

Making Ends Meet in York Region At a Glance

Target Population:
Low and moderate income families
and individuals in York Region who
are struggling to make ends meet

The Situation

The ability to make ends meet in York Region is a challenge that impacts people with low and moderate incomes at different points in their lives.

People need access to affordable supports throughout their lives to help them make ends meet.

Finding solutions to this challenge relies on engaging and mobilizing all relevant community resources and by creating partnerships in the community focused on this common goal.

Members of the Human Services Planning Board of York Region (HSPB-YR) have agreed to work beyond the boundaries of their respective organizations to identify innovative actions and collaborative approaches to help families and individuals who are struggling.

The HSPB-YR will focus on making an impact on reducing economic vulnerability in York Region. The Board has made it a priority to look at how each of their organizations can support families and individuals in York Region living on low and moderate incomes to make ends meet.

The HSPB-YR has identified two broad community results where they believe, together, we can help low and moderate income families and individuals to make ends meet.

Key Data Facts:

- In 2006, 36.3% of York Region's population had low and moderate incomes. These residents are at risk of being unable to pay for their basic needs such as food, housing, childcare, transportation and utilities.
- Couples with children under 18 years of age represent the largest family type for both low and moderate income families.
- One of the most vulnerable groups is lone parent families with children under 18.

Low and moderate income residents in York Region are well educated and many are working. Employment supports and workforce development designed to maximize their labour market potential will help to make ends meet:

- In 2006, 57.3% of low and moderate income working age residents had a post secondary certificate, diploma or degree.
- The majority of low and moderate income residents also worked during the year.

Affordable housing options are needed to meet the needs of low to moderate income families and individuals throughout their lives:

- High housing costs are a major contributor to growing economic vulnerability in the Region. In 2010, the average price of a new house in York Region was \$566,110.
- In 2006, 35% of the moderate income homeowner families were spending between 30% and 50% of their income on housing
- In 2006, 71% of low income homeowners were spending 50% or more of their income on housing, putting this group at the greatest risk of homelessness.

The Board intends to work with the community to create opportunities for both families and individuals to move out of low income, and to help those living on moderate income from falling further into economic hardship.

**Low and Moderate Income Cut-offs Before Tax
for communities between 100,000 and 499,999 people:**

Household Size	Low Income 2009 Low Income Cut offs –Before Tax	Moderate Income – Double LICO 2009 Double Low Income Cut offs –Before Tax
1 person	\$19,144	\$38,288
2 persons	\$23,832	\$47,679
3 persons	\$29,299	\$58,598
4 persons	\$35,573	\$71,146
5 persons	\$40,345	\$80,690
6 persons	\$45,504	\$91,008
7 persons	\$50,661	\$101,322

Where do we need to focus our actions?

The indicator areas in the chart below will focus community efforts and investment. These indicator areas will be tracked and monitored at a community level to tell us how we are doing on advancing the results. The Board would like to ‘turn the curve’ on the current trends associated with these indicators. ‘Turn the curve’ means to slow the current trend, flatten the current trend or turn the current trend in a positive direction.

Indicator areas:

RESULT: Affordable Housing	RESULT: Economic Self-Sufficiency
Housing Options (type and mix)	Workforce Development
Housing Affordability	Income Levels and Financial Literacy
Housing Programs and Waitlists	Food Security
Housing Policy Decisions	Child and Elder Care

Calling the Community to Action: How you can participate

Advancing the community results will require actions from a broad spectrum of partners including community groups and organizations, all levels of government, the business sector and residents. Think about the following questions:

- 1. What are you currently doing to contribute to the community results?**
- 2. What could you do better to contribute to the community results?**
- 3. What is preventing you from contributing to the community results?**

The problems are real but that is not what defines us. What defines us is our ability to respond to the problems. We all have a role to play. What's yours?

Resources

www.raguide.org
www.resultsaccountability.com
Trying Hard is Not Good Enough by Mark Friedman

For more information please visit:
Website: www.york.ca/hspb
Email: hspb@york.ca
Phone: 1-877-464-9675 ext. 2103

