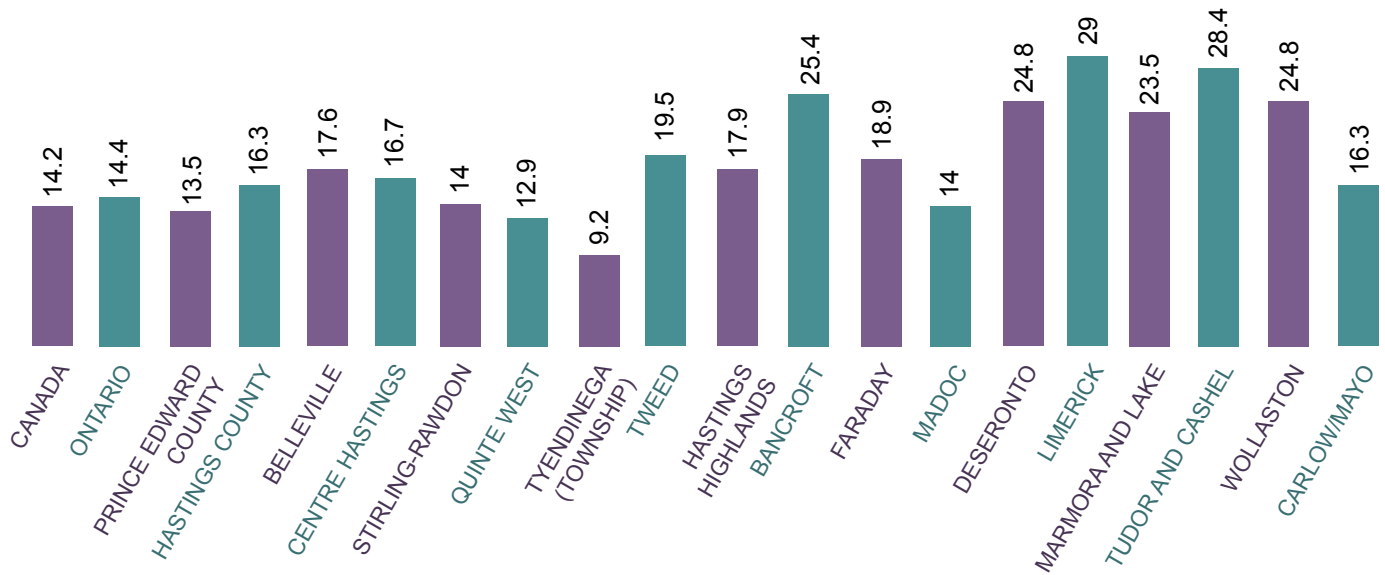
¹ Statistics Canada, (2017). Focus on Geography Series, 2016 Census. Statistics Canada Catalogue no. 98-404-X2016001. Ottawa, Ontario. Analytical products, 2016 Census.

Across Geographies

Comparing communities across HPE, the percentage of people living in low-income changes. Statistics Canada data from the 2016 Census demonstrates that rural poverty is considerable throughout Hastings County. Quinte West, Belleville and Prince Edward County are considered cities, and the remaining municipalities are significantly rural. In Limerick 29% of the population are living in poverty.

LOW INCOME PREVALANCE HASTINGS & PRINCE EDWARD COUNTIES, 2015

Statistics Canada, 2016 Census

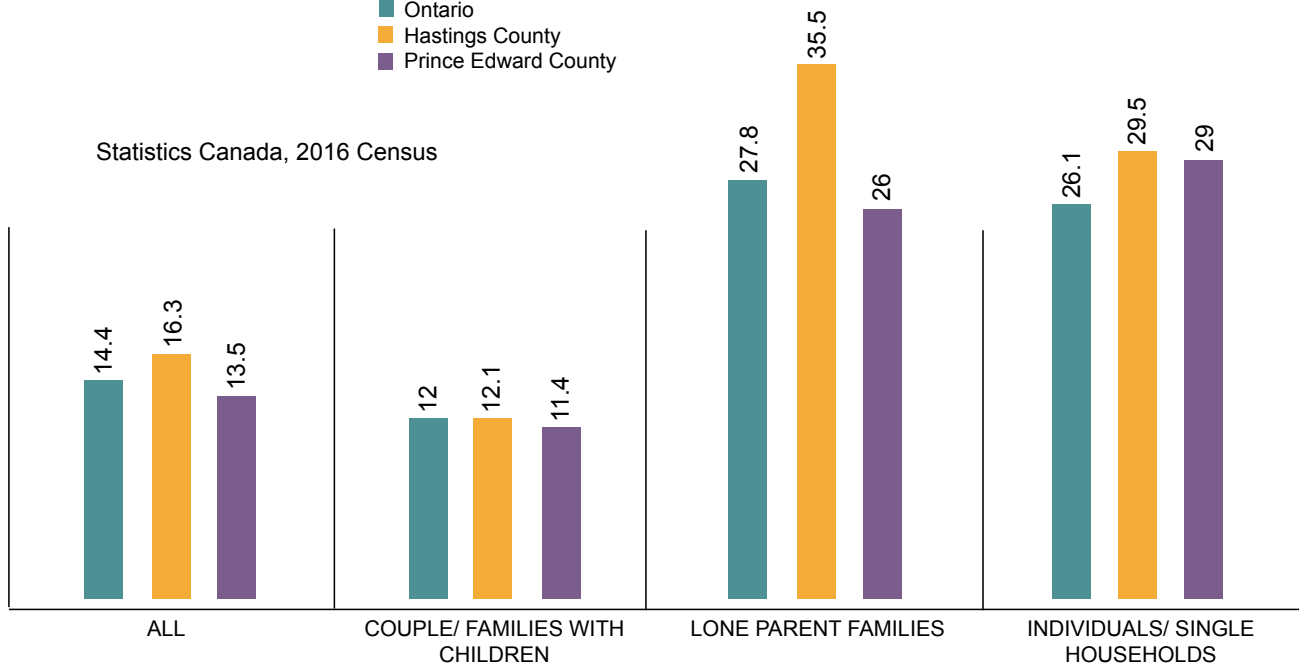


By Family Type

LOW INCOME BY FAMILY TYPE HASTINGS & PRINCE EDWARD COUNTIES, 2015

■ Ontario
■ Hastings County
■ Prince Edward County

Statistics Canada, 2016 Census



Comparing incomes² by family type illustrates that simply being a single parent or single person, not attached to a shared household, increases the likelihood of experiencing poverty. Another way to describe this reality is that it takes two incomes to meet needs.

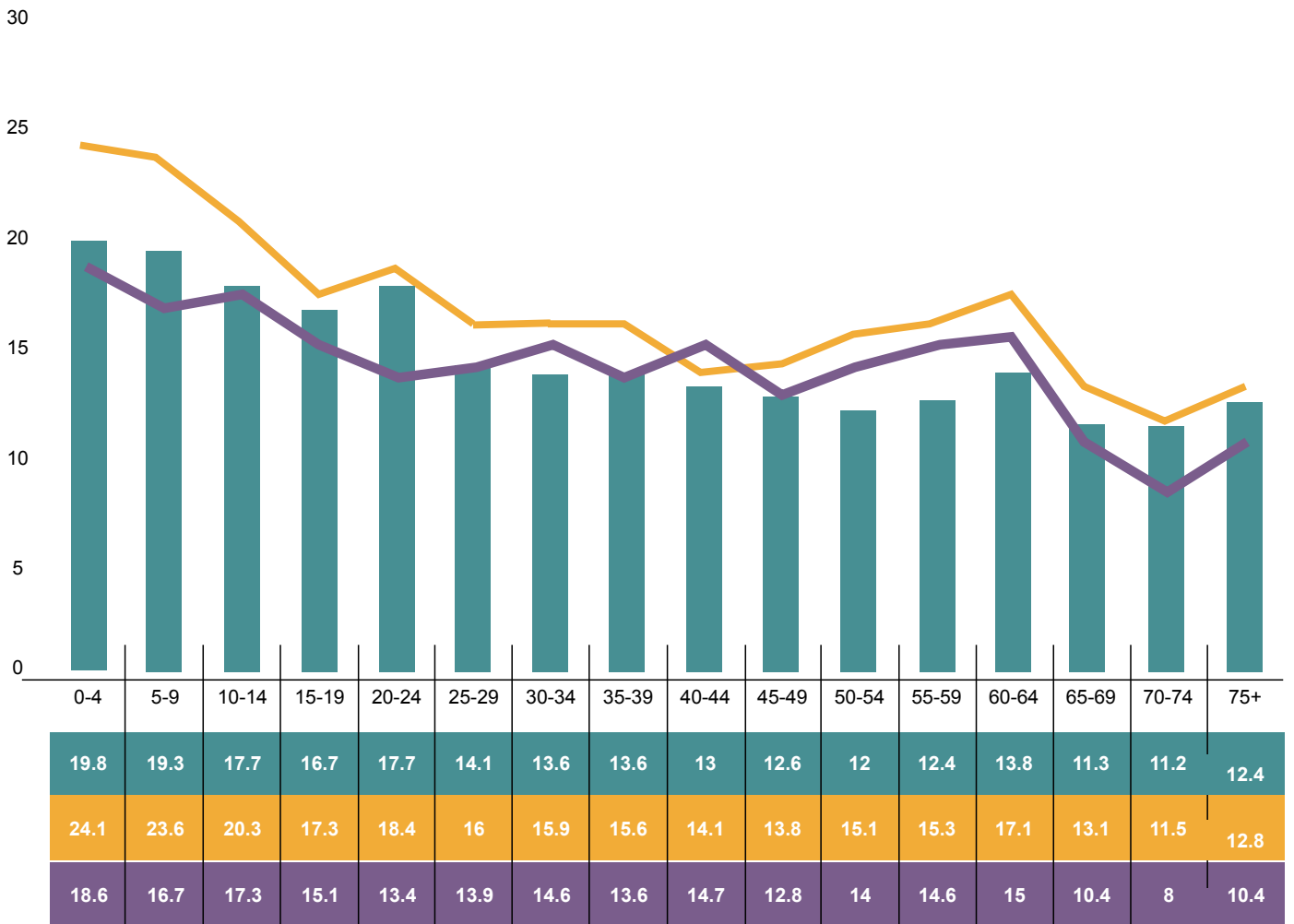
By Age

In Hastings County 1 in 4 children under the age of four are living in poverty (based on the low-income measure), and 1 in 5 in Prince Edward County. Demographic data illustrate higher levels of children in poverty and economic struggles for older adults aged 60-64, in contrast to the rest of our population.

