

Making Ends Meet

in York Region

Investing in children, youth and families is a **preventative approach** to reducing economic vulnerability

Affordable housing options are required to meet the needs of low and moderate income families and individuals **throughout the course of life**

*What does it take to
"Make Ends Meet"
in York Region?*

York Region is in a position of strength to **lead social innovation** and build a legacy of healthy inclusive communities

HUMAN SERVICES PLANNING BOARD OF YORK REGION (HSPB-YR)

Mandate

To enhance the effectiveness and efficiency of human services in York Region through capacity building in the human services sector and collaborative advocacy.

Vision

A healthy and vibrant community enhanced through inclusive, collaborative and innovative human services.

Mission

To develop and implement system solutions which enhance community health and well-being.

Seven Guiding Principles

Accountability and Transparency
Collaboration
Communication
Community Engagement
Creating a Healthy Community
Mindset of Sharing
Respect and Diversity

Member Organizations

Regional Government Sector:

Bill Fisch, Chairman and Chief Executive Officer (CEO), The Regional Municipality of York

John Taylor, Regional Councillor, Town of Newmarket and Co-Chair of the Human Services Planning Board of York Region

Adelina Urbanski, Commissioner of Community and Health Services, The Regional Municipality of York

Education Sector:

Susan LaRosa, Director of Education, York Catholic District School Board (YCDSB) and Co-Chair of the Human Services Planning Board of York Region

Ken Thurston, Director of Education, York Region District School Board (YRDSB)

Hospital-based Healthcare Sector:

David Cox, Director, Human Resources and Occupational Health and Safety, Southlake Regional Health Centre and Vice Chair of the Human Services Planning Board of York Region. Mr. Cox represents all three York Region hospitals.

Community-based Healthcare Sector:

Colleen Zakoor, CEO, Canadian Mental Health Association (CMHA) York Region

Isabel Araya, Executive Director, Vaughan Community Health Centre (VCHC)

Non-Profit Community Investment Sector:

Daniele Zanotti, CEO, United Way of York Region

Community Safety Sector:

Chief Eric Jolliffe, York Regional Police

Children, Youth and Family Services Sector:

Sylvia Pivko, Executive Director, Blue Hills Child and Family Centre and Co-Chair of the Forum for Children, Youth and Their Families in York Region

Seniors/Healthy Aging Sector:

Wyn Chivers, Chief Executive Officer, CHATS Community & Home Assistance to Seniors

Training-Education / Labour Market / Business Community Sector:

Tina DiSimone, Dean, Faculty of Applied Arts and Health Sciences, Principal of King Campus, Seneca College

Deborah Bonk Greenwood, President and CEO, Vaughan Chamber of Commerce

Newcomer/Immigrant Support Services Sector:

Elizabeth McIsaac, Executive Director, Toronto Region Immigrant Employment Council (TRIEC)

Patricia Cousins, Chief Executive Officer, Social Enterprise for Canada (SEC). Ms. Cousins represents the Welcome Centre Immigrant Services and its five lead agencies.

Community and Social Support-Based Services Sector:

Kirsten Eastwood, Executive Director, Women's Centre of York Region

Community Leader Members

Housing and Community Planning Sector:

Jim Baird, Commissioner of Development Services, Town of Markham

Community Development Sector:

Bill Hogarth, Former Co-Chair, Human Services Planning Coalition (HSPC)

Homelessness Sector:

Stephen Gaetz, Associate Dean, Research and Field Development, Faculty of Education, York University

Faith and Homelessness Sector:

Rehana Sumar, Executive Director (Acting), Mosaic Interfaith Out of the Cold (MIOTC)

Government Advisor and Resource Members

Sandy McMillan, Service Delivery Manager, Ministry of Training, Colleges and Universities

Victoria van Hemert, Senior Director, Central Local Health Integration Network (CLHIN)

Catherine Campbell, Regional Advisor, Ministry of Culture, Ontario Ministry of Citizenship and Immigration, Ontario Ministry of Health Promotion (Sport and Recreation Branch)

A Message from the *Human Services Planning Board of York Region*

A significant and growing number of families and individuals in York Region are struggling to make ends meet. While the reasons are varied and complex, the common element is the growing gap between household income and the high cost of living in York Region.

The Human Services Planning Board of York Region (HSPB-YR) sees the trend of growing economic vulnerability as a threat to the long-term sustainability of the health and well-being of York Region's population and communities. The Board has made this area of challenge and opportunity its priority area of focus.

The backbone of a healthy community is a healthy population. A healthy population includes all residents being offered the opportunity to participate in society and live a good quality of life. A community's health can be jeopardized when a growing number of its residents are exposed to economic vulnerability: a situation in which families and individuals are struggling to stay housed and fed with no time, energy or resources to participate in society.

The Human Services Planning Board of York Region in partnership with the broader community plans to take action to curb this trend or 'turn the curve'. York Region is in an enviable position of starting from a position of strength. We have a strong, progressive and innovative human services system along with exceptional leadership across many sectors. In addition, many of our residents currently struggling to make ends meet have strong personal assets including post secondary education and qualifications. At the intersection of these strengths is an opportunity to help these residents and families enjoy a better quality of life while building stronger communities.

The HSPB-YR's work will focus on making an impact to reduce economic vulnerability in York Region. A key building block for the work is recognizing that success will depend on the collaborative efforts and contributions of the entire human services sector and broader community.

*We are pleased to share this discussion paper and
look forward to working with you to make a difference.*

Sincerely,



John Taylor, Regional Councillor
Town of Newmarket
Co-chair, Human Services Planning Board of York Region



Susan LaRosa, Director of Education
York Catholic District School Board
Co-chair, Human Services Planning Board of York Region

*"This collaboration of leaders represents a proactive approach to responding to the unique and changing needs of our current and future residents. The board will also be an influential and united voice for meeting York Region's human services needs."*¹

Bill Fisch
Chairman and Chief Executive Officer (CEO), The Regional Municipality of York



Foreword

Making Ends Meet in York Region

In York Region, a growing number of families face a difficult financial struggle each and every month. This document is a call to action for the Region's numerous organizations and agencies to join us in an effort to help our residents make ends meet.

The Human Services Planning Board members have come together on this challenge and are committed to leadership and action. They have agreed to work beyond the boundaries of their respective institutions to identify innovative actions and collaborative approaches to help those families and individuals who are struggling.

Over the course of your life, your children's life, your relative's life, your neighbour's life or your parent's life, we will all need access to different options and choices to meet our needs. Understanding the range of needs and planning for them is what this document and process intends to achieve.

The Human Services Planning Board believes that together we can help people with low and moderate incomes to make ends meet by taking action. This action will produce affordable housing options and programs, and provide opportunities that will lead to greater economic self-sufficiency.

The potential for change is real. By having a common focus and broad community commitment, innovation will begin to occur. This innovation depends on creating partnerships in the community, all driven by the same vision. Solutions to the challenges that many residents face will be found right here in the community.

We invite you to take part in our discussion and to identify how you can contribute to the vision of a community-friendly region where all residents can thrive. This is a story of innovation and creative collaboration; the story of a community working together to help each resident of York Region make ends meet.

Introduction

The following story is based on the growing number of families and individuals facing an increasing gap between their income and the high cost of living in York Region. We have used 2006 Census data to develop the Making Ends Meet in York Region Discussion Paper which is based on information from 2005. The 2006 Census is the most recent detailed data on the social and economic characteristics of low and moderate income and provides consistent information to track trends. The absence of timely income data makes it difficult to assess the full impact of Canada's most recent economic recession, but it is reasonable to expect that the economic situation has impacted economic vulnerability in York Region. The Human Services Planning Board of York Region has made this area of challenge and opportunity its priority area of focus. This area of focus emerged from a broader examination of York Region through a social determinants of health framework: the economic and social conditions that shape the health of individuals and communities.

The customized list of social determinants used to develop this story include:

- Income;
- Housing;
- Education and Early Childhood Development;
- Employment and Training;
- Access to Health, Social and Community Services/Supports;
- Food Security; and,
- Inclusiveness and Integration.

A 2008 report by the Ontario Association of Foodbanks on the cost of poverty indicates that the Federal and Ontario governments are losing at least \$10.4 billion to \$13.1 billion a year due to poverty, a loss equal to between 10.8 to 16.6 per cent of the provincial budget.²

"A survey conducted by United Way of York Region last year [2009] found 40 per cent more people turned to United Way's 39 member agencies to access 100 programs than the previous year. 'These weren't repeats, but net new people,' said [Daniele] Zanotti [CEO, United Way of York Region].³

A 2008 Living Wage Calculation for the Toronto Area (Family of four)
Summary of Expenses and Income

	Annual	Monthly*
Expenses		
Food	\$6,557	\$546.42
Clothing and footwear	\$2,504	\$208.67
Shelter		
Rent and utilities	\$14,751	\$1,229.25
Telephone	\$656	\$54.67
Insurance	\$213	\$17.75
Internet	\$447	\$37.25
Cable TV	\$840	\$70.00
Transportation		
Vehicle	\$6,573	\$547.75
Transit	\$1,248	\$104.00
Other		
Family vacation 1/year - two weeks	\$2,000	\$166.67
Monthly family dinner and movie	\$1,800	\$150.00
Household and furniture	\$1,063	\$88.58
Personal care	\$618	\$51.50
Recreation	\$1,475	\$122.92
Communication (not telephone)	\$169	\$14.08
Reading and entertainment supplies	\$517	\$43.08
Other services	\$1,120	\$93.33
Education (adults)	\$1,000	\$83.33
Child care	\$9,140	\$761.67
Non-OHIP medical	\$2,461	\$205.08
Contingency amount	\$2,206	\$183.83
TOTAL COST OF LIVING (rounded to the nearest 100)	\$57,400	\$4,783
Income		
Household employment income	\$64,783	
PLUS Universal Child Care Benefit	\$1,200	
Household Income	\$65,983	
MINUS Tax after credits	\$6,092	
Income after tax	\$59,891	
MINUS CPP and EI Contributions	\$3,981	
PLUS Child Tax Benefit	\$1,490	
Income after tax and transfers	\$57,400	
Living wage (\$16.60/hour x two people working full-time –37.5 hours/week)	\$16.60/hour x 2	

*Column of monthly values was added for this publication. Monthly values equal the annual value divided by 12.

