



POVERTY: POLICY/ADVOCACY RECOMMENDATIONS REPORT # 4

This is the fourth and final report in a series of poverty profile reports to the District of Nipissing Social Services Administration Board. Building on the previous three reports on income, housing and homelessness and food insecurity, the report summarizes the key findings from the reports and presents recommendations.

DISTRICT OF NIPISSING SOCIAL SERVICES
ADMINISTRATION BOARD

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Executive Summary

This is the fourth and final report to the District of Nipissing Social Services Administration Board (DNSSAB) in a series of complementary poverty profile reports concerning income, housing and homelessness, and food security in Nipissing District. It is well known that these social determinants of health and well-being are related and intertwined. Examining them collectively provides a more comprehensive view on poverty and promotes a system's thinking approach to solutions. Viewed from the perspective of social assistance recipients and the low-income population in general, the combined social determinant indicators highlight service gaps, income disparities and the extent to which poverty is being experienced by the Board's clients and other groups.

As livable incomes, acceptable housing, and food security are critical to achieving the DNSSAB's vision and goals, the report highlights the importance of the DNSSAB as a community leader in helping to shape public social policy and influence the achievement of the Board's Vision. While the DNSSAB has little control over the decisions and actions needed to shift the foundation of a deeply rooted system of poverty and inequality, it still has a significant role to play in advocating for systemic change which is essential. The DNSSAB has, and can continue, to strategically advocate on key issues that have been proven to perpetuate poverty, homelessness and food insecurity.

There is a cost to investing in poverty reduction strategies. However, as noted in the Association of Municipalities Ontario's (AMO) response to Ontario's Poverty Reduction Strategy there is also a cost to inaction and that "the presence of poverty in our local communities continues to hinder socio-economic opportunities for individuals, negatively impact our local economies, exacerbate health outcomes and weaken the ability to live in a fair and inclusive society" (Association of Municipalities Ontario May 2020).

Ontario's municipalities, District Social Service Administration Boards and Consolidated Service System Managers play a key role and are well positioned to help mobilize poverty reduction strategies by engaging local stakeholders to bring key leaders across all levels of government and the community to the table. Due to the complexities of poverty an all-of-government approach is needed along with clarity on roles, responsibilities, and accountability.

Due to the abundance of work in this space by academics, researchers, and other key leaders on social policy, the findings and recommendations emerging from this Report are not transformational, in that they are not new concepts. Many of the recommendations have been documented in other various reports and plans over the years. While some progress has been made, very little has changed at a systemic level to fundamentally shift the roots of poverty. This is important to note because when the same evidence is presented repeatedly that validates the need for systemic change, understanding why change does not occur becomes critical.



The District of Nipissing Social Services Administration Board (DNSSAB) plays a major role in providing various human services to residents throughout Nipissing District, including to those who are marginalized and have low incomes. With a vision for *healthy and sustainable communities*, the Board looks forward to seeing communities where residents have the social and economic conditions and opportunities they need to develop to their maximum potential. Working to remove systemic barriers such as disparities in income and poverty is fundamental to achieving the Board's vision and individual well-being for Nipissing residents.



The main objective of the first three poverty reports was to update the Board on key social determinant indicators in the areas of income, housing and homelessness, and food security based on the latest data available. The indicator data is sourced from several different sources and analyzed in the context of Nipissing District's low-income population, including the Board's Ontario Works clients. The series of updated data and reports then serves to inform the Board's advocacy, policy development, planning, and service delivery across the program areas.

In this final report the key findings from the previous reports are summarized and recommendations are made with emphasis on informing the Board's decision making and advocacy moving forward. Further steps may also include using the information and data to tell the story of local poverty to increase public education and awareness.



The report summarizes the key findings from the three poverty reports mentioned above, which cover income, housing and homelessness, and food security. The report also makes recommendations based on the findings.



The following is a summary of the key findings taken from the previous poverty reports. For this report (and as noted above) the findings are limited to those which have a direct impact on improving the quality of life for social assistance recipients in Nipissing District and the province.