**LOW INCOME BY AGE GROUP
HASTINGS PRINCE EDWARD COUNTIES, 2015**

■ Ontario
■ Hastings County
■ Prince Edward County

Statistics Canada, 2016 Census



² Statistics Canada, (2017). Focus on Geography Series, 2016 Census. Statistics Canada Catalogue no.98-404-X2016001. Ottawa, Ontario. Analytical products, 2016 Census.

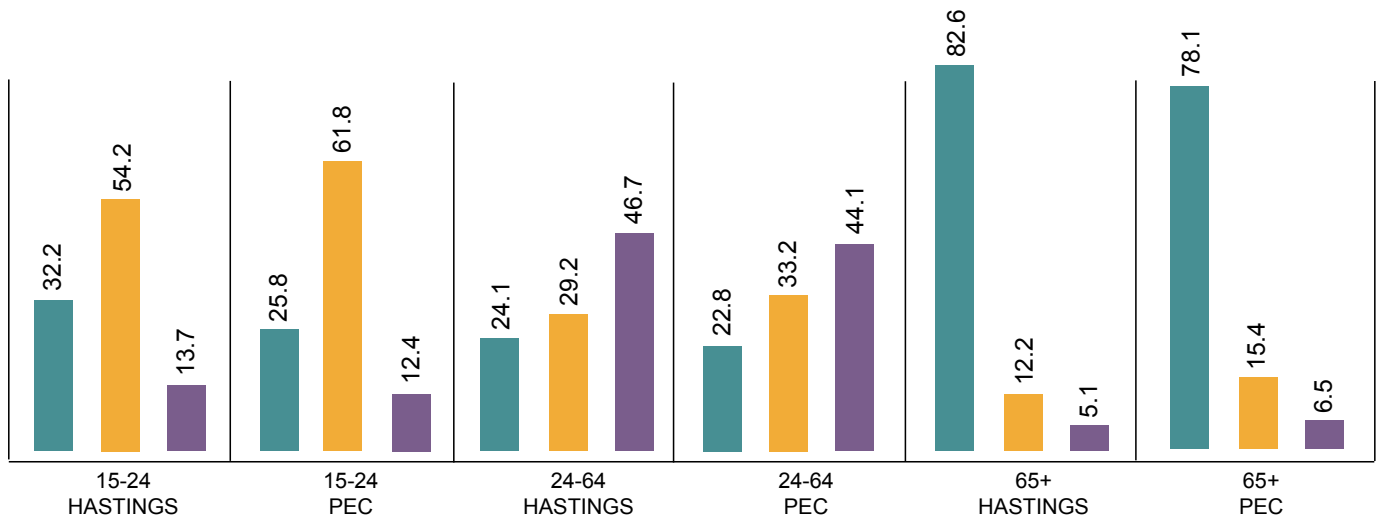
Employment

In both Hastings and Prince Edward counties part time and seasonal work is how roughly 30% of the working population is employed. Full-time work makes up for less than 50% of work across the counties³. The category of *not working* includes not only those who are unemployed, but also retired people, stay-at-home parents, and people who cannot work due to illness, injury or disability.

EMPLOYMENT BY AGE HASTINGS PRINCE EDWARD, 2015

- Not working
- Working part time
- Working full time

Statistics Canada, 2016 Census



³ Statistics Canada, (2017). Focus on Geography Series, 2016 Census. Statistics Canada Catalogue no.98-404-X2016001. Ottawa, Ontario. Analytical products, 2016 Census..



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METHODOLOGY

“There’s a lot of people that have wound up in bad situations. Really bad situations so they weren’t born a bum or anything like that. And I’m talking about men and women too. I think we should ever be conscious of, rather than stepping over it, putting a Band-Aid on it. I think we somehow have to embrace it if we’re going to do anything.”

Getting to the root cause and impacts of poverty means connecting with people who know poverty first hand - from their experience of it. Community based research methodologies ⁴ were used to develop this report. This ensured communities were involved in both the design, data collection and analysis. Agencies, organizations and community members developed the research agenda and framing of questions. Community conversations included world café models, focus groups, and one-on-one interviews. PRT held follow-up conversations in three different communities on engaging our communities in poverty reduction work, and included information from those conversations in this report. All participants volunteered to participate in conversations and connected with us through existing agencies and community groups. PRT partnered with organizations in Bancroft, Maynooth, McArthurs Mills, Coe Hill, Madoc, Belleville, Deseronto, Picton, and Quinte West. In addition to people with prior or present lived experience of poverty, contributors to the analysis of the Community Conversations included individuals with backgrounds in data analysis, community research, community development and documentation.

⁴ Access Alliance Multicultural Health and Community Services (2011). *Community Based Research Toolkit: Resource for Doing Research with Community for Social Change*. Toronto: Access Alliance Multicultural Health and Community Services

Foley, G. (1999). *Learning in social action: A contribution to understanding informal education*. New York, NY: St. Martin’s Press.

Merriam, S. (2009) *Qualitative research: a guide to design and implementation* San Francisco, California: Jossey-Bass.

Narayan, D. Chambers, R., Shah, M., Petesch, P. (2000). *Voices of the poor: crying out for change*. Washington DC; World Bank.

Reason, P. and Bradbury, H. (2008) (eds) *The Sage Handbook of Action Research: Participative Inquiry and Practice*. Sage, CA.



WHAT WE ASKED:

1. What is poverty? Is there poverty in your community?
2. What are the causes of poverty?
3. What are the impacts of poverty?
4. How do you get by?
5. What message needs to be heard in your community?
6. What is your vision for your community?
7. How do we solve poverty?

The following narrative provides an overview of the conversations and a longer discussion on key areas and contributors to poverty.





FINDINGS

1. What is poverty? Is there poverty in your community?


In asking “how much poverty is here?” more than half of participants estimated between 40 and 60% of the population were living in poverty in their community, commonly citing how normal poverty has become as costs of living surpass incomes.

Participants explained:

“If community members took time to notice and know each other they would see that there is poverty on the streets, that there is homelessness and that people are increasingly stressed.”

“People are being open about not affording food, basic needs. This has changed over the years; people are more upfront about their poverty—it has been normalized. It’s part of life”.

“We know it because there are homeless people here, people cannot afford a place to live. Lots of ‘couch-surfing’ especially by youth. Social assistance does not meet basic needs for people who are dependent on it. Most jobs are minimum wage jobs and that means poverty—jobs are not providing living wages. Many people are working multiple jobs to try to get by.”



“We know it because we are living it.”

People living in low-income circumstances defined poverty in multiple ways that speak to common experiences, episodic experiences in poverty and long term and chronic poverty. Overall poverty is grinding; it is exhausting – it is the opposite of well-being. Poverty is ill-being. Poverty is lack – it is deprivation, physical pain, isolation, strained relationships, insecurity, powerlessness, loss, struggle, it is crisis and it traumatizes.

POVERTY IS MATERIAL AND SOCIAL DEPRIVATION

“Poverty is lack; it means not being able to do things. It is dire and extreme.”

As illustration, many participants spoke to what they give up and what they put up with: people are living in infested apartments and apartments without heat and electricity, and a number of participants spoke to having no housing, having to choose which bill to pay, to choose rent over food, and food over medication.

POVERTY IS PHYSICAL HUNGER, PAIN, DISCOMFORT AND EXHAUSTION

The impacts of poverty play out in our overall health.

“My body is beyond abused. Being out in the cold and trying to make ends meet...I have arthritis at 24 and on top of that, the cold and everything else, it just kills my whole system.”

“I’m exhausted constantly.”

“I do without so that my kids can have some food, but you’ve got to have something so you can be healthy to take care of those kids.”

POVERTY IS SOCIAL ISOLATION AND STRAINED RELATIONSHIPS

Poverty limits social interaction in many ways, both through open discrimination and exclusion, and the feelings of inadequacy. “*feeling like the poor cousin showing up.*” Young people spoke of having to grow up fast and sometimes struggle to trust people, including parents. Parents spoke of having to make up excuses why their children couldn’t go to birthday parties, since they couldn’t afford a gift, or to participate in school activities that cost money. Poverty strains relationships when incomes are lost and parents are trying to desperately provide for their families. People sharing homes together, experiencing overcrowding, tend toward increased tensions in households.

POVERTY IS INSECURITY AND VULNERABILITY

Fears are constant and many faceted: fear of getting ripped off, fears for their children, including the fear of losing their children to the child welfare system, fears of social assistance reviews – frequently cited was that social assistance can stop payments leaving families with zero income, fears of getting sick, fears of not having a place to live.