What does it take to 'Make Ends Meet' in York Region?

The financial figures in the table are from a 2008 report, "A Living Wage for Toronto" ⁴, developed by the Canadian Centre for Policy Alternatives to show what it takes for a family of four to live a "decent, but hardly generous standard of living" ⁵ in the Toronto area.

Key assumptions:

- Two-parent household with two children
- One child is age four, and in child care; the other is age 12 and is not
- Both parents work full time (37.5 hours/week x \$16.60/hour)

Points to Consider:

- The living wage analysis, by the authors' own admission is "quite conservative" ⁶ in nature.
- Much of the expenditure data is sourced "from a Market Basket Measure that was designed to support a measure of poverty rather than as a measure of income required to support social, cultural, political and economic inclusion." ⁷ The authors go on to conclude that "if anything, wages need to be even higher than \$16.60 an hour. . .to attain a desired, decent standard of living." ⁸

- It is also pertinent to consider that while the living wage analysis is based on a family of four renting an apartment, affordable rental options are limited in York Region due to limited supply and extremely low vacancy rates (1.8 per cent in October 2010 – CMHC Fall 2010 GTA Rental Market Report)⁹. As a result, many families are required to purchase homes if they wish to live in York Region. This is reflected in our high ownership rate of 88 per cent as per the 2006 Census.
- Based on the premise of owning a home in York Region, in all probability it would take an annual household income of more than \$65,000 for a family of four when considering the following:
 - The average resale price for a townhouse in central Richmond Hill in October 2010 was \$428,190.¹⁰ This translates to a monthly mortgage payment of \$1,548 * – that would reasonably climb to over **\$2,000/month** when factoring in property taxes, utilities, etc. This is higher than the \$1,229/month rental and utilities amount used in the living wage analysis.
 - The average resale price for all residential dwelling types in York Region in 2010 was \$493,451, 14.4 per cent higher than in the GTA at \$431,463.¹¹
- The bottom line is that the living wage analysis in all likelihood understates the household income that a family of four living in York Region would need to live a decent standard of living.
- How important is a living wage? As suggested by the authors of the living wage analysis, “The difference between meeting that target and falling far below it is the difference between participation and marginalization. It is the difference between survival and citizenship.”¹²
- Healthy communities are built by healthy populations that are fully engaged and participating in society. Healthy communities can never truly be realized or sustained when populations, or segments thereof, are continually struggling to stay housed and fed with no time, energy or resources to participate in society.

	\$/week
Family of 4 - (Man, Woman, 31-50 years; boy, 14 years; girl, 8 years)	\$169.40
Family of 6 - (Man, Woman, 31-50 years; 3 boys, 17, 12, 10 years; girl, 15 years)	\$231.59
Lone Parent Family of 3 - (Mother, 31 years; boy, 14 years; girl, 8 years)	\$128.32
Lone Parent Family of 2 - (Father, 50 years and boy, 14 years)	\$111.25
Single male (31-50 years)	\$56.63
Single female (75 years)	\$41.89

Source: The Regional Municipality of York: Community and Health Services Department.
The Cost of Eating Well in York Region – 2010

* Based on a five per cent down payment, a five-year closed variable interest rate of 2.85 per cent as posted on www.TDCanadaTrust.com on November 17, 2010, a bi-weekly payment of \$773.90, and a 30-year amortization period.

The Facts: ¹³

- In 2006, one in eight of York Region residents lived in low income households (112,165 people)
- In 2006, one in seven children (<18 years) lived in low income households (32,477) (jumps to one in five in Markham)
- In 2006, 26 per cent of total economic families*** with low income had two earners
- In 2006, the Low Income Rate for recent immigrants in Markham and Richmond Hill was 37 per cent while in Vaughan it was 29 per cent

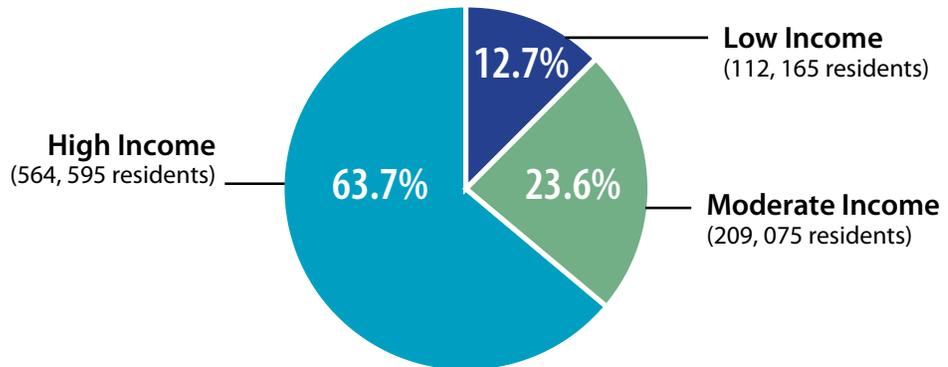
*** "Economic Family" refers to a group of two or more persons who live in the same dwelling and are related to each other by blood, marriage, common-law or adoption. A couple may be of opposite or same sex. Foster children are included. (Source: Statistics Canada, 2006 Census Dictionary)

Low and moderate income population represent a significant portion of York Region's residents

While York Region had the fifth highest median family income in Canada in 2006¹⁴, one in eight of its residents lived in low income households: a total of 112,165 people.¹⁵ Between 2001 and 2006, York Region experienced a 55 per cent increase in the low income population¹⁶ (two and a half times the percentage increase in the total population) at the very same time that the economy experienced strong growth. While the total number of children increased by 16 per cent between 2001 and 2006, the number of children in low income households increased by 62 per cent to 32,477.¹⁷

A geographical analysis reveals that in 2006 over 80 per cent of the low income population lived in Markham, Richmond Hill and Vaughan. In fact, the low income rates in Markham (16.1 per cent) and Richmond Hill (15.8 per cent) are higher than the provincial and national averages of 14.7 per cent and 15.3 per cent respectively.¹⁸

Population in York Region by Income Status



Source: Statistics Canada, 2006 Census, Custom Tabulations

Making Ends Meet income range based on a family of four (2008)

Low income	\$0 - \$35,000
Moderate Income	\$35,000 - \$70,000
High Income	\$70,000 +

In an August 2010 York Region.com article, the Chair of the Newmarket Food Pantry, in discussing the significant increase in the number of new families using its services (many affected by layoffs and the expiration of employment benefits) stated that "these are people who have a house and have a car, but have no money to buy food. And you can't look for a job if you're going hungry."¹⁹

Economic Vulnerability in York Region - 2006

Economic Vulnerability and Human Service Support Type

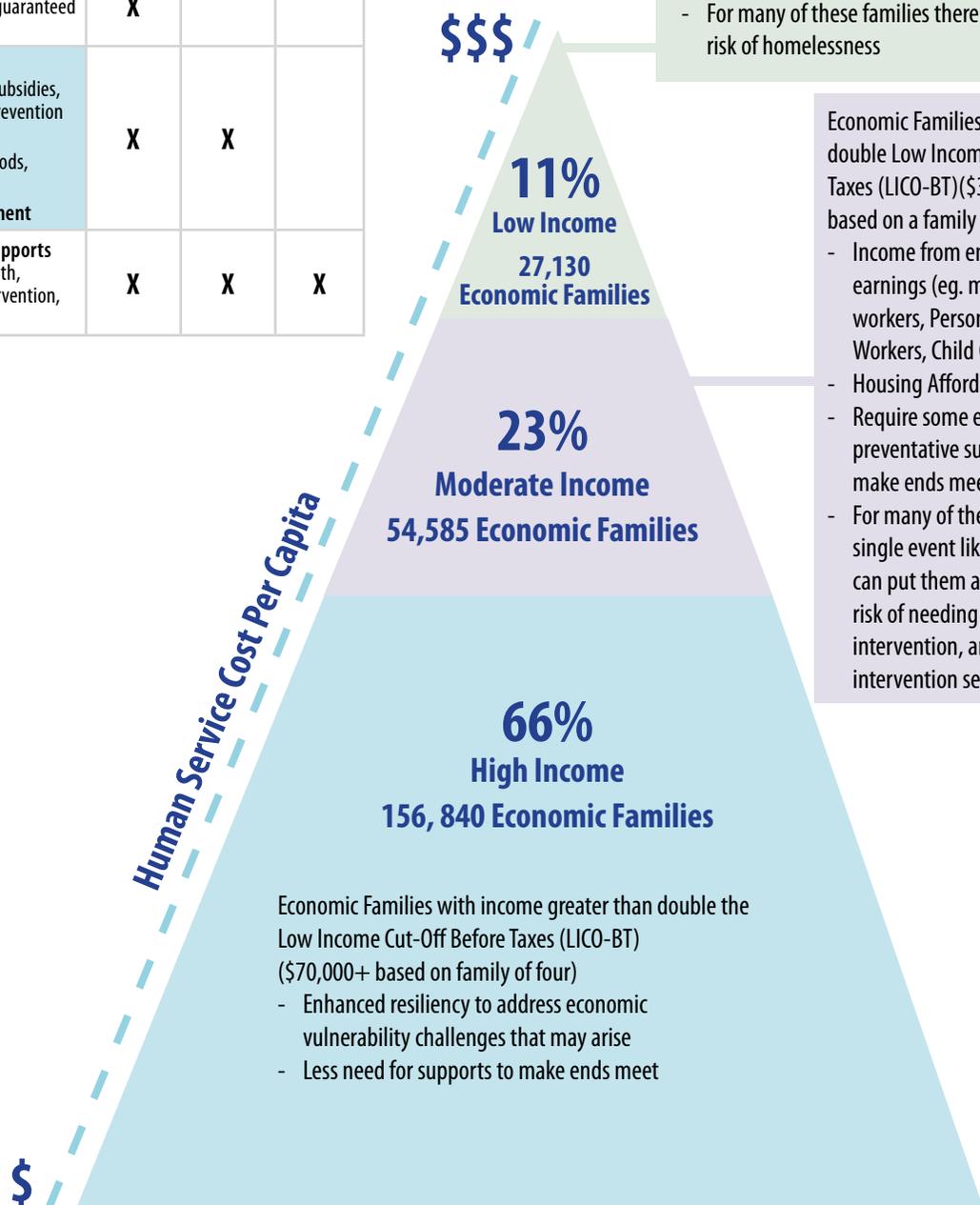
Human Service Support Type	Low Income Families	Moderate Income Families	High Income Families
Crisis Intervention (shelters)	X		
Intervention Supports (eg. Ontario Works, Ontario disability support program, guaranteed income supplement, food banks)	X		
Prevention Supports Income Subsidy Supports (eg. tax subsidies, child care subsidies, homelessness prevention programs) Education Programs (eg. healthy foods, financial literacy) Supports for integration, employment	X	X	
Basic Universal Human Services Supports (eg. Education, Hospitals, Public Health, Transportation, Early Childhood Intervention, Police, Long Term Care)	X	X	X