Income and Poverty

- **Household Income:** The median household income in Nipissing District is \$72,500, with significant variation depending on household composition. Single households have a median income of \$36,000, while family households have a

median income of \$96,000. By comparison, the annual income for a single Ontario Works recipient with no other income is about \$8,800, which is one-quarter of the median income for a single household. This shows the inadequacy of social assistance rates compared to other households.

- **Income Inequality:** Nipissing District's median income is significantly lower than Ontario's, with a notable disparity between different household types. The district has one of the lowest household incomes in Ontario. Household income also varies significantly across the district, with East Ferris having the highest median income and Mattawa the lowest.
- **Income Disparity between Social Assistance Rates:** An income disparity between Ontario Works (OW) and Ontario Disability Support Program (ODSP) rates exists and is growing annually. OW rates have remained stagnant, with the last OW rate increase in 2018. Alternatively, ODSP rates have seen annual increases since September 2022 and increases to the rate of inflation effective July 2023.
- **Income Sources:** Market income accounts for the majority (77%) of income in Nipissing District, with government transfers making up the remaining 23%. Most of the population received some form of government income in 2020, largely due to COVID-19 benefits. Nipissing District income from government transfers is 6.0% higher than the province (17.0%) and one of the highest transfer rates in Ontario. Closely related, 8.0% of Nipissing's population receives social assistance, which is close to twice that of the province (4.4%).
- **Income Growth:** Since the 2016 census, the district has experienced a real household income growth of 10.7%, largely due to government pandemic benefits. Lone-parent families have had the highest growth rate at 26.7%. However, there has been no growth for OW rates over most of this period, let alone at the inflation rate or higher.
- **Low Income:** About 13% of individuals in Nipissing District live on a low income (as measured by the Low-Income Measure After Tax), with higher rates among children under 5 years (16.1%) and seniors (15.5%) who live in low-income households. The prevalence of low income is higher in Nipissing District compared to the provincial average.
- **Low Income and Social Assistance:** A significant portion (13.0%) of the Nipissing population lives below the low-income threshold, with social assistance recipients facing deep poverty. Annual OW income (\$8,800) is only one-third, or \$17,700 less than the low-income threshold (\$26,503) for a single household as measured by the LIM-AT.

Housing and Homelessness

- **Housing Tenure:** Two-thirds of households in Nipissing District own their homes, while one-third are renters. In contrast, only around 2.0% of OW recipients are homeowners with the majority being renters. Homeownership rates are higher in rural areas, while rental rates are higher in urban centers like North Bay. Compared to Ontario, Nipissing has a lower homeownership rate and higher renter rate. The rental market is under pressure due to higher growth in rental households.
- **Acceptable Housing:** About 73% of households live in acceptable housing (adequate, affordable, and suitable). The remaining 27% live in housing that is not acceptable, primarily due to affordability issues whereby households spend more than 30% of their income on housing. Compared to Ontario, Nipissing District has relatively more households that live in acceptable housing and subsequently fewer households living in housing that is not acceptable.
- **Core Housing Need:** 10% of Nipissing households are in core housing need, meaning they live in unacceptable housing and cannot afford alternative housing that is acceptable. Renters are more likely to be in core housing need than homeowners. This is particularly true for most OW recipients as social assistance shelter rates are significantly lower than average market rents.
- **Social Assistance and Housing:** Social assistance rates are insufficient to cover average market rents, leading to housing instability and homelessness. As one example, the OW maximum shelter allowance for a single person (\$390) covers less than half (46.0%) the average market rent for a local one-bedroom unit (\$842). The combined entitlement for shelter and basic needs of \$733 is still not enough to pay the rent - let alone other life necessities - for this household. Furthermore, and like income, the OW maximum shelter allowance has not seen an increase since 2018 yet the CPI rate for shelter has increased annually reaching a high of 7.1% in 2022.
- **Social Assistance and Homelessness:** At the time of the study there was a monthly average of 122 OW recipients with no fixed address. This is a 52.0% increase over the past two years. The number of OW recipients with no fixed address has almost doubled (241) and currently exceeds the community bed capacity for those experiencing homelessness (97 shelter beds and 56 transitional housing beds).
- **Social Housing Supply:** Currently, there are 2210 social and affordable housing units in the district with a little over half (55.0%) allocated to single households through bachelor or 1-bedroom units. However, with over half (57.0%) of these