“Poverty is struggling to get through the day.”

POVERTY IS POWERLESSNESS AND LOSS

Poverty creates feelings of powerlessness, as well as grief.

“The things you lose are things like dignity and control and confidence—you lose yourself. The anxiety—you lose, kind of, that clarity of mind because you’re constantly, what’s the next thing? What’s the next...pile to fall on my head that I’ve to deal with to get through and breathe for the next day? You feel like nothing. You lose your self-respect too. So, a lot of control, a lot of jumping through hoops. Yeah, it’s like losing control of your own life and kind of giving it to someone else and hoping that they make it right.”

POVERTY IS STRUGGLE, CRISIS AND TRAUMA

“I don’t like that word poverty because nobody knows what it means. We have a weird system here where a lot of people who are in poverty are lacking or struggling. It’s struggle, it’s crisis, not getting support and going deeper down into crisis.”

“If you do get help, and get to a stable place, something comes along to pull the rug out from under you.”

POVERTY IS STIGMATIZING

Stigma is created and perpetuated by attitudes toward people living in poverty and it has significant consequences for those who suffer its effects. How people speak about each other, stereotype others and treat one another contributes to the feelings of guilt, shame, reduced self-worth and other consequences which impact a person’s willingness to access supports to which they are entitled.

“I wouldn’t go to places for the poor.”

A situation described after developing a chronic illness and resulting job loss.

“Our daughter does not feel accepted in her school. She is bullied constantly.”

“I won’t go back.”

In reference to encounters with medical staff.

“We’re educated, we’re experienced. ...We hear a lot of people talk...about people in our position or lower income positions and I just wish they’d be more understanding and realize that anybody could be here. We’re literally all one paycheque away from being homeless. And that’s the reality and I think, people don’t realize that unless they’ve gone through it.”

“We’re not scary, dirty people that need to be shunned. We’re people that deserve the same thing as everybody else and we’ve just, maybe taken, we’ve had a rougher path or we’ve taken some wrong routes or whatever has gotten us here doesn’t make us less of a person. We still need the help and the opportunities that everybody else is awarded.”

2. Causes of Poverty

Systemic causes of poverty are linked to systems: economies, politics, and the ways in which people in poverty are denied access as well as lack influence to change systems. As an example, people spoke about a lack of union membership and presence in the region, which illustrates the lack of influence of workers on work conditions. As an outcome, precarious and low paid work are viewed and experienced by many as commonplace. There has not been a significant federal or provincial investment in affordable housing in more than twenty years, and as a result, the supply of housing that is affordable has shrunk. Housing is more expensive for people living in low-income than it is for those with middle and upper incomes. For instance,

RIGHTS

Social and economic rights are about meeting basic needs. For people living in poverty many of their basic needs are not being met.

- Right to adequate food
- Right to health
- Right to education
- Right to decent work
- Right to adequate housing
- Right to personal security
- Right to appear in public without shame
- Right of equal access to justice
- Political rights and freedoms *

* Universal Declaration of Human Rights, 1948, General Assembly

for many people whose incomes are below the poverty line, it is not uncommon to spend more than 30% of income on housing – a marker of affordability, while those with higher incomes spend less percentage wise of their incomes on housing, food, dental and other goods and services. “Poverty is expensive” was one of the many comments made that spoke to this reality. Changing systems means having influence, and that means engaging and influencing decision makers and engaging politically. Being on the outside of influencing systems was a common perspective. How do systemic imbalances cause poverty? This is what we heard:

COSTS OF LIVING – IN PARTICULAR, THE COST OF HOUSING

Housing is not affordable, and the cost of hydro and other utilities is as high as rent and mortgage payments. Incomes are not rising. Landlords have raised rents, and because of supply and demand can afford to be selective. Low-income households have suffered even if they qualify for social housing, the wait lists have reached years in length. In addition, the cost of food has gone up.

Poverty, for many people, was described not as the outcome of extenuating circumstances, but simply rising costs of living outstripping incomes. The increase in living costs has hit people who were already struggling the hardest. This means meals are skipped, medications are skipped, deciding which bills get paid and which do not, and living without heat and hydro have become realities for many people. Debt increases. Meeting basic needs increasingly is not possible, and no amount of budgeting can change outcomes.

CARING FOR CHILDREN AND FAMILY MEMBERS

Raising children and arranging for their care is expensive. Foregoing or reducing employment outside the home to be a caregiver for children, especially those with special needs, frequently imposes significant economic burdens, particularly upon single parents. Attending to the needs of an ill or disabled spouse or other family members is costly on top of the emotional toll of caregiving. Tax credits and Employment Insurance provisions for caregivers are beginning to address these issues, but are often of little use to people who are not working in full-time, secure jobs, or are precariously employed, self-employed, or dependent on social assistance programs.

“I have three children, one with special needs, and then my husband lost his job. Medical bills are expensive. I learned budgeting, but now I just don’t have enough income. Some bills get paid and others don’t. My child needs full-time care. I have a college degree, and I am told I’m overqualified to work at a restaurant chain.”

EMPLOYMENT: WAGES, PRECARIETY AND JOB LOSS

People are holding more than one job to pay for basic needs, as one participant described it “*we are working in order to work.*” Seasonal, low wage, part-time employment and all employment without benefits keep people in precarious circumstances. Work conditions, an absence of collective



bargaining, and work place practices translate into poverty. The fact that people are unaware of their rights, or fearful of asserting them, among agricultural, retail, and hospitality workers, was noted as contributing to both precarious employment and working poverty.

Minimum wage as a cause of poverty: Minimum wage prevalence is seen as proof of poverty in our communities. Participants described their dependency on ‘secondary incomes’ as primary income. Secondary income is described as work that employers know cannot and does not provide for the basics of living, that fluctuates in hours and need, and includes jobs that are usually considered to supplement a primary income earner. The challenge is supplemental jobs, secondary jobs, become the predominant work that is available entrenching working poverty where basic needs cannot be met.

Asking what causes poverty – minimum wage was repeatedly answered. People pointed out that you cannot get by on minimum wage and yet, that was generally what was available to them.

“Poverty is increasing, there are fewer jobs, that is fewer well paid jobs. There is a proliferation of low paid jobs and minimum wage jobs and at the bottom us workers.”

“While there might be an increase in work, wages are stagnating—with only low wage jobs poverty will continue to rise. UNLESS there are jobs with substance, with qualifications.”

“I’m a single mom, I have 2 kids, I work a minimum wage job. I’m working, yes, and I pay \$1000 for my rent plus I have student loan, car insurance, life insurance, tenant insurance.”

Part time work: The challenge of working two to three jobs in order to make the equivalent of one full-time income is not realistic. Part time work was described as being available in our communities, but that it alone did not constitute an income that met basic needs. Working multiple jobs is what some participants spoke to, as well as the challenge of not being able to manage working two to three jobs at one time.

Temporary work: Temporary work agencies in the area are, for some, a way into the job market, while for many they were part of the cycle of poverty.



“Temp agencies hire people and take money away from the worker. In my experience no permanent job is ever offered and it doesn’t qualify as decent work and it doesn’t matter the quality of work you are doing.”

Temporary workers, and those who had been temp workers, spoke to:

- the precariousness of workplaces, compounded by the stress of knowing work could end at any point
- the lack of rights, being unable, for example, to ask for better conditions and terms of employment

- safety, going in to do jobs without having had training
- temporary workers are treated differently by other permanent workers and managers, adding to stress and workplace exclusion
- being kept on a job only up to the point that the company would have to take the person on as a regular employee.

For temporary workers there is a prevailing view that no matter what they do, or how well they work the outcome will be the same – no job security, less pay than regular workers and no opportunities to access benefits.

Seasonal and short term work:

“It’s a cycle of wages and lay-off, poverty is job-related—it happens through wage and employment volatility.”

“Seasonal hospitality jobs pay minimum wage, and service jobs (e.g., wineries) tend to be part-time and wages are set at the minimum wage. It’s hard to raise a family.”

Rural areas: In rural communities a shortage of jobs was identified as a cause of poverty; having an additional impact of losing the region’s youth through out-migration.

Low wage positions in nearby cities were noted as being readily available, however the rate of pay can be a significant barrier. Transportation costs and vehicle upkeep mean jobs that don’t meet minimum basic needs are not an option.

Workplace practices: Workplace practices can hinder work as a vehicle out of poverty.

When hours and schedules are undependable, a family cannot depend on wages, compounded by being on call and not being able to accept other work from other companies if it comes up.

“Went to work for a temp agency and waited for work to call. When they called they needed me to be there in a few hours. I had to re-organize my day and childcare, navigate transit to get there, only to get to work and find out the shift was cancelled.”

People work when sick, as they do not have paid sick days. Missing a few days of work due to illness can and does translate into job losses.

The lack of benefits, especially health benefits (which are often lacking), increases economic and health struggles.

Types of work available:

“Not necessarily no jobs, it’s just the type of jobs available. And largely they are minimum wage. And they are minimum wage or they’re heavy physical labour. Which not many are able

to do. They're not able to stand up to hard physical labour for 25 years. Or, the other jobs are starting your own business and not everybody's geared that way either, trying to run your own business. And a lot of it's travel. You have to be completely mobile.”

BARRIERS

There are a number of people who would like to work but are prevented from working because of claw backs on income earned when on social assistance programs, in particular, Ontario Works and Ontario Disability Support Program.