Economic Families living below Low Income Cut-Off Before Taxes (LICO-BT)(\$0-\$35,000 based on a family of four)

- Severe Housing Problems
- Multiple human service needs requiring both prevention supports and more costly intervention services
- For many of these families there is a risk of homelessness

Economic Families living up to double Low Income Cut-Off Before Taxes (LICO-BT)(\$35,000 - \$70,000 based on a family of four)

- Income from employment earnings (eg. min. wage workers, Personal Support Workers, Child Care Workers)
- Housing Affordability pressures
- Require some extra supports, preventative supports to help make ends meet
- For many of these families a single event like losing a job can put them at imminent risk of needing more costly intervention, and crisis intervention services



Source: Statistics Canada, 2006 Census, Custom Tabulations

Geographic Distribution of York Region's Low Income Population, 2006 Census

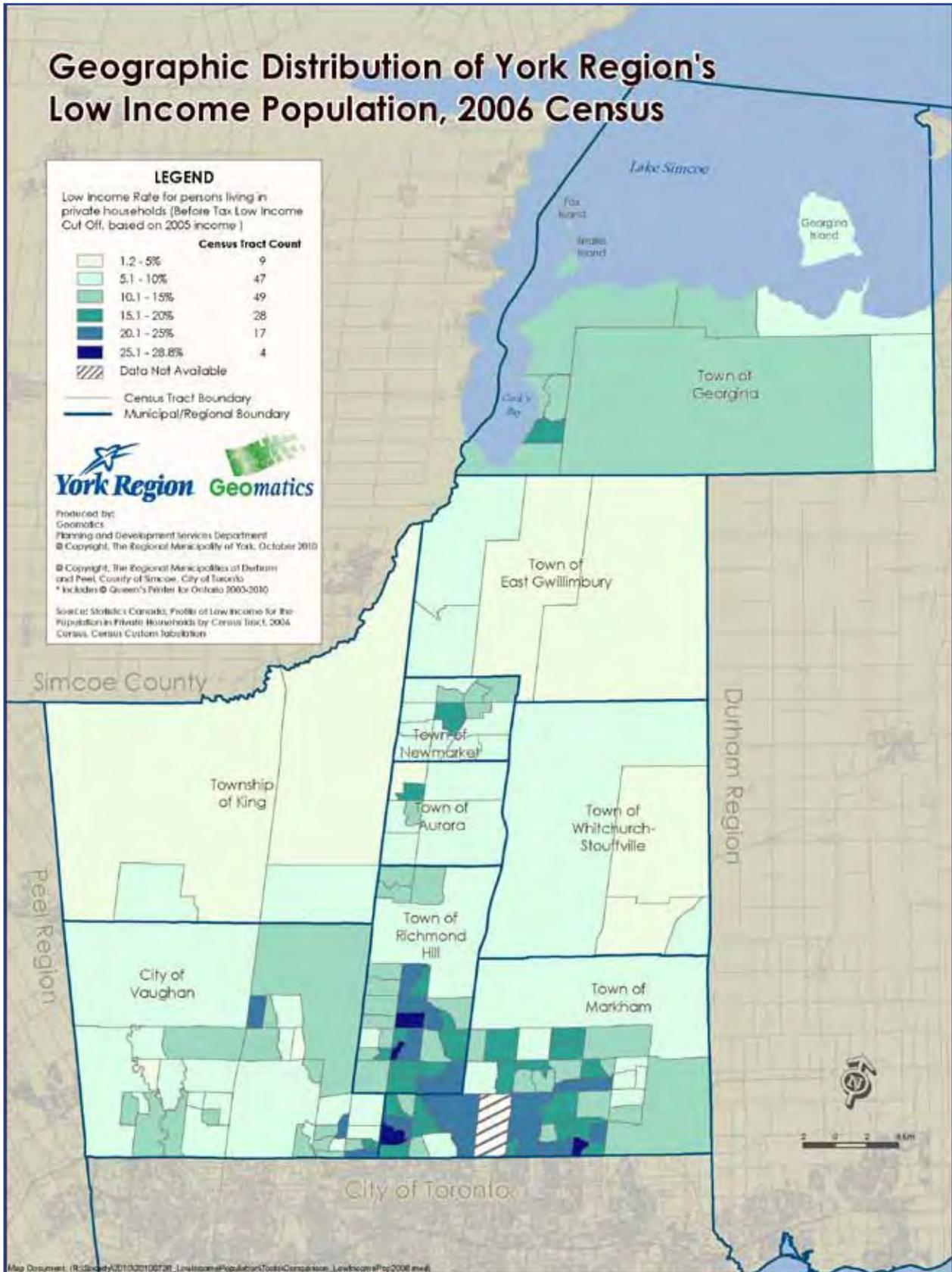
LEGEND
 Low Income Rate for persons living in private households (Before Tax Low Income Cut Off, based on 2005 income)

Low Income Rate	Census Tract Count
1.2 - 5%	9
5.1 - 10%	47
10.1 - 15%	49
15.1 - 20%	28
20.1 - 25%	17
25.1 - 28.8%	4
Diagonal Lines	Data Not Available

— Centus Tract Boundary
 — Municipal/Regional Boundary

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 Planning and Development Services Department
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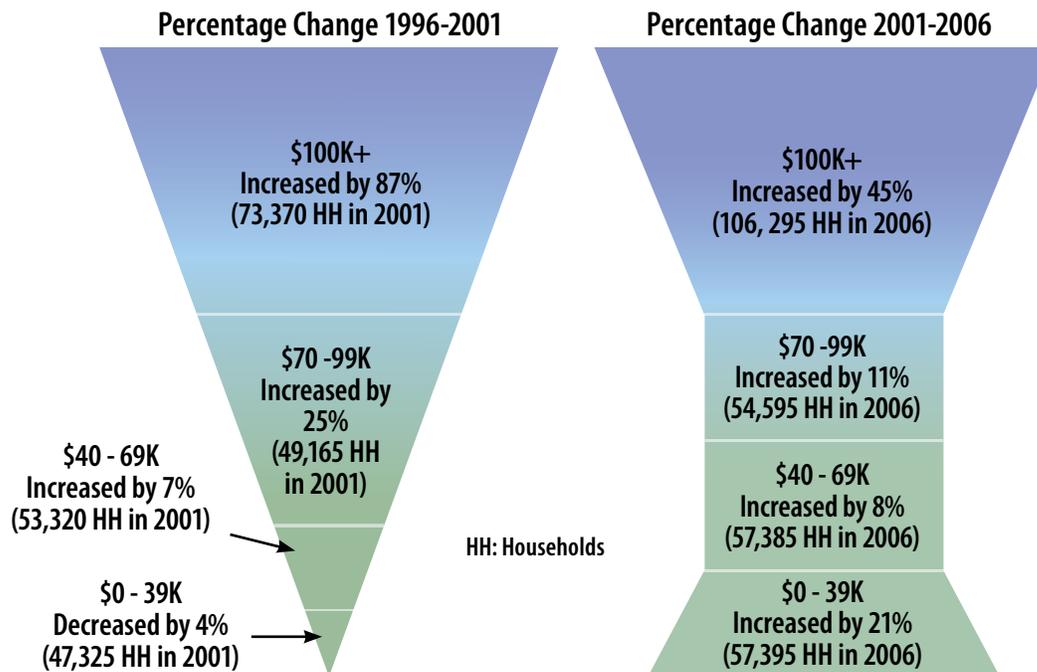
Source: Statistics Canada, Profile of Low Income for the Population in Private Households by Census Tract, 2006 Census, Census Custom tabulation



Map Document: IR-Geomatics\2010\20100728_LowIncomePopulationTractsComparison_LowIncomePop2006.mxd

Income Groups Beginning to Polarize in York Region

Patterns of Growth for Household Incomes



Observations:

- Growth in all income groups between 2001 and 2006
- Higher income earners and lower income earners growing at a faster rate than middle income groups
- Beginning to see imbalance and polarization between high and low income earners
- In 2006, there were nearly 115,000 households (approx. 42 per cent of all households) with gross household incomes of less than \$70,000

Factors Contributing to Income Polarization:

- Economic Conditions
- Housing Type and Affordability
- Lack of Employment Supports
- Occupation
- Education Levels
- Number of Income Earners/Household
- Lack of Human Service Funding

Source: York Region Community and Health Services Department using data from Statistics Canada 2006 Census, Custom Tabulation

Who Can Make Ends Meet in York Region?