units designated to senior citizens 65 years or older, this leaves a large gap for other family types and age groups including Ontario Works (two-thirds of the OW caseload is comprised of single households under the age of 65 years). At the time of the study there were a little over 900 people on the social housing wait list and a little over half (54.0%) of the applicants are in receipt of social assistance.

Food Insecurity

- **Prevalence:** Approximately one quarter (24.4%) of households in the North Bay Parry Sound District Health Unit area are food insecure. This is higher than the provincial average. Food insecurity is closely linked to low income and inadequate social assistance rates.
- **Food Bank Usage:** There has been a significant increase in food bank usage, with social assistance recipients being the primary users. In 2022, 2,094 people in Nipissing District used a food bank, with a total of 9,397 visits. It is important to note however that this Feed Ontario data only represents two food banks in the District. Thus, the food bank usage described above underrepresents actual food bank usage. Single households represented the largest group of food bank users in the District. The reliance on food banks and soup kitchens is not an adequate solution. While they provide temporary relief, they do not address the root causes of food insecurity, such as poverty. In addition, they also lack sustainable funding and are heavily reliant, if not solely reliant on donations and the work of volunteers.
- **Social Assistance and Food Insecurity:** Social assistance recipients, particularly those on Ontario Works, struggle to afford adequate housing and nutritious food. OW rates are insufficient to cover basic living expenses such as food and shelter, which significantly impacts food security for recipients leading to reliance on food banks.
- **Health Outcomes:** Food insecurity is linked to poor health outcomes, including chronic conditions, mental health problems, and higher healthcare costs. Severely food insecure adults are more likely to die prematurely compared to food-secure adults (evidence suggests an average of nine years earlier).



The above findings highlight inequalities, which in many cases, have persisted over time and have a systemic component to them. In thinking about how to address these inequalities, it is helpful to look first at the underlying factors necessary for the successful implementation of strategies or solutions. These critical success factors (CSF) can be viewed as a means to achieving the end and help guide the solution process:

- **Continuity.** Influencing change to reduce inequality is a long-term proposition requiring a steady and consistent approach over time. In terms of public policy and planning, this is often difficult as the political parties in power have different philosophies and approaches to inequality, and the parties may change office more frequently. Consistent and effective policy development, planning, and action sustained over time is required for any chance of reducing inequalities such as those shown in the reports and findings.
- **Leadership with resources.** Seeing an improvement in the system-level indicators and outcomes will be extremely difficult without a committed project champion or sponsor with adequate resources to lead the charge. Multi-ministerial collaboration between all levels of government working towards a common goal is also essential.
- **Prevention.** Investments in *prevention* are critical to the success of any plan to reduce or eradicate poverty, homelessness and food insecurity. Developing upstream policies and action plans to help people avoid poverty reduces costs and is far more effective than reacting afterwards.
- **Systems approach.** Systems thinking is required to navigate the complex social system and to better understand the system-wide effects (positive and negative) and the intended / unintended consequences of different policies and interventions. This will also help identify where making changes in one part of the system may affect another part of the systems and results.
- **Collaboration and coordination.** The community social service network needs to share a common purpose and agenda with the view of continuing to increase the level of service collaboration and coordination in a demonstrable way. This includes removing service silos where possible, increasing communications and participation within the network, eliminating service duplications and gaps, and establishing levels of problem ownership and accountability.



In consideration of the key findings and CSFs above, the following are recommendations that are intended to help the Board's advocacy efforts on poverty reduction. Many of these are common recommendations that are like those found in other DNSSAB reports and studies, or in other publications on similar topics by various groups. In this sense they serve to be more confirmatory in nature and act as a continual reminder of what needs to happen to make a meaningful difference and impact.

