



Poverty Trends in London

September 2015

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context

In 2008, the City of London endorsed the Child and Youth Agenda developed by the Child and Youth Network. Ending Poverty in our city is one of the priority areas of the Agenda and aligns with Ontario's Poverty Reduction Strategy which was also implemented in 2008.

Measurement is one of the challenges in tracking poverty trends. Measures used depend on the definition of poverty that is accepted and tracking trends requires the consistent availability of comparable data over time.

about this report

This report is intended to be a key resource for individuals and groups who want to learn and talk about poverty in London. Having a common reference tool strengthens a community's ability to advocate and plan for change and evaluate collective impact. This resource helps to inform a common language and understanding of poverty by:

- Providing a description of the different ways that poverty can be understood and measured;
- Sharing statistics for London; and
- Describing London's poverty trends.

The measures selected for inclusion in this report are those for which there is comparable current and historic data. For the most part, this report provides statistics for the income measures of poverty. Selected community measures include food bank use, emergency shelter use, social assistance caseloads and housing affordability.

The development of this report was informed by the measures used by the Provincial Poverty Reduction Strategy and Cities Reducing Poverty Change Indicators.

what is poverty?

The Market Basket Measure, the Low Income Cut Off, and the Low Income Measure are three complementary measures that "provide some indication of the extent, nature, and evolution of persons with low-income who may be said to be at-risk of poverty"¹.

For some, "Poverty is a condition of serious deprivation. The poor are likely to be ill-housed, inadequately clothed, or lacking in some other essential need"². This could include people without housing or having to use a food bank, or people receiving social assistance.

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1 Murphy, B. et al. Low Income in Canada: A Multi-Line and Multi-Index Perspective. Income Research Paper Series. Income and Statistics Division. Statistics Canada. 2012.
2 Sarlo, C. Poverty. Where Do We Draw the Line? November 2013.

For others, poverty means not being able to afford a basket of goods and services that allows for a modest standard of living. The Market Basket Measure (MBM) is one such measure – it is a basket of goods and services that is “sufficient for a standard of living between the poles of subsistence and social inclusion”³.

For others, poverty is more about income inequality; where poverty is measured in relation to community norms and standards. The Low Income Measure (LIM) is one such measure. People living with income below the Low Income Measure (LIM) have income that is less than half of the median income⁴ in Canada.

The Low Income Cut Off (LICO) reflects poverty in relation to a combination of a basket of goods and equity. People living with income below the LICO are more likely to be spending a larger proportion of their income on food and shelter compared to the average family and is at higher risk of living in straitened circumstances.

who is most likely experiencing poverty?

Regardless of the definition and understanding of poverty, certain populations are more likely to be at risk of living poverty as a result of having low income:

- Single individuals particularly those between age 45 and 64
- Children and youth
- Aboriginal peoples
- Recent immigrants and racialized communities,
- Lone parent families particularly those led by women, and
- People with disabilities or mental health issues



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3 Informetrica Ltd. Existing Measures. Working Paper No. 2. Metcalfe Foundation. August 2009. p. 4.
4 Median income is that point where half of households have income that is higher and half have income that is lower.

how ontario is tracking poverty

Ontario is using 10 indicators to track the progress of child poverty⁵. For the most part, aggregated city level data is not readily available for most of these indicators.

Indicators	Availability of London-Specific Data
Birth weights	Not at this time
School readiness (Early Development Instrument)	Yes
Educational progress (combined grade 3 and 6)	Board level
High school graduation rates	Board level
Low Income Measure (LIM50)	Yes*
Depth of Poverty (LIM40)	Not at this time
Ontario Housing Measure	Not at this time
NEW: Youth Not in Education, Employment and Training (NEET)	To be determined
NEW: Long Term Unemployment	To be determined
NEW: Poverty rates of Off-reserve Aboriginal persons age 16+, Recent immigrants age 16+, Persons with disabilities age 16+, unattached individuals age 45 to 64, female lone parents	To be determined

* due to Provincial methodology to calculate this measure, local data is not comparable to Provincial data reported in Poverty Reduction Strategy reports.

vibrant communities canada: cities reducing poverty change indicators

In 2014, London’s Child and Youth Network endorsed the adoption of Cities Reducing Poverty Change Indicators. Change in low income rates as measured by the after tax Low Income Measure and using Small Area Administrative data (i.e. Taxfiler data) as the data source is the income related indicator that will be reported. Change Indicator measures included and not included in this report are shown in the table below:

Change Indicator Measures included in this report	Change Indicator Measures not included in this report
<ul style="list-style-type: none"> • Median after tax income and low income rates for the total population and lone parent families • Child poverty rate • Working poor population as a % of total population 	<ul style="list-style-type: none"> • Median after tax income and low income rates for couples and singles • Income inequality measure • Ratio of debt to income

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⁵ Government of Ontario (2014). Realizing our Potential: Ontario’s Poverty Reduction Strategy (2014-2019). <https://www.ontario.ca/home-and-community/realizing-our-potential-ontarios-poverty-reduction-strategy-2014-2019>

poverty can mean serious deprivation

1 out of 14 people in London and Middlesex experience food insecurity (2011/2012)

In 2011/12, 6.9% of people age 12 and over living in the Middlesex London Health Unit Region were unable to afford the food they needed compared to 7.0% in 2007-08⁶. This is similar to the province and to other health unit regions that share similar socio-economic and demographic characteristics.

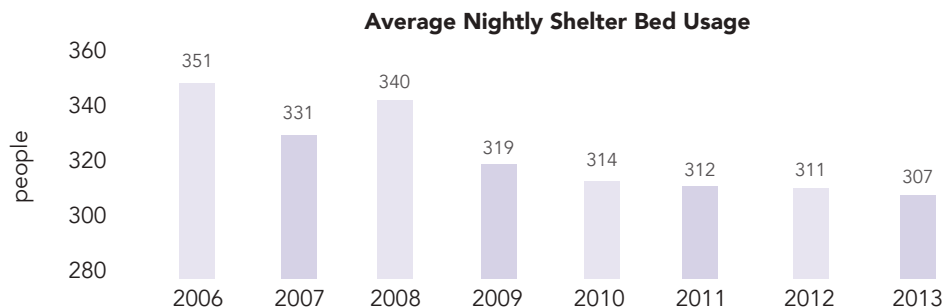
Food costs account for a growing portion of total expenses as measured by the Market Basket Measure. In 2006, in Ontario cities the size of London, a nutritious food basket accounted for 24.9% of expenses for a four-person family. In 2011, the cost of a nutritious food basket accounted for 29% of expenses for a four-person family.

The London Food Bank serves about 9,000 individuals a month⁷. Food bank statistics underestimate food insecurity - it is estimated that less than one quarter of food insecure households use a food bank⁸.

Use of emergency shelter beds is decreasing

In 2013, the City paid for 307 people to stay in an emergency shelter each night, a 12.5% decrease from 2006⁹. A reduction in the number of beds in the system in 2013 coupled with a shift towards a Housing First approach to homelessness during this time period may contribute to this downward trend.

This is likely an undercount of the total number of people staying in an emergency shelter. At this time, a census count is not available.



Over one quarter of households are paying more than 30% of their income on housing costs.

A comparison of Statistics Canada's 2006 Census and 2011 National Household Survey data suggests that more households are paying 30% or more of their income on shelter costs. This observation must be viewed cautiously as the difference may be due to the changes in survey methodology¹⁰.

6 Statistics Canada. Table 105-0547 - Household food insecurity, by age group and sex, Canada, provinces, territories, health regions (2013 boundaries) and peer groups, occasional (number unless otherwise noted), CANSIM (database). (accessed: 2013-12-12).

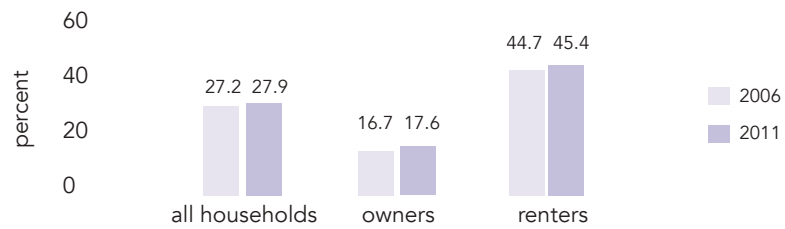
7 London Food Bank. FAQ. Retrieved September 10, 2015. www.londonfoodbank.ca

8 PROOF. Food Insecurity. Retrieved September 2, 2014. <http://nutritionalsciences.lamp.utoronto.ca/food-insecurity/>

9 Ontario Municipal Benchmark Initiative.

10 The 2011 NHS has a smaller target population, excluding people living in collective dwellings, and was a voluntary survey, unlike the 2006 Census