Living Wage (Family of four living in Toronto area – two parents - each working full-time – 37.5 hours/week)	\$64,783 (\$16.60/hour) x 2 earners
Living Wage (Single Parent living in Toronto area working full-time with one child in subsidized daycare)	\$31,435 (\$16.25/hour)
Living Wage without subsidized daycare	\$42,900+ (\$22.00+/hour)
Sample Wages in the GTA	
Single Person making minimum wage (\$10.25/hour x 37.5 hours/week x 52 weeks)	\$19,988
Visiting Homemakers, Housekeepers and Related Occupations (includes Personal Support Workers) – Avg. wage is \$15.15/hour	\$29,543 (37.5 hours/week) \$23,634 (30 hours/week)
Early Childhood Educators and Assistants – Avg. wage is \$15.70/hour x 37.5 hours/week x 52 weeks	\$30,615
Janitors, Caretakers and Building Superintendents – Avg. wage is \$15.85/hour x 37.5 hours/week x 52 weeks	\$30,908
Nurse Aides, Orderlies and Patient Service Associates – Avg. wage is \$17.40/hour x 37.5 hours/week x 52 weeks	\$33,930
Activationist – \$24.50/hour x 59 hours bi-weekly (Sourced from York Region Job Board)	\$37,583
Licensed Practical Nurses – Avg. wage is \$23.40/hour x 37.5 hours/week x 52 weeks	\$45,630

*Source: Human Resources and Skills Development Canada. Labour Market Information: Wages and Salaries for the Toronto Region. Accessed December 16, 2010, www.labourmarketinformation.ca

“Unleashing Potential: There is incredible untapped potential in Ontario’s population. We need to put that potential to work by building supports and eliminating barriers to full participation in our economy and our society”²⁵

Low and moderate income residents are working but need support to maximize labour potential

The percentage of low income residents aged 25 to 64 that were working full time increased from 23 per cent in 2001 to 28 per cent in 2006.²⁰ In 2006, nearly two-thirds of the low income population aged 25 to 64 had some employment earnings.²¹

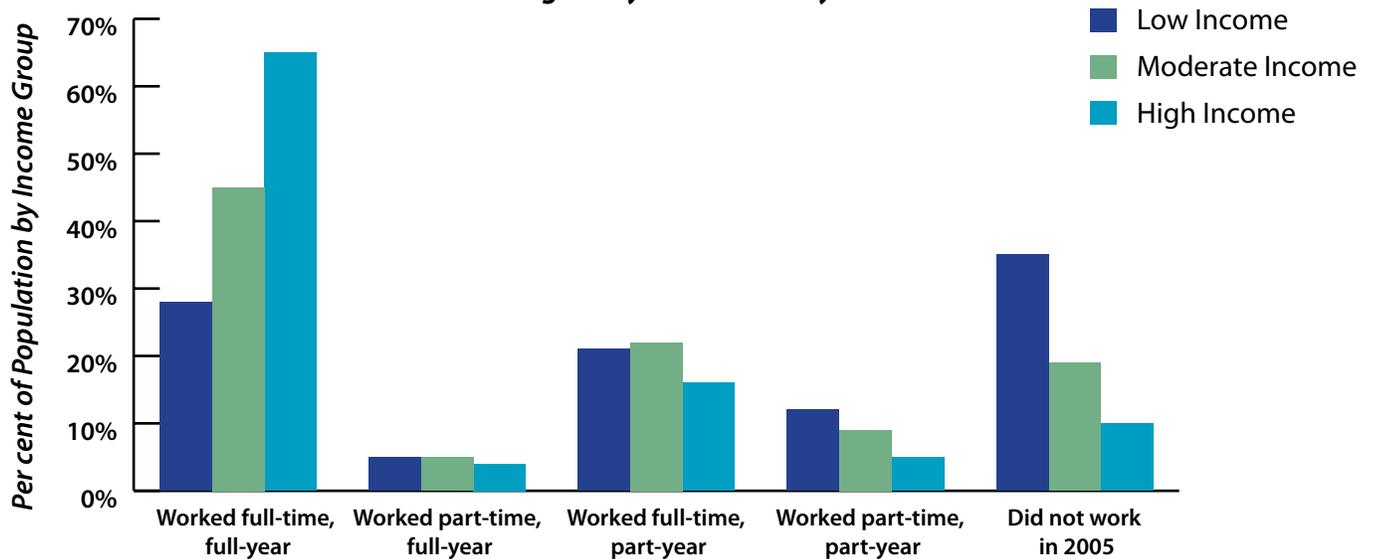
Also important to note is that 26 per cent of total economic families with low income had two earners.²²

In From The Margins: A Call To Action On Poverty, Housing and Homelessness, a 2009 Senate Report, indicates that “much of the evidence on the failure of employment to provide the anticipated route out of poverty focussed on the increase in precarious employment; this is defined as – ‘the shift in labour markets from full time and more or less permanent jobs to those with at least some of the following characteristics: temporary, part-time, irregular hours, low wages, and few if any benefits.’”²³

According to a 2009 York Region Employment and Industry Report, while there has been sustained strength in full time employment (approximately 75 per cent of jobs) there has also been strong growth in part-time employment over the past decade increasing from 16.5 per cent in 1998 to 20.2 per cent in 2009. The report attributes this increase, in part, to population growth which has generated an increased demand for service producing industries (e.g. retail trade).²⁴ We also know that segments of the labour force that worked in manufacturing and recently lost their jobs will need to acquire new skills to reach previous wage levels given that many of these old jobs will not return.

Majority of Low and Moderate Income Residents Work

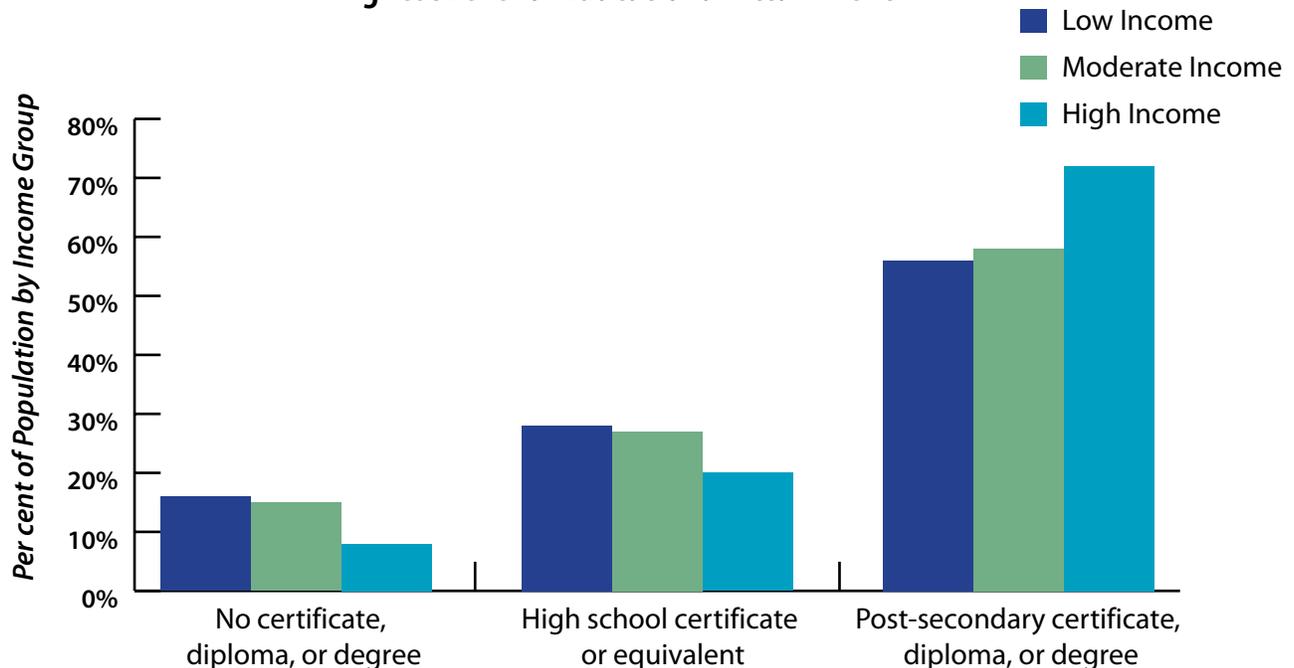
Distribution of Working Age (25-64 years) Population in York Region by Work Activity



Source: Statistics Canada, 2006 Census, Custom Tabulations

Majority of Low and Moderate Income Residents have Post-Secondary Education

Distribution of Working Age (25-64 years) Population in York Region by Highest Level of Educational Attainment