1. Increase Social Assistance Rates

- **Ontario Works (OW) and Ontario Disability Support Program (ODSP):** The report highlights the inadequacy of current social assistance rates to meet basic necessities, particularly for OW recipients. Increasing these rates to better align with the cost of living, including housing and food costs, will help reduce poverty, food insecurity and housing instability.
- **Indexing to Inflation:** Similar to the recent adjustments for ODSP, OW rates should be indexed to inflation to ensure they keep pace with the rising cost of living.

2. Enhance Affordable Housing Initiatives

- **Increase Supply of Affordable Housing:** Invest in building more affordable housing units and ensuring a mix of Rent-Geared-to-Income (RGI) and market rent units to better reflect local needs based on income levels and benefit unit size. This is particularly important not only in areas of high demand but also in underserved areas in Nipissing District.
- **Subsidized Housing:** Expand the availability of subsidized housing and related benefits to reduce the financial burden on low-income families and individuals. This includes increasing the number of RGI units.
- **Support for Homelessness:** Enhance support services for individuals experiencing homelessness, including more shelter beds and transitional housing options.

3. Improve Access to Food Security Programs

- **Support Food Banks and Community Programs:** Stable funding to food banks and community food programs to ensure they can meet the increasing demand is essential. This includes support for food rescue programs that help reduce food waste and provide nutritious food to those in need.
- **Nutrition Programs:** Support programs that provide access to nutritious food, such as school meal programs, community kitchens/ gardens, food co-ops, and subsidies for healthy food purchases.

4. Address Systemic Barriers

- **Employment Support:** Enhance employment support programs to help individuals transition from social assistance to stable employment. This includes job training, education programs, and support for childcare.

- **Training and Education:** Increase training and education resources. Ensure access to education with supports, for OW recipients and other low-income individuals who otherwise would not have a chance to take this pathway out of poverty.
- **Mental Health and Addiction Services:** Recognize the strong link between mental health, addictions, and poverty, increase funding and access to mental health and addiction services, which are critical for many individuals experiencing poverty and homelessness.
- **Integrated Service Delivery:** Develop integrated service delivery models with clear service pathways that combine health, housing, and social services to provide comprehensive support to individuals and families in need.

5. Policy and Advocacy

- **Ontario Poverty Reduction Strategy:** The provincial government's five-year poverty reduction strategy is coming up for renewal in 2025. Conduct community consultations for input into the next plan and a full review of social public policy and programs in terms of what is, and is not, working.
- **Food Insecurity:** The evidence shows that addressing food insecurity requires systemic changes, such as increasing social assistance rates and ensuring access to affordable housing, rather than relying solely on food banks and other food programs. Advocate to senior levels of government for legislated policy changes in these areas.
- **Advocate for Government Support:** Advocate for provincial and federal policies that address the root causes of poverty, such as affordable childcare, healthcare, and education; work with federal counterparts to advocate for increased federal support for housing and social services.
- **Data and Research:** Continue to collect and analyze data on poverty, housing, and food insecurity to inform policy decisions and measure the effectiveness of interventions and outcomes.

6. Community Collaboration

- **Strengthen Networks:** Foster collaboration and coordination between government agencies, non-profits, and community organizations to create a more integrated and coordinated approach to addressing inequality and poverty.

- **Public Awareness:** Increase public awareness about the issues of poverty, housing, and food insecurity to garner broader community support and involvement.



The summarized findings from the poverty reports represent systemic issues that have existed for a long time. A literature review of similar poverty-related indicators and reports that go back many years would reveal progress in some areas but no change or even decline in others. This is disappointing and illustrates the structural and institutional nature of the problem, which many would argue results from years of ineffective political and economic policies and a weak social infrastructure for low-income individuals and households.

Despite the discouraging news, it is important to keep advocating and looking for solutions. For example, at the provincial level the government can collectively work together through an all-of-government approach that presents an opportunity to alter the current trajectory of poverty throughout the province. This includes reviewing the government's multi-ministry approach and addressing the critical success factors for reducing poverty and improving outcomes.