Social Assistance rules as barriers: On Ontario Works an individual receives \$721 monthly, which includes shelter allowance and all other costs combined. If a person is earning some income they can make up to \$200 after which 50% of their income earned is reduced. As work, often described, is temporary and short-term, this can be problematic. If you are receiving \$721 per month, and then you earn an additional \$1000, you keep \$600 of the total. On Ontario Works you have access to a number of benefits: child care allowance, drug benefits, emergency dental care, eye care and glasses, clothing allowance for work and some transport allowance as well. Being that work tends towards part-time and temporary it can be a challenge to move past that, and it can be fearful to leave Ontario Works altogether for low wages without benefits and without job security.

On Ontario Disability Support Program you receive approximately \$1150 per month as an individual. People can earn up to \$200-\$300 per month and income above is then clawed back by 50%. Similar to Ontario Works there are important drug and health benefits, and concern that if ODSP claims are rejected a person can no longer meet their basic health needs. For a number of people who spoke to us, many were on ODSP, and they were doubly challenged. They would rather be doing something than nothing and yet the nature of their disability meant they could not hold a full-time job, yet, there were times they were better abled and times they were less. The rules around ODSP precluded their engagement in employment and the type of employment they could do – flexible, shorter hours, non-physical employment was not available.

Due to the kind of work that is available, and that people are accessing, it is challenging to see the incentive. In fact, based on some narratives, there is a trap that people describe where you feel forced to jump through government hoops or you are exploited in waged work, and finding a dignified medium just isn't there.



“You know, and a lot of people struggle to find that stability because we're used to not having any, you know, and being homeless and going from place to place, you finally get that one place that's like, you know, I've got a home, I've got a stable work...you know, that all is good but it's still not enough so, it's really hard 'cause then they expect well, go get another job. We also have mental illness that comes into play too and working 13 hours a day is not feasible 6 days a week so, but that's what they expect of us because we've

shown them we can work. So it's really hard that they just—they know that we can do it so they continue to just push and push and push when we can't do anymore, you know, I can't go get a third job and work that last hour I have available. I can't go back to OW because, you know, they're not giving me anything. They cut me down to 20 bucks a month, you know, and so it's hard for the working class and for the people that are on the fixed income because it's really not much different. My income that I make is essentially the same as someone that's getting fixed income and it's—I don't get the wiggle room that some may, or help that some may, others may get, you know.”

Social Assistance, while encouraging people to go back to school in order to re-enter the job market, still has hurdles, and the threat of claw backs and denial of claims make it difficult for people to take the leap.

“Somewhere we need to create interest in working and people bettering themselves with education without making them feel like they're being belittled. They think, when money's taken away (OW/ODSP), I know the government can't support everything but there has to be a time period to make it worth their while. Almost like a bonus to go, an incentive. I just had the right mentors. I left home at 12 and I didn't go to high school until I was 25, and then I went to college.”

Mental and physical health: A number of participants spoke of mental health issues as a barrier to employment. In part that employers had little understanding of their illness, and that job stressors without support limited their ability to work.



“I actually had one job here in Belleville and that was at...and the only reason I did not last there is because I suffer from ADHD and also, when I was working for..., literally 2 weeks before Christmas I got sick with the stomach flu and called in sick for those 2 weeks. Get back and find out I got fired.”

“I'm not going to lie, I'm on the methadone program because I struggle with addiction. And that's another thing, is, you're afraid to tell the person that you work with, your boss or whomever and that you feel like that people look at you differently because of that.”

Mental illness is double edged. It may lead to poverty because the person is unable to work, or lacks the supports to deal with illness and return to work. On the other hand, the stress of poverty can lead to mental health issues, or exacerbation of problems related to mental illness.

Injury, illness, bereavement and other related trauma can and do lead to diminished and lost income as well as loss of education and employment opportunities, deepening poverty.

Physical jobs: Some of the readily available jobs in the region were described as very physical jobs which are not suitable for a number of job-seekers who were aging or had health issues.

Ageism: Additionally, those in the 45+ age bracket felt they faced barriers simply by their age, referencing a preference of retail stores to hire young people and students.

Criminal records: Overwhelmingly we heard that having a police record of any sort was a barrier to employment.

“Cause it’s hard to get a job...hard time supporting yourself so you have to rely on the government for assistance constantly. Well, for me personally, I’m a new person, over 10 years it shouldn’t apply. It’s just a DUI, it’s not murder. Because of my criminal record and (the other) half (of) the places I apply to won’t hire me because they say I’m over qualified. I kinda get that though, they don’t want to train you and then you get something better.”

“He has addictions and he has a record that it’s really hard to get work, so, for him, he had this idea of creating a kind of a co-op where people could do—work—you know, do street cleaning or whatever or help other businesses out or work in the park, whatever, as a way to try to get back in but also to get people to know each other...build a community.”

“And a lot of people that do have criminal records do have high education. I mean, they’ve paid their time being in jail but when they come out, you know, their family’s still there and all that but they have no financial support or work.”

“I’ve noticed it too that there’s not a lot of jobs here for people that have got criminal records. I know there’s a lot of placements like the job placements and that but there’s not one where it actually does for people that do have criminal records.”

Over qualified: People looking for work, for any kind of work, spoke to being over-qualified. Having a college diploma or university degree can be problematic as fast food chains and other retailers and employers aren’t interested, concerned about turnover and investing in training only to have an employee receive a better offer and leave.

Re-entering the work force:

“Hard to get back into the labour market if you have been out for a while.”

Lack of experience, skills, education:

“A lot of people haven’t gotten grade 12 and still want work but they get refused because they didn’t get their grade 12.”

Lack of experience is a barrier to attaining work, as well as lacking skills that come through work experience.

Economic Trends:

- **Manufacturing:** The manufacturing sector has changed according to long-term residents in Belleville and Prince Edward County, illustrating the change from full-time decently paid work to lower paid and temporary work without benefits. A lack of local training is part of the problem described, where training is not available in order to access better paid work and, as such, workers see themselves as having no opportunities for upward mobility.



- **Temporary Agencies:** Temp agencies were described as preventing people from acquiring full-time work and as significant contributors to the growing numbers of people in precarious work. Manufacturing companies, as an illustration, were singled out for their reliance on temp agencies resulting in outsourcing human resource departments.

- **Lack of economic drivers:** Hastings County, outside of the main city centres, has few economic drivers. Work is located in Belleville and Quinte West, and transportation can be a barrier due to the cost of maintaining a vehicle and lack of public transport that is affordable. People from communities such as Deseronto, Bancroft, Madoc, Prince Edward County and Coe Hill spoke to the need for community development and economic development to come together to look at how to build from the assets people do have.

- **Tourism:** Tourism provides employment for many while contributing to and entrenching poverty. Seasonal work creates a cycle of employment, followed by social assistance which is currently set far below the poverty line (the low-income measure). Additionally, residential development, inspired by tourism, is resulting in 'gentrification', rapidly diminishing the supply of housing that people can afford as housing stock moves into short term rentals. The predominant sentiment is that economic development focusses on visitors and wealthier residents leaving everyone else out.

- **Agriculture:** Small scale farmers are struggling, and larger farms make use of migrant labour, discouraging local hires and raising concerns for whether and how migrant workers' rights are protected. Some smaller farms have been lost, and young farming families spoke to finding themselves getting by on social assistance, having lost the farm, and then faced with a lack of farms hiring locally or that provided a wage that a family could live on. It was reported in conversations in Prince Edward County, as well as with an employment counsellor, that farm wages do not meet transportation needs to get to and from. It can be challenging to earn enough hours to qualify for Employment Insurance due to seasonal work and people are caught between periods of work and reliance on social assistance.

INFRASTRUCTURE

Social safety net is not enough: Ontario's income security system provides income support to people with low to no income. It is an overly complex system that does not provide an adequate level of income support to move people out of poverty. Long qualification periods for social assistance, in particular Ontario Disability Support Program (ODSP), have created destitution. The income for a person on Ontario Works (OW) is perceived as punitive; people cannot live on it. For a single person,

a maximum of \$721 per month is provided to meet all costs including shelter, food, clothing, and transportation. The average cost of housing for a one-bedroom apartment, based on a snap-shot of available rental units in August 2017 in Belleville and Quinte West was \$915, the cost of a nutritious food basket for a single man is calculated at \$299⁵. Although people receiving ODSP get more monthly income support than those on OW, it has the same complex and punitive rules.

No longer qualifying for social assistance, without some form of other income, means zero income, zero ability to pay for housing, for food, for medications, zero ability to provide care for your children. For people who have a disability, being cut off ODSP can be life threatening.

“We see a lot of people come down here with letters that say you no longer qualify for ODSP (Ontario Disability Support Program) or OW (Ontario Works). It’s like, what? They have a diagnosis: they’re homeless.”—Frontline worker



Transportation: Transportation is a barrier to getting out of poverty. Either there is no affordable transport to get to work, or people must maintain a vehicle to access work and amenities, which comes at a high cost. Low wages make it impossible to maintain reliable transportation. For example, people go into debt to have a reliable car to get to work, while they can’t make ends meet on part time, temporary or minimum wage. For those living where there is public transport, working poor individuals cannot afford bus tickets, and taxi fares are out of the question. Quinte West and Belleville transit systems have limited routes, long wait times, are not aligned to working hours for shift workers, and limit where people can live and work. There is no regular public transit system outside of the cities of Belleville and Quinte West.

VULNERABLE AND MARGINALIZED GROUPS ENCOUNTER GREATER BARRIERS THAT PERPETUATE POVERTY

Seniors: The increasing costs of living are challenging for seniors. With rents continually increasing, and the high costs of hydro, seniors report challenges with bills in arrears, disconnections, and the health risks associated with those disconnections. Those living remotely in rural areas face greater isolation and have difficulty taking care of their homes and accessing food throughout the year. Food programs and supportive housing programs report increases in seniors utilizing services.