Source: Statistics Canada, 2006 Census, Custom Tabulations

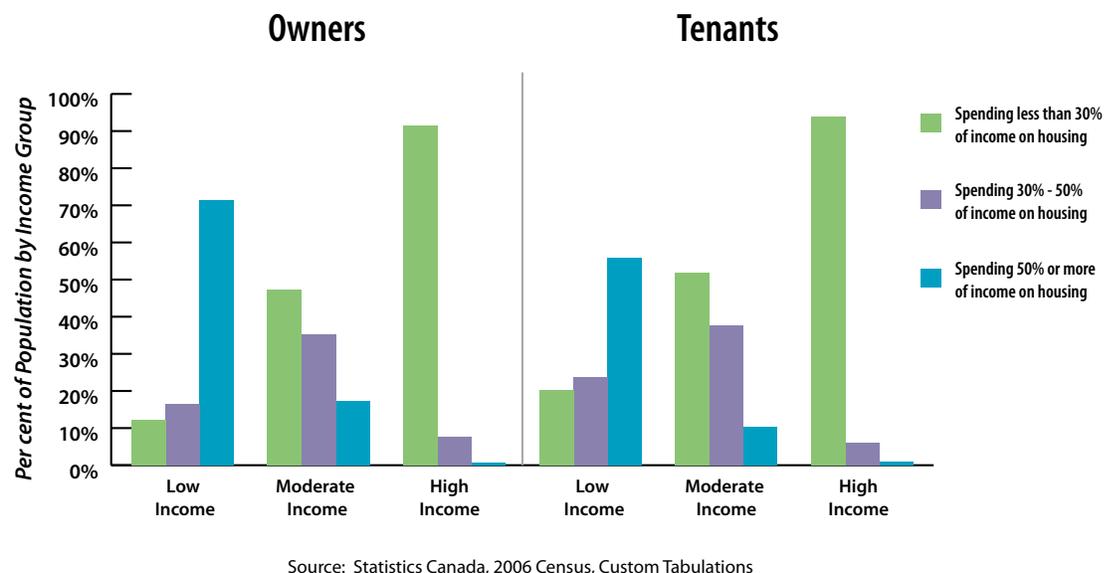
Affordable housing options are required to meet the needs of low and moderate income families throughout the course of life

- Median monthly payment for an owner occupied dwelling in York Region in 2006 was \$1,463 - 25 per cent higher than the City of Toronto (\$1,175), 40 per cent higher than Ontario (\$1,046) and 74 per cent higher than Canada (\$839)²⁶

- A severe shortage of rental units has resulted in York Region having among the highest average rents in the GTA. The average rent for a two bedroom in 2009 was \$1,044 – only marginally lower than Toronto and Peel.²⁷

- Nearly 48 per cent of tenants spent more than 30 per cent or more of their income on shelter costs in 2006 (the highest in the GTA)²⁸

York Region’s rapid growth, which has been primarily accommodated through low density suburban development, has fuelled significant increases in housing values (highest average resale in the GTA in 2009).²⁹ While many York Region residents have enjoyed the appreciation in value of their homes, for many others it has created undue financial stress and hardship. Large numbers of York Region households pay 30 per cent or more of their income on housing costs; spending more than this can make it difficult to pay for food, clothing, education and transportation. In 2006, over 65,000 owned residences and 15,400 tenant-occupied residences paid more than 30 per cent of their income on housing. Compounding the issue is the severe shortage of rental units reflected by a persistently low vacancy rate and little new construction of rental stock. According to a 2004 Housing and Employment study³⁰, we also know that part of our workforce cannot afford to live here and therefore commute to the Region from other areas.



Myth Buster: A common perception regarding housing affordability in York Region is that residents are choosing to assume high housing costs relative to their incomes to live in a certain type of home or neighbourhood. The reality is that approximately 76 per cent of the total households in York Region that paid 30 per cent or more (above affordability threshold) of their income on shelter had incomes of less than \$61,000.³¹ This suggests that this is not a case of residents freely over-consuming housing but rather a case of low and moderate income households being forced into housing they cannot afford.

Based on the provincial definition of ‘affordable housing’ (does not exceed 30 per cent of gross annual household income for low and moderate income households), for a unit to be considered affordable in Markham it would need to cost less than \$384,000.³² Given the high cost of housing in Markham, there is a limited amount of new housing stock under this price point. New unit ownership options would be primarily limited to the condominium market.

A range of strategies are needed throughout the life cycle

A 2005 Statistics Canada report, *The Wealth of Canadians* indicated that at a national level, debt loads have been increasing significantly with the “lion’s share” attributed to home mortgages. Between 1999 and 2005, Canadian debt (three-quarters being mortgage debt) increased by 47.5 per cent. One of the chief contributing factors noted was the increase in the purchase price of residential real estate. It is reasonable then to surmise that given York Region’s high home ownership rates and expensive real estate prices that high debt loads are likely to be an issue here, especially as lending rates begin to climb back up from current lows.³³

According to the 2006 Census, the low income rate (before taxes) for the entire population of York Region was 12.7 per cent.³⁴ However, as presented in the table below, certain demographic groups within York Region have rates higher than the average.

Risk of Economic Vulnerability to Low Income by Population Group – 2006 Census

Demographic Group	Low Income Rate for Demographic Group	# of People Living in Low Income Within Demographic Group
Total Population	12.7%	112,165
Children under 18 years of age (in low income households)	14.8%	32,477
Recent Immigrants (landing between 2001–2006)	34.1%	15,790
Immigrants (landing between 1991–2000)	20.5%	26,670
Females	13.3%	59,965
People with Activity Difficulties/Reductions*	16.9%	22,980
Aboriginal People	19%	620
Unattached Individuals (15 years and over)	33.7%	16,080
Seniors 75+ (Senior Women 75+ :18% low income rate)	13.9%	4,855
Lone Parent Economic Families (with children under 18 years)	31%	3,965 Families
Visible Minorities	19%	62,530
No knowledge of Official Languages	26%	9,185
Renters (Economic Family Households)	30.1%	6,095 Households

*Refers to difficulties with daily activities and the reduction in the amount or kind of activities due to physical or mental conditions or health problems.

Source: Statistics Canada 2001 and 2006 Censuses, Custom Tabulations

Investing in children, youth and families is a preventative approach to reducing economic vulnerability

“Providing opportunities for people who face income related barriers to participate in York Region’s prosperity and high quality of life represents an effective preventive approach to long-term human services planning in York Region”³⁵

There is a growing segment of our population, many of whom work full time jobs, that are continually struggling to make ends meet. Further, many government programs and supports only apply to that segment of the population whose incomes hover around or below the low income cut-offs. However, the gap between the low income cut-offs and the actual income needed to enjoy a decent standard of living in York Region is significant and includes a growing number of working, educated families and individuals. Many of these individuals work in industries critical to our economy and communities including human and other support services, retail, etc. which are often associated with lower wages. Further, sectors such as support services will become increasingly vital to York Region as our population ages. What is being done to support the health and well-being of this segment of the population? Can we do more to ensure that these individuals, families and children are afforded equitable access to opportunity?

The economy is taking its toll on York Region residents and services:

- 106 per cent increase in employment insurance claims between December 2008 and 2009^{36a}
- The Social Assistance Caseload in February 2011 was 5,991 cases, up 18.4 per cent (931 cases) over February 2009^{36b}
- Daycare Subsidy Waiting List at 4,902 families as of December 2010 – 23.2 per cent increase over January 2010^{36c}
- As of December 2010, there were 7,626 households on the social housing waiting list, nearly a 31 per cent increase over the past two years.^{36d}
- Applicants on the social housing waitlist without special priority status can expect to wait years for housing. For instance, most non-senior “one-bedroom applicants won’t be offered housing until they are old enough to qualify for seniors housing.”³⁷

The inability to 'Make Ends Meet' in York Region stretches beyond the low income cut-offs

The high cost of living in York Region is placing more and more families and individuals under financial strain. The 2009 low income cut-off (before tax) generated by Statistics Canada was approximately \$35,500 for a family of four and \$19,000 for an individual within our larger municipalities such as Markham, Richmond Hill and Vaughan.³⁸ However, based on a living wage calculated for the Toronto Area in 2008, a family of four would need an income of nearly \$65,000 to enjoy a standard quality of living. The \$65,000 household income equates to two parents working full time (37.5 hours/week) at \$16.60/hour.³⁹ Given that the analysis assumes the family is renting and that average apartment rental rates between York Region and Toronto are similar, it is reasonable to assume that the living wage would be generally applicable to York Region.

2009 Low Income Cut-offs (before tax)⁴⁰ (For communities with a population between 100,000 and 499,999 people)

1 person	\$19,144
2 people	\$23,832
3 people	\$29,299
4 people	\$35,573
5 people	\$40,345
6 people	\$45,504
7 or more people	\$50,661

Source: Statistics Canada, 2009 Low Income Lines

** Household applies to a person or group of person who occupies the same dwelling and do not have a usual place of residence elsewhere in Canada or abroad. The dwelling may be either a collective dwelling or a private dwelling. The household may consist of a family group such as a census family, of two or more families sharing a dwelling, of a group of unrelated persons or of a person living alone. Household members who are temporarily absent reference day (e.g., temporary residents elsewhere) are considered part of their usual household. (Source: Statistics Canada, 2006 Census Dictionary)

A 2008 living wage analysis for the Toronto area was calculated to be approximately \$65,000 for a family of four. This is nearly double the low income cut-off of \$35,500 for a family of four in York Region.