Households Paying 30% or More of Income on Shelter



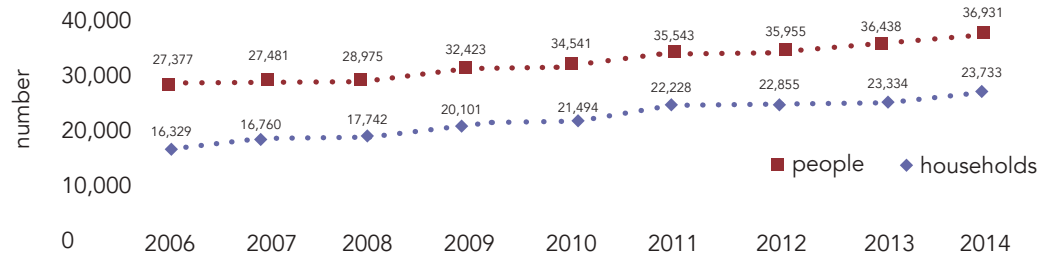
Source: Statistics Canada. 2006 Census and 2011 National Household Survey

Growing number of people relying on social assistance

8.2% of London and Middlesex's total population and 12.7% of households received social assistance (Ontario Works and Ontario Disability Support Program) in June 2014¹¹. This compares to 6.5% and 9.6%, respectively, in 2006¹².

23,733 households and 36,931 people in London and Middlesex received social assistance in June 2014.

London and Middlesex Social Assistance Caseload, June



Source: Ministry of Community and Social Services

A family of four receiving Ontario Works needs an additional \$791 a month to pay for a modest basket of goods in London. A single individual needs an additional \$770 a month.

From 2006 to 2014, London's social assistance caseloads have been increasing faster than London's total population. From 2006 to 2014, population in London and Middlesex increased by 7%¹³. The number of people receiving social assistance increased 35%. Since 2011, the ODSP caseload has been growing more than the OW caseload.

Families and individuals relying on social assistance income including tax credits and transfers are likely experiencing difficulty paying for basic necessities.

Deprivation Index¹⁴

In 2009, the Province of Ontario developed a Deprivation Index to inform the Provincial Poverty Reduction Strategy. The Deprivation Index survey measured how many families were unable to satisfy their basic material needs such as food, clothing, housing as well as social needs of participation and leisure. In 2009, 22% of families in the London CMA were unable to afford one or more of ten items deemed to be necessities; 11% experienced 2 or more deprivations; and 7% experienced 3 or more deprivations. These figures were comparable to Ontario.

Changes at Statistics Canada eliminated the survey that carried the Ontario Deprivation Index, making data on the existing Standard of Living indicator inconsistent and likely unavailable in future.

Based on 2013 welfare incomes data (Caledon Institute, December 2014) and 2013 Market Basket Measure figures (Statistics Canada 2015)

11 Statistics and Analysis Unit. Ministry of Community and Social Services. Social Assistance Quarterly. June 2014.
 12 Statistics and Analysis Unit. Ministry of Community and Social Services. Social Assistance Quarterly. June 2006.
 13 Altus Group. Employment, Population, Housing and Non-Residential Construction Projections, City of London, Ontario, 2011 Update. 2012.
 14 Statistics Canada. Ontario Material Deprivation Survey. 2009. <http://www23.statcan.gc.ca/imdb/p2SV.pl?Function=getSurvey&SDDS=5161>

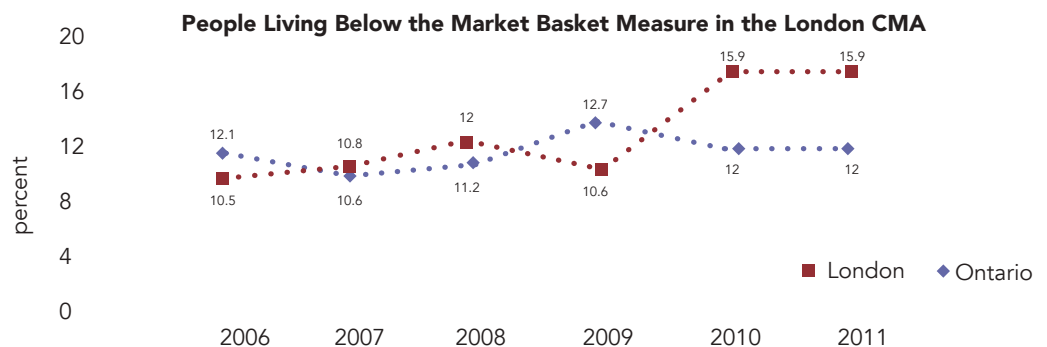
poverty can be not having enough disposable income to meet the cost of living

1 out of 6 people in London may not have enough money to pay for basic goods and services (2012).