People with criminal records: Participants with a criminal record, even for long-ago minor offences, reported barriers to finding employment, including employment with temp agencies, and stable housing.

Homelessness: People expressed the challenges of not having a permanent address, which affects their ability to access services. They are no longer eligible for the housing portion of Ontario Works or ODSP supports which severely decreases the income they receive. Without an address from

⁵ Hastings Prince Edward Public Health (2016). The Real Cost of Eating Well in Hastings Prince Edward Counties. [Online] <http://hpepublichealth.ca/community-reports/real-cos-eating-well-hpe-counties-2016>

which to search for work, the ability to find work is all but prohibited. A vicious cycle begins with homelessness.

People with disabilities: Simply having a disability that prohibits a person's ability to work results in his/her dependence on social assistance, and thus is a cause of poverty and further stress. Social assistance rates, including ODSP rates, are not adequate to meet the most basic needs of life. Participants in conversations spoke to their disability as a barrier in accessing housing – in one focus group made up of adults who were then homeless, people identified their disability as the single reason for their homelessness, and that they struggled to find landlords who would rent to people with a disability.

People dealing with chronic illness or an injury try to find support through the Ontario Disability Support Program or the Canada Pension Plan (CPP) or Workplace Safety and Insurance Board (WSIB). The CPP Disability Program is a federally administered public benefit program for long-term disability in Canada. Since it is a contributory program tied to labour market participation, it has a strict definition of long-term disability and many people do not qualify for CPP Disability. If an injury, or illness developed on the job, then there is a Workers' Compensation Benefit. It is frequently reported that the qualification period can be long – and often people's first applications are denied. A number of participants in conversations who were living with chronic illness were receiving Ontario Works after having their claims denied for disability programs – putting their health at greater risk, and threatening to lose assistance altogether while not well enough to be working. Navigation and appealing when you are ill and dealing with chronic illness or injury adds stress to an already stressful time.

Stories of developing chronic illness and ending up homeless while sick due to wait times to qualify for existing supports, navigating support and inadequacy of supports available, mean people cannot meet their basic needs. Many people are not aware of their appeal rights or the availability of free legal help if they are denied government income assistance.

Discrimination: Mothers with young children, indigenous people, people of colour and LGBTQ communities reported experiencing discrimination in access to housing, to work force participation, and access to services. Some who were looking for housing in the tight rental market in the summer of 2017 were clear that racism was a cause of their homelessness.

Discrimination, racism, ableism, ageism, heterosexism, transphobia, sexism and classism are forms of oppression. Oppression works to marginalize certain groups, preventing people from participating fully in life, demonstrated in people's struggles to find secure housing and work. Discrimination is the result of beliefs, stereotypes and judgements about others. It is also about power and a dominant group having power over another, generally at the expense of another. Ageism, for instance, devalues youth and seniors while benefitting medium ages. Ableism defines people by their differences and values the abled, creating social stigma and social and economic exclusion for those with a disability.

LIFE CIRCUMSTANCES

In reaching an understanding of the causes of poverty, it is important to recognize how much of a role circumstances have in the assignment of socioeconomic status. Circumstances beyond participants' control were often cited as leading them into financial difficulty, and from there into deeper poverty.

“It took a long time to get back to being okay. Accidents, divorces, job losses, loss of children, a brain injury—it took supports coming together, social supports and health supports—to find stability again.”

“My job became obsolete—I have worked as a temp worker since, and my spouse, who was also made obsolete now works part-time admin positions. We had white-collar jobs. In my experience no permanent job is ever offered and it doesn't qualify as decent work and it doesn't matter the quality of work you are doing. In Belleville there is no (job) retraining that matters—not for better paid jobs, essentially all the training in Belleville is for minimum wage jobs which perpetuate the problem.”

“I was a teen mother at 16 and living in a shelter. I had nothing. Without income and no schooling and without work experience my life has been in poverty. Minimum wage jobs don't pay enough, and on Ontario Works they claw back how much you earn. I feel trapped.”

“I've got a roof over my head. I've been getting healthier as well. Poverty hasn't been a lifelong thing. You know, one day you're in a five-star hotel—the next day, you're living under a bridge.”

“I used to work, got migraine headaches with dizzy spells. I wasn't able to work anymore as a safety issue.”

“It wasn't my choice—leaving an abusive relationship with children—I was told by CAS not to work or go to school—then my car was stolen—things kept getting worse. I'm now on disability due to mental anguish. I'm in survival mode.”

Within conversations people spoke of their own circumstances which led to their poverty and further crises that then ensued. Based on the commonality of experience it is clear that the social safety net, which includes social assistance, employment insurance, health supports and a variety of programs to support people, and which was designed to catch people from falling further into crisis, is inadequate.

INADEQUACIES IN INCOME SECURITY PROGRAMS INCLUDING EI AND OW

In a time of swift global economic change, some jobs are becoming obsolete. The anticipation is that this trend will continue as work is increasingly outsourced and automated. Manufacturers work in an environment of just-in-time production – which creates short term need for workers, followed with periods of low production. When jobs are made obsolete, transitioning from one sector to another does not come easily and exacerbates stress when retraining and available jobs offer part-time, temporary and minimum wage earnings. To be eligible for Employment Insurance, people must have

worked 420-700 hours in the past year. In a region marked by seasonal employment and a just-in-time workforce, it can be challenging to meet the requirements to qualify for Employment Insurance. Many unemployed workers have serious difficulty accessing EI benefits. And the wait time leaves workers without any income while their application is being processed. EI is set at only 55% of average earnings so does not provide enough income for low-income workers.

Ontario Works provides income assistance to those without work or working part-time, but who are actively looking for work. For an individual adult approximately \$721 per month is provided to meet shelter and all other costs. Ontario Works demands that people be looking for work to receive an OW cheque. However, this requirement presumes that everyone is employment ready and does not recognize barriers to employment such as trauma, caregiving and other factors that leave people isolated and ill equipped to look for work. People receiving Ontario Works have their earnings deducted from the monthly payment by 50%. What this looks like in practice is not being able to get ahead – people work, a large amount of what is earned is clawed back and people still cannot afford rent and food. People feel trapped.

FAMILIES

Additionally, there are supports that come with Ontario Works, such as childcare and extended medical benefits like dental, drug, and vision care – which means as people transition to working full-time they are no longer eligible for Ontario Works and families lose these benefits. If families cannot afford childcare, someone in the household cannot work. For single parents and for survivors of domestic violence who are seeking safety and dealing with the trauma of abuse, depending on social assistance translates into living in poverty which adds additional stress. The lack of sufficient economic support creates further challenges that can be insurmountable which has the effect of keeping victims of violence in abusive living situations, unable to leave.

Growing up in poverty can lead to a life in poverty. When sharing their stories, participants spoke of growing up in rooming houses, or in the care of the child welfare system, with nothing to transition into as young adults. Fear of generational poverty was consistent, whether or not people had experienced generational poverty. There is widespread concern that children growing up in poverty will only know poverty, impacting their opportunities for a life free of poverty.

Young people struggle to find supports within the system. For youth who have been in foster care, as crown wards, once they turn 18 they are considered adults and supports stop, regardless of whether or not they have anywhere to go. Navigating supports, education, training and employment can be complex and challenging, creating holes young people fall through.

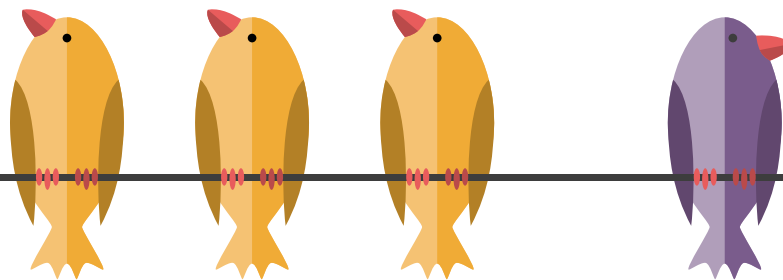
3. What are the impacts of poverty?

Once in poverty, there are further outcomes, effects and impacts that are born out of just trying to survive. Poverty impacts people's well-being in a multitude of ways.

PREJUDICE, SHAME AND STIGMA

Prejudice is defined as beliefs about a group of people that are not founded on knowledge. Prejudice is furthered by social stigma, i.e. prevalent attitudes and beliefs. Personal stigma internalizes prejudices and

social stigma. People value themselves less, and see themselves as inadequate impacting self-esteem and creating shame. When prejudice and stigma are the driving force behind action, it results in discrimination⁶. This can mean people do not access, lack access or are denied access to important supports. While people may not access supports that would help them leave poverty due to stigma, there is also a lack of collective action to address root causes of poverty perpetuating and deepening poverty. The dynamics of prejudice and stigma become apparent in social outcomes. For instance, as long as poverty is thought to be the result of an individual's poor choices, there will be little uptake by government to create and implement policies that address the systemic and structural causes of poverty. Discrimination is made commonplace by prevalent social stigma creating barriers to housing, employment, education and health.



The relationship between stigma and outcomes:

“The upper ranks have convinced the middle ranks that the lower ranks are to blame for any and all issues in the community; point to the poor as cause of community hardship rather than seeing poor as result of community failing.”