According to the 2006 Census, nearly 35 per cent of all households in York Region (close to 96,000 households **) had incomes of less than \$60,000. (Note: The \$60,000 value which is expressed in 2005 dollars equates to approximately \$65,000 in 2008 dollars when adjusted for inflation.)⁴¹

**A 2008 Living Wage Calculation for the Toronto Area
(Single parent with one child)
Summary of expenses and income, with child care subsidy**

	Annual	Monthly*
Expenses		
Food	\$2,770	\$230.83
Clothing and footwear	\$1,628	\$135.67
Shelter		
Rent and utilities	\$9,588	\$799.00
Telephone	\$656	\$54.67
Insurance	\$213	\$17.75
Internet	\$447	\$37.25
Cable TV	\$840	\$70.00
Transportation		
Vehicle	---	---
Transit	\$4,948	\$412.33
Other		
Family vacation 1/year - two weeks	\$1,300	\$108.33
Monthly family dinner and movie	\$1,170	\$97.50
Household and furniture	\$691	\$57.58
Personal care	\$401	\$33.42
Recreation	\$959	\$79.92
Communication (not telephone)	\$110	\$9.17
Reading and entertainment supplies	\$336	\$28.00
Other services	\$728	\$60.67
Education (adults)	\$500	\$41.67
Child care	\$9,140	\$761.67
LESS Child care subsidy	-\$7,876	-\$656.33
Non-OHIP medical	\$1,674	\$139.50
Contingency amount	\$1,209	\$100.75
TOTAL COST OF LIVING (rounded to the nearest 100)	\$31,400	\$2,616.67
Income		
Household employment income	\$31,435	
PLUS Universal Child Care Benefit	\$1,200	
Household Income	\$32,635	
MINUS Tax after credits	\$1,324	
Income after tax	\$31,311	
MINUS CPP and EI Contributions	\$1,927	
PLUS Child Tax Benefit	\$2,015	
Income after tax and transfers	\$31,400	
Living wage (\$16.15/hour full-time)	\$16.15/hour	
Living wage (with no child care subsidy)	\$22.00+/hour	

*Column of monthly values was added for this publication. Monthly values equal the annual value divided by 12.

Additional Case Study from 2008 Living Wage Analysis *(Single parent with one child)*

The financial figures in the table are from a 2008 report, "A Living Wage for Toronto"⁴², developed by the Canadian Centre for Policy Alternatives⁴³ to show what it takes **for a single parent with one child** to live a "decent, but hardly generous standard of living" in the Toronto area.⁴⁴

Some key assumptions/ considerations:

- Calculations are based on a single parent household with one child under six years of age
- The individual does not own a vehicle and relies primarily on transit
- Note that while this budget incorporates a significant childcare subsidy – it is very likely that such a subsidy would not be available in York Region as the current subsidy waiting list contains over 4,902 families
- Without childcare subsidy, the living wage for a single parent increases to \$22+/hr, demonstrating the critical importance of such social supports
- Finding an apartment in York Region for \$799.00/month (rent and utilities), particularly a two bedroom apartment, may be nearly impossible. (Average rent in York Region for a two bedroom apartment in 2009 was \$1,044)⁴⁵

York Region is in a *position of strength* to *lead social innovation* and **build a legacy of healthy inclusive communities**



York Region's location within the Greater Toronto Area has resulted in **tremendous growth and prosperity** over the past few decades.

This growth has allowed York Region to amass many assets including a **growing and diversifying economy**, a culturally rich and highly educated population, high quality housing, economic wealth, exceptional community facilities, new infrastructure, and numerous services. York Region is also **beginning an evolution** of its urban structure which will involve the emergence of vibrant city centres and a robust transit system. **York Region is in a strong position** with significant capacity to deal with current and future challenges, capitalize on and create opportunities, and build a legacy of **healthy, complete and inclusive communities**.

"For a region to be great it must be great for all and that requires a strong infrastructure of social supports for the over 1 million residents who now call York Region home."⁴⁶

Bruce Macgregor,
Volunteer Chair of the 2010 United Way Campaign and CAO of The Regional Municipality of York

“Empowerment is the process of increasing the capacity of individuals or groups to make choices and to transform those choices into desired actions and outcomes”⁴⁷



Making Ends Meet

in York Region

"Turn the Curve" Workbook

Moving From Talk to Action

The **"Turn the Curve" Workbook** is a tool to help you develop actions to advance the two community results: **Affordable Housing** and **Economic Self-Sufficiency**. It outlines how to begin discussions that will help identify what you can do to contribute to the **Making Ends Meet in York Region** initiative. This Workbook can be used by organizations, agencies, services, partners, funders and other stakeholders to find solutions to the challenges faced by low and moderate income residents trying to make ends meet; and create partnerships where innovation can begin.

We invite you to take up the **"Turn the Curve"** discussion to identify how you can contribute to the vision of a community-friendly region where all residents can thrive.



Human Services Planning Board of York Region (HSPB-YR)

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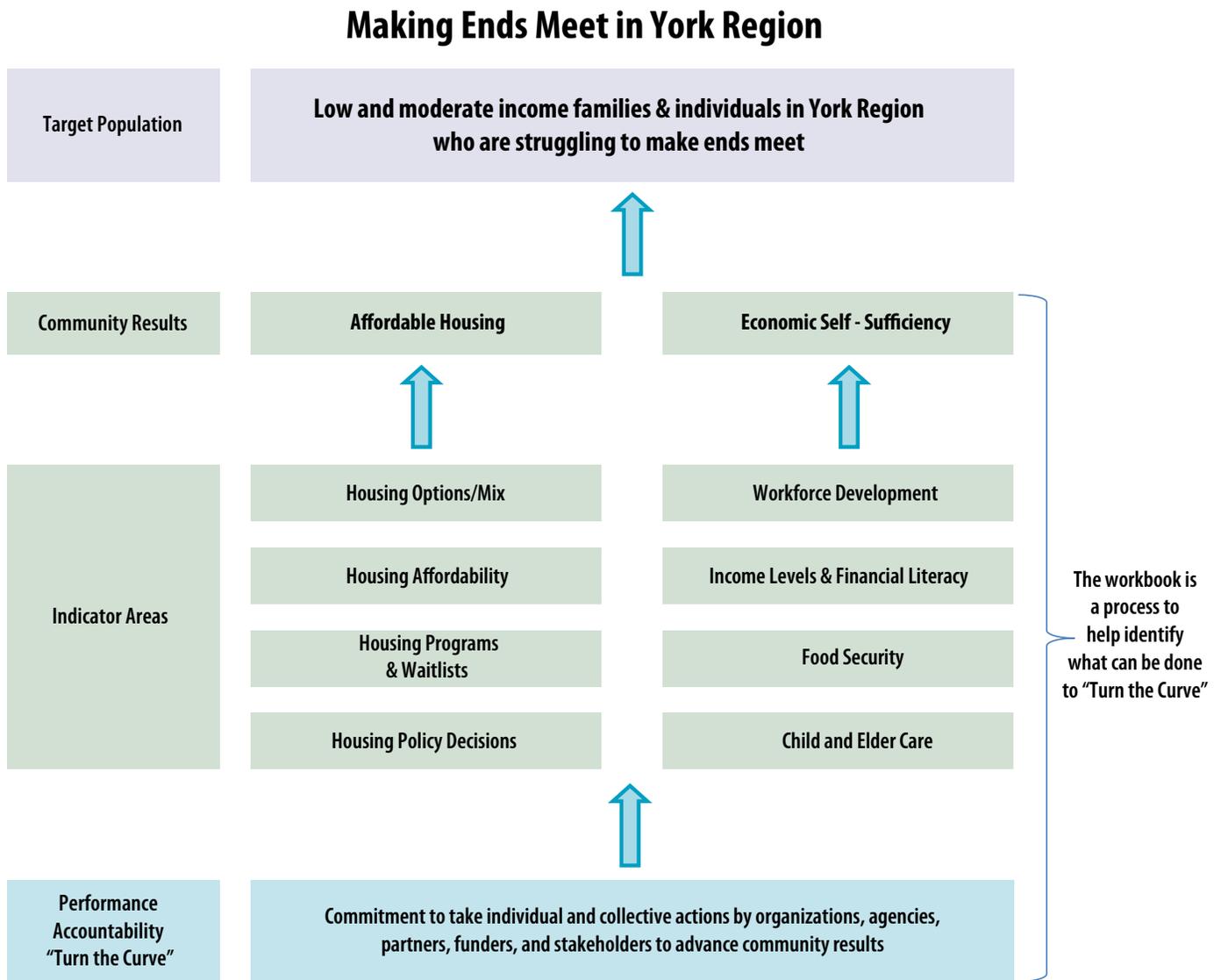
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1.0 Introduction

The Human Services Planning Board of York Region (HSPB-YR) is using a Results-Based Accountability (RBA) model developed by Mark Friedman (Trying Hard is Not Good Enough)⁴⁸ to move the *Making Ends Meet in York Region* initiative from Talk to Action. RBA is a disciplined way of thinking and taking action that can be used by entire communities.

RBA makes an important distinction between population accountability, or in our case, the community results (the ends) and performance accountability (the means). HSPB-YR has identified the community results, or the desired *Making Ends Meet in York Region* initiative results that the entire community – including public, non-profit and private sectors- need to share a responsibility in achieving. No one organization or funder can achieve the *Making Ends Meet in York Region* community results on their own. Moving forward, there is a need to identify and engage all those who play a role in advancing the community results.



Making Ends Meet in York Region community results are about the **ends (a picture of the desired end state that may be difficult but will be possible to attain)** we want to achieve, while performance accountability is about the means to achieve these results. Performance accountability aligns with and contributes to the community results, but is held at the program, agency, or service level and focuses on whether the clients or customers of the program or service are better off. The distinction between population accountability (*Making Ends Meet in York Region* community results) and performance accountability ensures the appropriate responsibility is attached to programs and services, without an expectation that one single program, funder or partner can produce large population level results. It will take all of us, as a community, focussing our efforts and investments on advancing the identified community results to impact change.

The process of moving from talk to action involves answering a set of key questions. As a first step, the HSPB-YR has:

- defined the Making Ends Meet in York Region target population,
- set the desired community results, and
- identified the indicator areas — to measure community progress in advancing the community results.

Ultimately, every partner, funder and stakeholder will have their own perspective in how well York Region is doing in the identified Making Ends Meet in York Region community result areas. The HSPB-YR will be looking to share insights gained and begin conversations about the result areas. This will include conversations about how we are currently doing and how we can do better in these result and indicator areas.

