

## Helping to curb poverty begins at home

Mark Pavilons]



"Helping people boost themselves out of poverty is the best way to make a lasting positive difference in a person's life."  
Naveen Jain

When we discuss poverty around the water cooler, I wonder how often the conversation hits home. Canadians are a generous bunch, and we've been known the world over as compassionate peace-keepers.

We often travel abroad helping those in developing nations.

But the picture at home is not very rosy at all.

It's estimated that 1 in 10 Canadians lives in poverty. That's 3.4 million people. And 1 in 4 of those living in poverty are children. Some four million Canadians are struggling to find decent affordable housing. There are an estimated 150,000 to 300,000 people who are homeless in Canada.

According to Food Banks Canada, food bank use is at the highest level on record, rising 28% over the last two years.

The gap between the rich and the poor is on the rise in Canada. The top-earning 1 per cent of Canadians almost doubled their share of national income, from 7.7 per cent to 13.8 per cent, over the past three decades. While earnings for the middle class stagnated and earnings for the low income group fell by 20.6 percent. This undermines social cohesion.

The bottom line is we can't afford poverty.

Poverty forces up our tax bills, depresses the economy, increases health care cost and breeds alienation and crime.

A study guided by leading economists, estimates that poverty costs this country more than \$30 billion annually. With \$7.5 billion dollars a year in health care costs alone and between \$8 and \$13 billion in lost productivity.

A recent report by the Canadian Chamber of Commerce said that in order to address the coming labour shortages because of an aging population, we need to tap into underutilized segments of our society which are also the groups overrepresented in poverty. It is more cost effective to provide housing and supports to the homeless than to leave someone on the street. Premier Stelmach of Alberta said that an average homeless person costs society roughly \$100,000 a year but the cost drops to about \$35,000 annually if that person is given a long-term home.

Statistics Canada reported that 8.8 per cent of Canadians had low incomes in 2011. That figure was down from 15.2 per cent in 1996. Statistics Canada uses a Low-Income Cut-Off (LICO), which is based on half the national median income. The government also uses a Market Basket Measure, which looks at low income based on the cost of a specific basket of goods and services. The government records data on the working poor - households where the main earner is working at least 910 hours a year and living with a low income - and breaks down low income figures by various demographics.

Establishing an objective measure of poverty in Canada is difficult.

So, the movers, shakers and lobbyists are armed with literally tons of data and statistics, pointing to the need of our fellow men, women and children.

And what have we accomplished?

The Salvation Army recognizes that poverty is a critical issue, and that everyone has a right to access basic necessities such as nutritious food, health care, education, and economic opportunity. The Salvation Army is declaring that It's Time to End Poverty. They held a one-day event Nov. 12, encouraging the public to join the fight.

Out of 25 developed countries, Canada ties for last place for failing to attain nine of UNICEF's 10 benchmark indicators of quality and access to early childhood education and care (ECEC) provision.

Among low-income families in Canada, slightly more than half are headed by a person in the labour force. These families are frequently referred to as the "working poor" because they rely primarily on employment earnings, not public assistance, for their income. The working poor include workers on the margin of the labour force. They are frequently the last hired and the first laid off, but even when they are employed they work for low wages and poor benefits. They are seldom able to accumulate savings, and rarely qualify for benefits such as sickness insurance (for which [Cancer is responsible for 10% of income protection claims](#), as a fact of reference in this situation), health and dental plans, private pensions and paid vacations. Their lives are marked by extreme economic insecurity.

I would broaden this definition to include those living pay cheque to pay cheque. I'd wager there are few among us who can afford to miss one single pay.

In 2012, a record 872,379 Canadians used food banks each month, the highest level of food bank usage ever. It's estimated that 3.1 million households pay more than 30% of their income on housing making them housing insecure, and 450,000 to 900,000 Canadians represent the "hidden" homeless.

So, what can we do as a group? How about supporting our own?

Did you know that the King Township Food Bank serves roughly 100 families per month and operate totally as a volunteer organization with no government funding?

Food banks are simply a bridge and were never intended to eliminate poverty.

But it points to the widespread need.

As the holiday season nears, I would encourage everyone who is able to help support one of the many charities in King Township ? the Food Bank, various food and toy drives and the Nobleton Christmas Drive.

"Poverty is a very complicated issue, but feeding a child isn't."

Jeff Bridges