“There’s a whole community of people that don’t get involved in politics and they don’t get involved in politics because the politicians don’t care about that group. Even though they may be a huge impact on their vote, they don’t care. They don’t have a platform about people living below the poverty line... It’s all about middle class and above. If you are middle class and below, even if you’re at the bottom end of that middle class, that working double income family working class, they don’t care about you. You are invisible to them. They don’t know what to do because if they do anything at all it’s going to be at their expense and they’re not willing to do that.”

The following chart brings together theories of how stigma works. The first column is what community conversation participants revealed about how they viewed those in poverty, before they experienced poverty themselves. It includes how they feel they are viewed by others. The second column describes how internal stigma plays out, and in the third column, is a description of how stigma impacts and creates larger individual and societal outcomes.

⁶ Inglis, G. (2016). The stigma of poverty. The Poverty Alliance. [Online] <https://povertyalliance.wordpress.com/2016/10/19/the-stigma-of-poverty/>

EXTERNAL STIGMA	INTERNAL STIGMA	OUTCOMES OF STIGMA
Poverty is viewed as a behaviour – e.g. It is their own fault. People are lazy.	Self-blame, shame and self-loathing were commonly described by people living in poverty.	Poverty is seen as a behavioural problem, divided from systemic and structural outcomes that are not addressed. There is little political pressure put on elected decision makers to address poverty.
Public discourse is negative, e.g. the idea of unsafe places, associated with low-income housing, as well as centres, drop-ins and agencies.	People avoid association with places where they may be labelled as poor. e.g. food banks or meal programs	Negative public discourse creates NIMBYISM – not in my backyard - which limits services and housing from being created in the first place. People do not seek the supports they need, aggravating poverty ⁹ .
The public is supportive of children’s programs, for instance but not programs for adult men. People are divided between those who are deserving vs undeserving. ¹⁰	People living in poverty divide themselves further – there is a disconnect and a reported dis-association between the working poor, those with disabilities, those on Ontario Works, as well as between those with mental illness vs people dealing with addictions.	A lack of social cohesion enables superiority. People see themselves as being better than others ¹¹ , which means others are less valued and that is demonstrated in policy and programming. e.g. social assistance was divided in Ontario in 1998 into two programs. It created OW and ODSP. More income support was provided for people with disabilities and significantly less for people without disabilities, expanding and cementing the concept of those who are ‘deserving’ and those who are not.
The public associates poverty with crime, addiction and sex work ¹²	Isolation of people with a criminal record, addiction or involvement in sex work is deepened. e.g. For people dealing with addictions they do not feel accepted and feel isolated from society in their illness.	As an example, criminal record checks become part of the norm for employees– those who have records from 20 years ago, 5 years ago, etc. are living in poverty because they can no longer get a job.
There is prevalent social attitude of fraudulent welfare recipients. Those who get welfare are users and living off the backs of others.	People do not want to be associated with ‘living off of others’ and do not access benefits, do not apply to social assistance, or access entitlements, or file for tax credits. ¹³	Poverty deepens, and health deteriorates. This does not create incentive for our elected representatives to ensure the social safety net works.

⁹ Reutter, L, M.J. Harrison, Neufeld, A. (2002). *Public support for poverty-related policies*. Canadian Journal of Public Health, 93,4.

¹⁰ Reutter, L, M.J. Harrison, Neufeld, A. (2002). *Public support for poverty-related policies*. Canadian Journal of Public Health, 93,4.

¹¹ MacKeigan, M., Mitchell, T., Wiese, J., Stovold, A., & Loomis, C. (2013). It’s not a Canadian Thing: Researching attitudes toward poverty

¹² MacKeigan, M., Mitchell, T., Wiese, J., Stovold, A., & Loomis, C. (2013). It’s not a Canadian thing: researching attitudes toward poverty.

¹³ Baumberg, B., Bell, K., Gaffney, D. (2012) Benefits Stigma in Britain, Turn2us

Internal stigma, what it's like:

“They were selling the house, and then things got really bad. I wound up homeless for three months. Which was rather unusual. I didn't look the part: I...led a productive life. I had a good job. I owned my own house. Debt made things hard. I was not one to go to social agencies, ever. My folks were middle class, but if I was doing my thing, I didn't want to go home with my tail between my legs. This darn pride thing. ...One day, while I was putting on my clothes and I could see my breath with a flashlight, I said to myself, ‘Swallow your pride and go and get some help, you fool. You can't live like this!’ So, I did, and the Hastings Housing Resource Centre helped.”



“People will talk about kids in poverty, but they won't talk about parents and adults.”

While agencies, groups and organizations want to help people find stability, often models of help diminish a person's sense of self-worth, sense of independence and control over their own life. To illustrate, for someone to go from purchasing their own food to depending on donated food, and having to abide by rules which determine how often and what days of the week food is available, or what kinds of foods are available, is one example of a model which perpetuates the negative feelings of giving up control, dignity and choice. Included in models of care is an intake process, which includes questions about people's lives and situations. Then, with each agency accessed, people have to repeat their histories, and experience shame all over again. In conversations it was pointed out that participants had not been allowed to volunteer, or give back, which further embedded a lack of empowerment and a barrier to community involvement. Additionally, volunteers and social workers have not necessarily experienced poverty themselves and are distanced from the people they desire to help.

“It's like giving control of your life to someone else and hoping they do the right thing. You give up your dignity, self-esteem, clarity of mind, pride. You lose yourself—lose your self-respect. It takes a long time to get it back.”

“We need to find those people who don't understand, and meet them where they are at. People in agencies and jobs who work with us, but don't understand us—they need to know. We need to have a roundtable.”

Not treating people with dignity, the presence of unequal power relationships, excessive rules, long wait times, and lack of flexibility are factors that were identified as making the experience of stigma more detrimental to individuals and are areas that organizations can look to address and improve.

Stigma and prejudices are not only prevalent around services supporting basic needs, but also impact health seeking behaviour. Poverty creates stress and can erode mental health. Both the stigma around mental illness and the stigma around poverty mutually reinforce internal stigma.

Some participants shared that they resorted to self-harm, to using drugs to self-medicate, resulting in addictions and further challenges, and increased stigma, making it still harder to get out of poverty.

“There was stigma around mental illness. I was widowed and I didn’t know about grief counselling. I fell apart.”

Discrimination is born of stigma and prejudice. Discrimination translates into people being barred access, reported, for example, in experiences with the health sector. Without accompaniment by an advocate when going to a healthcare facility, people frequently face poor treatment by medical staff, and run the risk of either not having health emergencies attended to or having them mishandled. The outcome of not being treated, included in people’s reports substantially, was suicide attempts. The need for an advocate was identified by participants and front-line workers alike. Getting medical treatment when people are viewed as being in a different social and economic bracket is challenging.

“Some of the doctors are rude. Hospital staff don’t treat people well.”

“Some doctors and dentists won’t take you as a patient if they know you are on social assistance—they assume you are unreliable. If you miss an appointment, you can’t go back. People with low-income, mental health problems, or addictions need to jump through more hoops than anyone else.”

HEALTH IMPACTS OF POVERTY

Participants identified the following health impacts which they feel result from poverty:

- Risk of self-harm increased by heightened stress
- Vulnerability to sexual exploitation or assault
- Isolation, whether self-imposed or as a result of external factors
- Life-threatening, chronic conditions (for example, diabetes, coronary artery disease, respiratory disease, organ failure or chronic pain) arising from untreated or inadequately treated injuries and illnesses
- Repercussions, up to and including premature death, of living in unsafe or unsanitary conditions, or homelessness
- Addictions caused through self-medicating and substance abuse
- Truncated life expectancy due to mental exhaustion and physiological wear-and-tear
- Exacerbation of mental illness by lack of economic stability



“I became sick and I moved to Belleville to be closer to my son. Then the floor dropped out, too many medications and I crashed and was hospitalized. I had a host of health issues and had lost a lot of blood. I became delirious—then depressed, which led to alcohol abuse. I wanted to be independent but I needed help.”

“I do find that people that I know who are impoverished, they can’t afford to eat as healthy or keep up with their health and well-being. They get sick a lot more and then they can’t afford to keep themselves feeling better when they feel sick and everything. I definitely find that money would help for the health and wellness. It’s definitely hard.”

HOUSING INADEQUACY

The inventory of affordable housing is almost nil in Hastings and Prince Edward counties; rental costs are high, and vacancy rates in affordable units are extremely low. People in poverty are often forced, through lack of options, to either rent an apartment that is above their ability to pay, or to live in very poor quality housing, leading to stress and poor health. Community conversation facilitators heard participants’ accounts of living in places where mold, draughts, and lack of electricity, heat, or water presented physical health hazards. A lack of privacy and security leave people vulnerable. People have experienced assault, theft by landlords, housemates, and partners. When the inventory of affordable housing is as low as it is, people in poverty are often, involuntarily, renting places that are unaffordable for them; this results in a precariousness that perpetuates homelessness. Some people experienced eviction and episodes of homelessness ranging from brief to long-term.

“My home was invaded by my roommate—violently. In another house, I was asked to take my clothes off or get out. Some housing has been infested with bedbugs, or unsafe and I have to leave. We need secure housing...But also, no discrimination. No removing people, just because they are poor.”

SOCIAL ASSISTANCE

Supports, such as Ontario Works and ODSP, intended to relieve the worst effects of poverty, can and do have the effect of inadvertently deepening it. To qualify for Ontario Works an applicant must have already utilized most of their savings and assets. Asset limits were set at \$2,500 for individuals at the time of the community conversations and have been newly set at \$10,000 as of September 2017. This is an important improvement, as to qualify for social assistance people have had to get to the point of destitution, exhausting savings and depleting assets, which makes it much more difficult to recover. Shelter costs that exceed the benefit amounts (for an individual shelter is provided for up to \$376 and for couples \$609) means people must move out of their homes into less expensive and often precarious housing.