The HSPB-YR will also be looking to identify what we can do to impact the current indicator area trend. Where can we do better, both individually and collectively, to flatten the trend, slow the trend or turn the trend in a more positive direction?

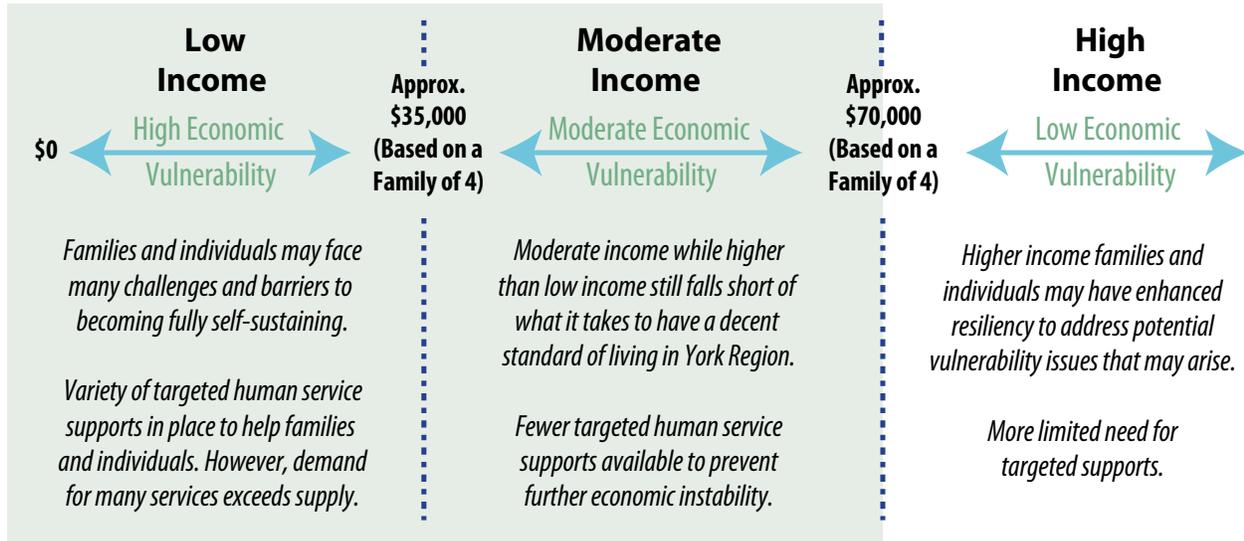
RBA refers to this as “Turn the Curve” discussions. The HSPB-YR members will be asking their own organizations and potential partners to look at actions they can take at an organizational level (e.g. performance accountability in program and service areas and funding) that can help to advance the community results as well as identifying ideas for broader collective action.

The following pages outline the defined target population, the desired community results and the identified indicator areas. The workbook is intended to provide guidance to potential partners to begin discussions around which community result they can contribute most directly to and where they may be able to “turn the curve” on the *Making Ends Meet in York Region* community results.

1.1 Making Ends Meet in York Region Target Population

The HSPB-YR has defined the Making Ends Meet in York Region target population as: low and moderate income families and individuals in York Region who are struggling to make ends meet. Low and moderate income households are outlined on the following Continuum of Economic Vulnerability chart.

Identifying Low and Moderate Income Households in York Region on a Continuum of Economic Vulnerability



Notes about the Continuum of Economic Vulnerability:

- The moderate income range on the continuum is based on the segment of the population living above the Low Income Cut-off Before Taxes (LICO-BT) and up to double LICO-BT. Double LICO-BT has been used as the upper limit of the moderate income range as it is in-line with the Canadian Centre for Policy Alternatives research on a living wage for a family of four in the Toronto area.
- Specifically, the upper limit of \$70,000 was chosen for the moderate income category based on two pieces of information; the amount of LICO-BT (2009) for a family of four, which is \$35,573 and the Canadian Centre for Policy Alternatives identification of \$64,783 (2008) as a wage for a family of four "to live a decent but hardly generous standard of living."
- \$70,000 represents double LICO-BT (2009) for a family of four.
- The amount of income representing double LICO-BT would adjust up or down depending on family size.
- The upper limit of \$70,000 is intended to be flexible in nature and used for framing and discussion purposes.

2009 Low Income Cut-offs (before tax) (For communities with a population between 100,000 and 499,999 people)

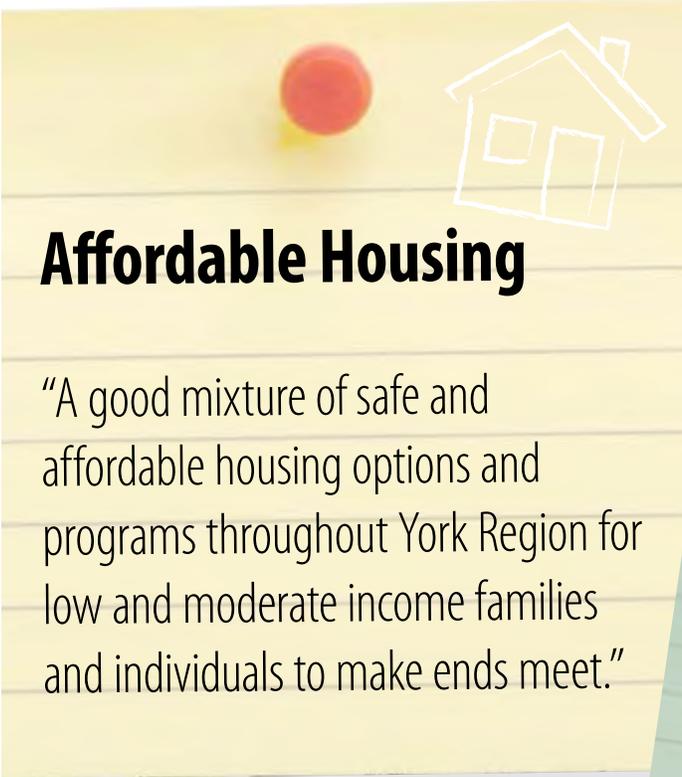
1 person	\$19,144
2 people	\$23,832
3 people	\$29,299
4 people	\$35,573
5 people	\$40,345
6 people	\$45,504
7 or more people	\$50,661

1.2 Making Ends Meet in York Region Community Results

In setting the following community results, the HSPB-YR asked:

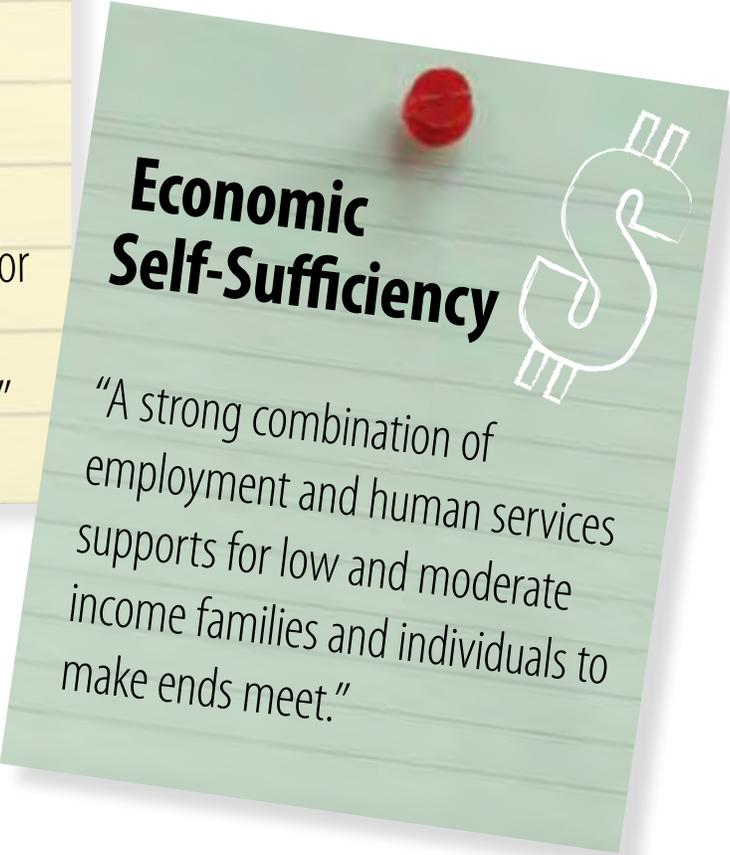
- What changes do we want to focus on in our community to help families and individuals with low and moderate incomes make ends meet?
- Collectively, how can we support families and individuals in York Region with low and moderate incomes make ends meet?

The HSBP-YR believes that together as a community we can contribute and have an impact in two areas:



Affordable Housing

“A good mixture of safe and affordable housing options and programs throughout York Region for low and moderate income families and individuals to make ends meet.”



Economic Self-Sufficiency

“A strong combination of employment and human services supports for low and moderate income families and individuals to make ends meet.”

1.3 Making Ends Meet in York Region Indicator Areas

In setting the indicator areas, the HSPB-YR considered the following questions:

- If we are successful in advancing the community results, what conditions have changed?
- What will help families to thrive? What would help low and moderate income families and individuals to be in a better position to make ends meet?
- As a community, where do we need to focus our efforts and investments to help low and moderate income families and individuals make ends meet?
- What indicators will we measure at a community level (population level) to show how we are doing on advancing the community results?

Once the indicator areas were identified, we considered the following question:

What is the baseline or trend for each of these indicators?