Municipal governments and service managers - who are the most concerned and closest to the problems affecting the quality of life in their communities – can also play a strong role as an influential voice in advocating for systemic change. By calling attention to the social issues impacting communities and being the voice for those who are often left unheard, change is possible.

And finally, the local community service network comprised of numerous service providers and agencies can look at ways to improve service coordination and client outcomes. While the service system is filled with good intention, dedicated and committed staff, and multi-sectoral collaboration, it is also convoluted, complex and difficult to navigate. The collective impact of the service interventions and outcomes are largely unknown.

In that vein it is important to celebrate the progress that has been made while simultaneously developing action plans that will make a difference in the lives of those living in poverty. More consideration needs to be given to the impacts of poverty inclusive of the significant cost of inaction.



This report was written by Michelle Glabb, DNSSAB Director of Employment and Social Services and Aimie Caruso, Manager of Employment and Client Outcomes, with input from David Plumstead, DNSSAB Manager of Planning, Outcomes and Analytics. The report infographic was created by Lisa Cirullo-Seguin, Ontario Works Data Coordinator.



The report rolls up and summarizes key findings from the poverty reports listed below, and makes recommendations based on the findings:

Income and Poverty in Nipissing District, Report #1 (October 2022).

Poverty: Housing and Homelessness in Nipissing District, Report #2 (June 2023).

Poverty: Food Insecurity in Nipissing District, Report # 3 (June 2024).

Generative AI and a large language model (LLM) were used to assist with analyzing the reports and summarize the key findings. Specifically, the above reports were combined into one document and uploaded to Microsoft 365 Copilot which was queried to analyze and summarize the reports' 'key findings' and 'messages'. The Copilot algorithm content was then reviewed by the report authors for accuracy and changes and edits were made where necessary. Using AI in this application provided a significant timesaving in the content review and analysis process.



The three poverty reports were written at a point in time within a changing landscape. Therefore, some of the findings documented at that time may have shifted, either for better or worse, since they were presented to the Board. For example:

- Minimum wage in Ontario increased to \$17.20 per hour (effective October 1, 2024) since the first poverty report on income was published. The income gap between Ontario Works (OW) recipients and minimum wage earner continues to widen.
- The percentage of the OW caseload in Nipissing that has declared no fixed address has risen to 14%, which is twice the provincial average of 7%. The number of OW cases declaring no fixed address (241) now exceeds the number of emergency and transitional beds (143) available within the district (OW Caseload at a Glance August 1, 2024).
- The Consumer Price Index (CPI) rates for all-items, food and shelter have seen increases year over year. The trend appears to be continuing in 2024. So far in 2024, between January and September, the average CPI rate increases are 2.6% for all-items, 2.7% for food and 5.5% for shelter.

- Ontario Disability Support Program (ODSP) rates went up 4.5% effective July 2024, widening the already significant gap between OW and ODSP rates.

The poverty studies were limited to data and indicators that in most cases are open source and public data. They did not include custom datasets, a literature review or any primary research in their respective study areas of income, housing, and food security. This includes qualitative research such as input from policymakers, service providers, or those experiencing low-income and poverty. Thus, the results and findings are confined to the data that was available at the time.

The analysis in the reports is based on data collected at a specific point in time and presents a cross-sectional analysis of key indicators. This study method does not account for the complexities of poverty such as the cause or pathways to poverty, interactions with the social and emergency services network, impact, outcomes, life experiences, etc. This could be an area for further research and analysis.

While the combined poverty reports contain a large amount of information and descriptive statistics, only the key findings related to the quality of life for social assistance recipients are brought forward in this report. The poverty studies will continue to serve as a future reference source for other papers and reports depending on the objective, or until the data can be updated.

References

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Government of Ontario, *Your Guide to the Employment Standards Act, Minimum Wage*, [Minimum wage | Your guide to the Employment Standards Act | ontario.ca](#)