People in low-income who are dealing with debilitating illnesses, depending on the severity of their conditions and their doctor’s recommendations, must apply to the Ontario Disability Support Program or Canada Pension Plan. While their applications are processed, they have to rely upon Ontario Works benefits as an interim measure. The long waiting period, which can take a few months to a few years can exacerbate and further destabilize applicants’ health. Participants at the Community Conversations frequently reported their applications for ODSP being rejected and having to be appealed, sometimes repeatedly, setting off a cycle of extended waits, heightened stress, and illness compounded by other health setbacks.

Other forms of income, such as income from employment, are subject to claw backs of benefits, making it close to impossible, in a variety of ways, for people on



social assistance to get ahead. The OW and ODSP systems need simpler rules that explicitly focus on supporting people, especially those with disabilities or suffering from trauma. These programs must be simple and easy to access and focus on promoting well-being. It is important to ensure a fair and efficient appeal process for people who have been denied government benefits. And people must be aware of their right to appeal these denials and of the existence of community legal clinics such as the Community Advocacy and Legal Centre (CALC) that will assist them in appeals.

“Life is segregated for people on ODSP and OW.”

“The regular ODSP reviews can set off severe stress for people with mental health issues—compounds the problem.”

“Ontario Works make people feel ashamed and also make it too hard to ever get off of Ontario Works. People get depressed... because it’s so horrible.”

“If you are on social assistance, it is very difficult to get ahead—if you make “too much” you lose your benefits—but still may not have enough money to cover the rent.”

TRAPPED IN POVERTY

Long-term or chronic poverty stems from a combination of factors. When the original conditions are not remediated soon enough or very well, their lasting and damaging impact makes it harder to move out of poverty. A number of Community Conversation participants described how they turned to illicit activities when they could not find enough help through more legitimate channels. People’s illicit activities were often connected with accessing food and basic needs. A criminal record provides another trap, as employers request a clean criminal record check to be considered for jobs.

Trapped in poverty, exposure to violence and to exploitation is more likely. Violence comes in different forms – leaving domestic violence can mean a life in poverty, while staying means continuing abuse. Moving out of your residence without a place to go often means couch surfing. As an illustration, being between places can place people at the mercy of others, and without an address people cannot access social assistance to even begin to build stability. Dependent on others, stories of sexual, physical and emotional assault were shared often by women, although not only, often tied to a lack of income and inadequate housing.

The causes of poverty and the effects of poverty create a feedback loop of longer-term, deeper crisis. Often poverty is intertwined with other issues people are dealing with and managing. Poverty does not help.

“You steal...access to healthy food is a challenge and doubly as a caregiver—staying healthy is vital.”



“People are falling through the cracks. There is compounded grief and not a lot of support. People experience multiple losses and there are so many traumatic experiences. For example, females are often raped, and lots of sexual assault of males as well—where do they go to get supports? There is no housing for male sexual assault survivors.”

“Cause it’s hard to get a job...hard time supporting yourself so you have to rely on the government for assistance constantly. Well, for me personally, I’m a new person, over 10 years it shouldn’t apply. It’s just a DUI, it’s not murder...Because of my criminal record...places I apply to won’t hire me.”

“My marriage broke down. There was abuse. I was the primary breadwinner. I was a single parent. Women make less, so I couldn’t keep up my previous lifestyle. There were support issues—my husband didn’t pay child support—he was laid off, and when he was paying support it was clawed back—taken off my cheque. There was no recourse for lack of support, and I couldn’t work. I went back to school but I didn’t receive a diploma—not that I didn’t finish, I was in arrears—I couldn’t pay for it and assignments were handed in late because I didn’t have a computer or a landline or access to a computer. I had two children. My child passed away. My son has a number of health issues. Then I had a heart attack. I returned to work and worked in factories and housekeeping. I couldn’t afford transportation and walked 3km a day to work and back. The constant pressure wears you down. You are filled with self-blame and I feel responsible. My adult son lives with me. I feel unsafe still. Social housing feels demeaning and unsafe. Workers show up to check in on you and they are often men, which makes me feel scared and unsafe as a domestic abuse survivor.”

4. How do you get by?

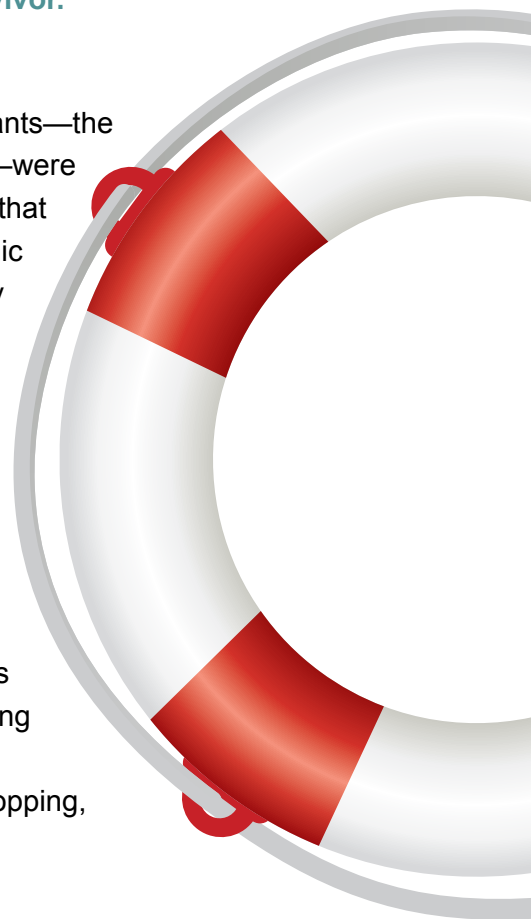
A number of themes emerged at Community Conversations when participants—the vast majority of whom are currently living in poverty and seeking stability—were asked how they managed. Typically, when mid-crisis, we seek solutions that end the acute trouble we are currently in, rather than looking at a systemic long term approach to prevention, therefore the responses were mainly centred upon alleviating the impacts of poverty, rather than ending poverty altogether. The supports considered most helpful were the ones that:

- lessen the impacts of current crisis and buffer against past trauma
- assist with accessing resources to meet basic needs
- address housing issues with a focus on stability

INFORMAL AND PERSONAL NETWORKS

Reliance of people who are in poverty on other people who are poor was prominent, especially throughout rural communities. Informal networks of support have been created among family and friends through trading services, food and other resources that help people survive. Such as:

- transportation – sharing transportation, gas money to travel to shopping, doctors’ offices and other appointments.



- childcare – caring for each other’s children to eliminate the need for child care costs
- food and nourishment – sharing food and resources to try to meet the needs of a family
- shelter or locating adequate housing – whether it’s sharing a couch temporarily, or helping someone locate housing, or renting out a room, people in poverty are sharing their resources to keep a roof over each other’s heads
- encouragement and friendship – whether by virtue of natural friendships, or those developed out of neighbourhood, community and a sense of purpose, some of the most valued resources shared are friendship, camaraderie and encouragement.
- community initiatives that are built and created by close communities and relationships that leverage resources such as wood share programs in Bancroft, bartering in Coe Hill, pooling resources in Belleville, community gardening in Bancroft and staying in touch with neighbours in Deseronto.

Helping each other out is how most people get by. However, the unhealthy flip side, reported to the Community Conversations, was the way that people sometimes find their own poverty is deepened by going with less and less themselves in supporting others who are going without. A sense of purpose and belonging, having things to do, and the building of various relationships are all elements of what helps.

SOCIAL SPACES AND MEAL PROGRAMS

Instrumental in providing connection between generations, the sharing of knowledge, combating isolation, and building and maintaining good health and energy, gatherings at community-based lunch and dinner or fitness programs help in ways that surpass access to daily food needs or exercise. Additionally, it is in these spaces that peer advocacy is built—for example, in spreading information about existing or new programs, assisting with tax preparation, recommendation of healthcare resources and legal support, or supports with learning opportunities (returning to college, distance education, mentoring).

Social spaces are incredibly valuable to those who use them. Many Community Conversation participants, across both urban and rural areas, stated the need for more social spaces and the preservation of those already operating with low or no user fees.

Participants also noted how community is established in places where people can informally meet up with one another and exchange news, such as Tim Hortons and McDonalds, Legion branches, and local cafés and marketplaces.



FOOD ACCESS

Community Conversation facilitators were told about how numerous programs throughout Hastings–Prince Edward help to alleviate food insecurity.

A concern expressed by participants was that many of the food programs they turn to tend to be offered only during the week, making weekends times of challenge and going without.

HEALTH

Poverty is not just about lack of income – very often and intertwined into people’s narratives is the inclusion of health – and certain programs were identified as crucial to managing and supporting them, for example, Canadian Mental Health Association and the Community Health Centres and dental programs, as well as addictions and mental health supports. In a region with few family doctors, people also depend on hospital emergency rooms for medical treatment and supports.



“Dental care is lacking—currently I need three root canals. I have no money, so my only option is to wait for infection to drive the need to go to the ER.”

HOUSING

In Hastings County, services such as Hastings Housing Resource Centre were identified as a support in attaining long-term housing and putting an end to housing instability. Frequently stable and safe housing is an immediate stabilizer for people, who are willing to spend the majority of their incomes on housing. Reports of spending 85% of their monthly income on housing were not uncommon for people living on ODSP. This was more common in Belleville, where community food programs are more available to help people get through the month with so little income left after housing costs.