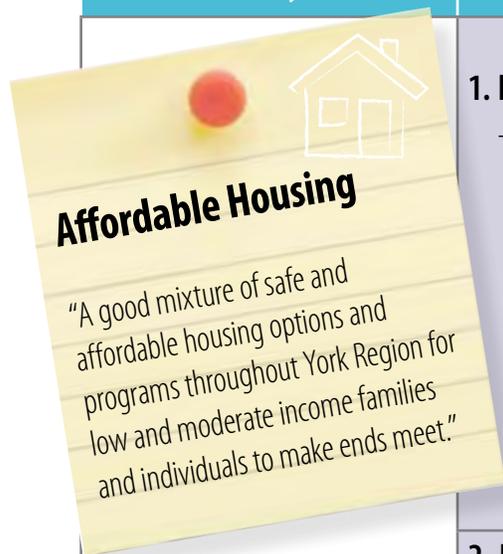
By developing a baseline for the indicators, we can understand how we are currently doing on these indicators. Can we take action that will impact this trend or “turn the curve” on these indicators?

“Turn the curve” refers to the community, through organized and focussed action, being able to do ‘better’ than where we are headed if we do not do anything. By engaging in “turn the curve” discussions, HSPB-YR member organizations, community partners, stakeholders and funders can identify actions to flatten the current indicator trend, slow the current trend or turn the curve of the current trend in a more positive direction.

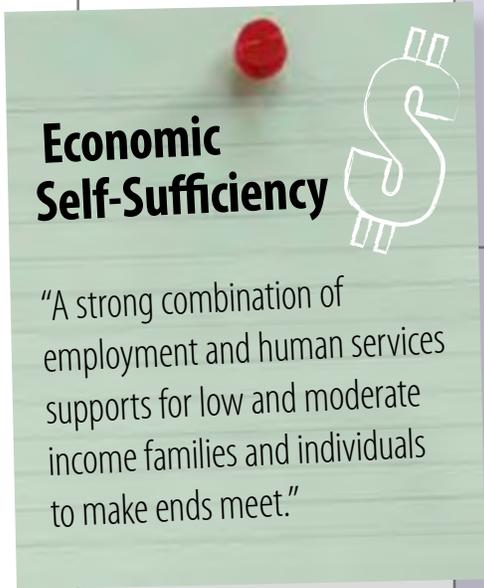
Many community conditions have a history of their own; they have momentum and may have been headed in the wrong direction for some time now. These conditions may be the result of complex issues and require multiple connected partnerships with focussed efforts aimed at turning the indicator curve.

The HSPB-YR has chosen the following indicator areas to advance the community results. These indicators will help organizations, agencies, services, partners, funders and other stakeholders to see where they may be able to begin contributing to “turn the curve”.

The indicator areas are where, as a community, we need to focus efforts and investments with programs, services and funding.



Community Result	Indicator Area	Description
	1. Housing Options/Mix - Diversity of Housing Tenure <i>eg. owned, rental, special needs, shelters, seniors</i> - Diversity of Housing Type <i>eg. Single detached, apartments, town-homes</i>	Tracking the number of owner households and the number of tenant households (or owner/tenant household split) will help to understand if we are creating a broader range of affordable housing options. Tracking diversity of housing type will help to understand affordability options – housing diversity is important to address the needs of families, seniors, youth, new immigrants and single person households. Housing supply must reflect income diversity across the community, age friendly communities and aging in place. It must also be located closer to jobs, services and amenities.
	2. Housing Affordability - Households spending 30 per cent and 50 per cent or more of income on shelter	Spending 30 per cent and 50 per cent or more of income on shelter is an indicator of families and individuals who are having difficulty paying for other necessities; food, clothing, education, transportation.
	3. Housing Programs and Waitlists	Indication of ability to meet community need. Increase the supply of affordable ownership and rental housing. Examine further emergency and supportive housing needs. Increase the supply of of accessible housing.
	4. Housing Policy Decisions - Policy for design of affordable housing - Second Suite development and implementation	Consider a human services perspective when designing and planning our emerging cities and corridors, for example; lighting, signage, age friendly design, diversity of incomes, community safety, safe housing, transit oriented development, mixed land uses, live-work opportunities, recreation and culture. Identify new housing targets in municipal Official Plans, including targets for housing type, tenure and affordability, and monitor results. Advocate for more capital funding, financial incentives and policy and program support for affordable housing.



Economic Self-Sufficiency

“A strong combination of employment and human services supports for low and moderate income families and individuals to make ends meet.”

Community Result	Indicator Area	Description
	1. Workforce Development	Ability to find and sustain employment related to individuals education and skill level (job/skill match). Stable employment can reduce the risk of economic vulnerability as well as supports for those in contract, insecure employment, minimum wage jobs and precarious job situations. How can we help to maximize earning potential to make ends meet?
	2. Income Levels and Financial Literacy	As a community we have minimum wage positions and other low paying jobs. What can we do to support both low to moderate income families and individuals to make ends meet? How might we provide more opportunities and choices for low and moderate income individuals to thrive? Are there actions we can take to prevent further erosion of income levels? This indicator area measures levels of potential economic vulnerability and overall ability to make ends meet. Financial literacy is the set of skills and knowledge that allows an individual to make informed and effective decisions through their understanding of finances.
	3. Food Security	How might we help those struggling to make ends meet access healthy food? Food security enhances individual well-being as it affects physical and mental health, as well as learning ability. This involves Food Literacy, Community Food Programs and examining Food Deserts.
	4. Child and Elder Care	Access to affordable childcare and elder care can help make ends meet and reduce family stress which will in turn enhance physical and mental health outcomes. This indicator area involves the affordability of care as well as the accessibility of supports/services for care, including staffing.

2.0 Discussion Guidelines to “Turn the Curve” on Community Results.

Key questions for organizations, partners, services, agencies, programs, funders, etc. . .

1. Community results and indicator areas

Which community result and indicator area do you most directly contribute to?

Which community result(s) and corresponding indicator area(s) best align with your mandate, program, service, etc.?

Community result:

Indicator area(s):

2. Indicator trend

From your knowledge and experience, what is the indicator trend?

What is the change that you see in this indicator? Is it going up or down?

What is the story behind the indicator trend?

What are the root causes and forces at work? Understanding the story from your experience will help to understand what is going on in the community and what might work to do things better.

What are the implications associated with this trend?

-
-
-
-
-
-
-

3. Partners

Advancing the community results will require contributions from a broad spectrum of partners – public, non-profit and private – from across and serving York Region.

The HSPB-YR will be engaging potential partners from across York Region that have a role to play in doing better. While no one agency or program can advance the community results alone, many partners coming together and aligning efforts can.

Who are the potential partners who have a role to play in doing things better?

-
-
-
-
-
-
-
-
-
-

Who are potential partners?

Potential partners include anyone with a role to play in advancing the community results.

Examples:

- Human service organizations and agencies
- Non-profit housing sector
- Media
- Business and financial community
- Development and building industry
- All levels of government (programs and services)
- Funders
- Faith communities
- Associations

4. Current Action(s)

What action(s) is your organization currently taking to contribute to the community result(s) and indicator areas?

-
-
-
-
-
-
-
-
-
-

5. Best Ideas

What would work to do things better?

What can you do to “turn the curve” on the indicator area?

What has worked in other places/ best practices? Brainstorm five top ideas.

Consider no cost or low cost ideas and off the wall ideas.

- _____
- _____
- _____
- _____
- _____
- _____
- _____
- _____
- _____
- _____

6. Identifying Obstacles

By also identifying obstacles to action, the HSPB-YR will be able to propose areas for collective action to try and break down the obstacles.

- **What obstacles does your organization face in contributing to the Community Result(s)? eg. Are there partners that need to be brought together to affect change? Different sector participation that needs to happen? Funding priorities? Collective activities that need to occur before change can take place?**

- _____
- _____
- _____
- _____
- _____
- _____
- _____
- _____

7. Action Plan

Where will you focus your efforts? Investments?
Identify your action plan? What are your next steps?

	Action	Timeline	Budget	Responsibility
1.				
2.				
3.				
4.				
5.				
6.				
7.				
8.				

Consider the following criteria when building your action plan:

- Specificity of the action: clear on the who, what, where, how
- Leverage of the action: power to contribute to turn the curve on community results
- Values: consistent with the community values
- Reach: feasible, affordable

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Note: This material has been prepared for specific use by the Human Services Planning Board of York Region and is shared as a discussion paper.

Organizations wishing to use any portion of the *Making Ends Meet in York Region* document are requested to:
Contact the Office of the Commissioner, York Region Community and Health Services Department, regarding the purpose for which this material will be used.

Use the following citation when referencing this document:

Making Ends Meet in York Region Discussion Paper – 2011, Human Services Planning Board of York Region, Newmarket, Ontario.

Please acknowledge that the Human Services Planning Board of York Region is providing a copy of its material for reference purposes only.

Share Your Action Plan

It takes all of us, contributing to the identified community results to “turn the curve”. The Human Services Planning Board of York Region is interested in what you can do. Take a moment to share your action plan with the HSPB-YR.

Also, let us know if you would like to be placed on a contact list for future partner engagement:

Email: hspb@york.ca

or

Call the Human Services Collaboration Unit, Community and Health Services Department,
Regional Municipality of York: 905-830-4444 (ext. 2112)

How might we *support* low and moderate income families and individuals to make ends meet in York Region?

How might we help families to access **healthy foods**?

How might we support people having to **choose** between paying the rent, hydro **or** putting food on the table?

How might we **assist** parents who are keeping their kids out of **sports programs** because there is no way to pay the registration fee?

How might we help residents to **access affordable housing** options throughout the **course of life**?

How might we **assist families and individuals** with the increasing financial strain contributing to family **stress**, mental and physical **health issues**, poor educational performance and **domestic violence**?

How might we support people **working two or three jobs** to make ends meet?

How might we help residents to access affordable **child and elder care**?