BEING HEARD

When we asked participants what was helping – many participants said being heard matters, being asked matters, being part of work to change the status quo matters.

We asked “what helps?” and responses spoke to survival. How do people get by, how do people manage and what helps when in an acute crisis? What was repeated about getting by in the absence of sufficient income, and the essentials– housing, health and food - provide the foundation for everything else. Key to forming a foundation are the services community provides, and community services are vital, although insufficient, particularly in rural communities. Most supports that people access are provided outside of community services and take place through relationships. Relationships matter. Positive relationships as well as the opportunity to build relationships help people manage crisis, and maintain hope and good mental health. People learn from each other about what services are available, how to navigate systems, and people pull themselves together to support each other –sacrificing their own needs to ensure others have that foundational basis to manage. Children as young as 10 years spoke about giving their lunch to friends who had not eaten that day, and sons and daughters will go into debt to help parents out. It is no surprise when asked ‘what would a community without poverty look like?’ that how we get along with each other, how we come together as friends, family and as a community underlined a vision for communities free of poverty.

5. What is your vision for the community?

Aspiration is common to all people; the desire for something more or better, or for change. People's vision across Hastings and Prince Edward counties overwhelmingly is for their community to be a place where everyone belongs, and where there are opportunities to contribute to the betterment of that community. They envisioned a community where neighbours looked out for neighbours; where the village really does raise the child; where opportunities were afforded to all its members and where shame and stigma did not prohibit participation. People expressed a desire to contribute to their own independence and to the community they are part of. Regardless of where the participants came from, whether it was in the northern parts of Hastings County or in Prince Edward County people had a vision of what things could be.

Many people spoke to the fact that poverty shouldn't exist in the first place; that access to the basic needs in life were vital for a healthy community. Many visions shared called for an end to stigma and discrimination around poverty:

“No poverty, treat people well, and know we all are doing as well as we can at the moment.”

“A good community is one where neighbours help neighbours. It is accepting, understanding, safe and where there are places to meet each other, where hospital workers are compassionate, where there are things to do, work, where housing exists and is affordable and there is a support system—of friends, of family and community. There is hope. People understand each other and they understand that sometimes people are cash short at times. A good community is one where there is less stress.”

OPPORTUNITY AND MUTUAL SUPPORT FOR EACH OTHER

“In my opinion, a good community is, it offers a variety of opportunity and support for its members. The old adage, it takes a community to raise a child is, in my opinion, quite true because everybody has to work together and in a community, not just raising a child but keeping every individual going forwards and supporting each other is extremely important.”

“When you can (volunteer) it makes you feel better. You don't necessarily have to have money to make yourself feel good but if you can help someone else. That's what I do. I make cakes for everybody in the apartment building at Christmas time.”

COMMUNITY HEALTH AND VITALITY

“It's about figuring out how we can help each other and how we can help each other get better and stronger and bigger.”



“A community without poverty would ensure everyone’s improved wellbeing, a better quality of life, inclusion, choice and more hopefulness. People will have equal access to health supports and as a result we will have healthier populations. We have jobs with benefits and labour laws that prohibit circumstances that contribute to precarious employment. Increased participation and connectedness within communities where everyone, young and old, participate in the life of their city, community and neighbourhood.”

ADDRESSES INEQUALITIES

“In Canada, one of the things that’s happened is inequality keeps growing, where the people who are the richest keep having more of the wealth—and then, the rest of us at the bottom keep having less. So, maybe things need to be redistributed more fairly.”

“Currently, with downtown events, people who live downtown can’t afford to attend. A division between the people who attend and have money, and the people who live in poverty, is very evident with downtown events. Perhaps employ and involve some of the people who live downtown and care about the downtown core.”

6. What message needs to be heard in your community?

While envisioning a community without poverty spoke to meeting needs and ensuring inclusion, the messages people want community members who have not experienced poverty to know speak to how we can attain the vision of community for everyone and essential to that vision is that stereotypes of poverty, which prevent people connecting with each other, must be challenged.

“Poverty is struggle. If you haven’t been poor you can’t know what it is like. We are not lazy, nor entitled. We need job security. We do not want to be in poverty. There is a gap in equality—increasingly people are either rich or poor—that is it. Our community is sick.”

“Do not discriminate against us, don’t shove us...give us a chance.”

“We could be your family—treat us like we are your sons and daughters.”

“Everyone needs a base and to be empowered, women, men, children, everyone. Comparing people doesn’t help, we’re going to grow together anyway.”

“Stop judging people on their pasts.”



“To government: spend money as if people in need are human.”

7. What needs to happen?

“There’s a lot of people that have wound up in bad situations. Real bad situations, so they weren’t born a bum or anything like that...I’m talking about men and women, too. I think we should ever be conscious of, rather than stepping over it, putting a bandaid on it. I think we somehow have to embrace it, if we’re going to do anything with it...”

Hundreds of interventions were proposed to resolve poverty. The following is a summary of proposals and actions to end poverty in Hastings and Prince Edward counties.

Three areas, in particular, stand out as approaches needed to address poverty.

1. Approaches should be rights-based, built on a commitment to social and economic rights as entitlement.
2. It should reflect the reality that living in poverty is a struggle, often traumatic, and that any strategy should be appropriate to people’s circumstances, respectful of dignity, and mindful of the need to participate in decision-making.
3. The third element is urgency so that moving people out of crisis is a poverty reduction priority.

APPROACHES

Rights approaches to eradicate poverty are about ensuring people’s social and economic rights are realized, accessed, maintained and protected.

“We need rights. We need a right to better housing, to right housing, to health supports.”

“Everyone should have rights. There are people suffering.”

“We need community ownership, where we have pride, home and hope. We need to allow people a rights-based existence and empower people through their feelings, opinions and thoughts.”

“Shame of system keeps people from engaging in the systems that are needed.”

Secondly, poverty and trauma are often interconnected. Throughout conversations, crises experienced were often shared openly, including the trauma produced, not just by crisis, but poverty as crisis itself. Poverty is traumatic as people face losing their homes, relationships break down and managing the consistent fear of providing for as well as losing your children. Additionally, the current system lacks the capacity to support people well, to prevent people from falling through cracks when crisis happens. A trauma informed approach would centre services around the strengths of the person and on developing trust, safety, choice and control, and importantly upholding dignity.

The third is Urgency - to act urgently to move people out of poverty. If the social services sector, neighbours and communities responded to each other as to one of their own family members, individuals and families would not be left to fall deeper into the downward spiral of poverty.

COMMUNITY ACTION RECOMMENDATIONS

Every conversation held came to a conclusion with questions around – “what does it take to end poverty? Who needs to be involved? What can our communities do to end poverty?” The community action recommendations have been summarized into main themes and actions. An important lesson learnt in carrying out community conversations is that talking about how things could be presents opportunities for conversations to change – from a focus on loss and survival to a focus on possibility. Moving from loss and survival in community conversations sometimes came easily, but often people remained focused on what is lacking, what does not exist – and the vision and actions taken from what is missing is flipped here into what would it take to change outcomes. The crux of all conversations is that by forming a deeper understanding of poverty collectively, a community without poverty can be created – accessing adequate income underlines all actions.

To address poverty there are a number of key areas that must be acted on:

Access to human rights: housing, income, food, decent work, health, to be free of violence, as well as addressing stigma and discrimination

The means to access: justice, transportation, training, family supports, services, banking and credit

Participation and influence in community: civic engagement, having a say in decision making with social and health services and all levels of government, a stronger emphasis on community belonging, opportunities to build relationships and address stigma, as well as participation in work: employment, training and education

Address systemic issues: Make changes to economic and social approaches that perpetuate poor wages, precarious work, and discrimination based on socio-economic status, gender, age, colour and ability.

NEXT STEPS

The voices of those living in poverty are the voices of expertise as well as voices who know marginalization and vulnerability intimately. The next step for our communities is to engage in determining what and how we will put recommendations into action. Action plans will require our communities to commit, to organize, to support each other, to leverage resources: knowledge, time, funding, and political will. A more extensive community action plan is being developed based on the recommendations put forward. Additionally, reports will be available which speak more extensively to single issues: housing, food insecurity, rural poverty, employment and other key areas where details of what people experience are contextualized and detailed plans are provided for community based action.



Poverty Roundtable

Hastings Prince Edward

APPENDIX

ORGANIZATIONS PARTICIPATING IN DEVELOPING AND HOSTING COMMUNITY CONVERSATIONS

Abigail's
Canadian Mental Health Association (CMHA)
Community Development Council of Quinte (CDC Q)
Bridge Street United Church
Ontario Addiction Treatment Centre
Career Edge
Community Advocacy and Legal Centre (CALC)
Community Care for Seniors
Community Integration
Community Living Belleville
The County Foundation
Employment and Income Security Working Group, PRT
Food not Bombs
John Howard Society
Hastings Housing Resource Centre
The Hub
Loyalist College CYWP Program
Loyalist Employment Centre
North Hastings Community Trust
Peer Support South East Ontario
Prince Edward Learning Centre
Quinte Employment Network
Quinte West Youth Centre
Salvation Army
United Way Hastings & Prince Edward



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“Overcoming poverty is not a task of charity, it is an act of justice. Like Slavery and Apartheid, poverty is not natural. It is man-made and it can be overcome and eradicated by the actions of human beings. Sometimes it falls on a generation to be great. YOU can be that great generation. Let your greatness blossom.”

—*Nelson Mandela*



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