A growing number of people may not have enough income to meet the cost of living. In 2011, 80,000 people in the London CMA (15.9%) may have been unable to afford a modest basket of goods and services according to the Market Basket Measure (MBM)¹⁵. This compares to 10.5% in 2006. In 2012, 17.2% of Londoners and 14.4% of people in Ontario lived with income below the MBM threshold¹⁶.

The reason(s) for the dramatic increase in the low income rate from 2009 to 2010 are not known at this time but could include lag effect of the recession and data quality.

The Market Basket Measure reflects the cost of living in communities across Canada according to community size, family size, and Province or Territory.

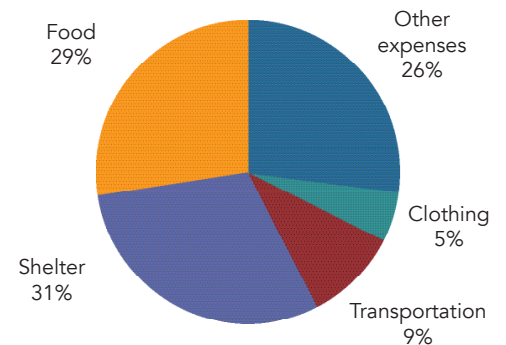


Source: Statistics Canada, Table 202-0804 Persons in low income, by economic family type, annual. CANSIM (database)

Market Basket Measure Thresholds, 2013

Household size (persons)	Threshold in Ontario Cities, population 100,000 - 499,999
1	\$17,463
2	\$24,696
3	\$30,247
4	\$34,926
5	\$39,048
6	\$42,775
7	\$46,203

How Income is Spent by a Family of Four Purchasing a Modest Basket of Goods in an Ontario City, 2013



Source: CANSIM table 206-0093, Market Basket Measure Thresholds

Data limitations:

Data before 2011 must be used with caution due to poor data quality. Data for 2012 is not comparable to previous years due to a change in Statistics Canada's Survey methodology.

¹⁵ Statistics Canada. Table202-0804 - Persons in low income, by economic family type, annual, CANSIM (database). (accessed: 2013-11-18). Series discontinued.

¹⁶ Statistics Canada. Table 206-0004 - Canadian Income Survey (CIS), persons in low income, Canada, provinces and census metropolitan areas (CMAs), annual (percent unless otherwise noted), CANSIM (database) (accessed: 2015-09-10). Series terminated.

poverty can mean there is barely enough money to pay for much more than food, shelter and clothing

1 out of 7 people in London may be living in straitened circumstances (2012).

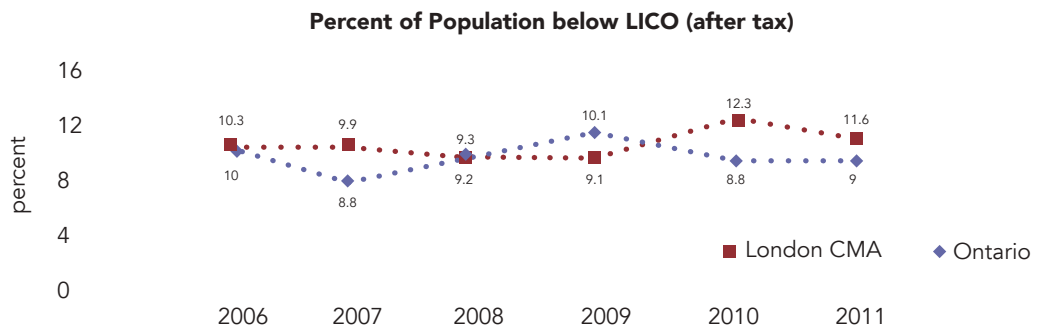
People living with income below the low income cut off are likely spending 64% or more of their after tax income on food, shelter and clothing.

The Low Income Cut Off (LICO) is the historical measure of poverty. Prior to 2006, Statistics Canada reported low income rates based on before tax income. In 2006, Statistics Canada reported both before tax and after tax low income rates. Statistics Canada prefers the use of after tax figures¹⁷.

The proportion of the London CMA population living with income below the Low Income Cut Off has been increasing since 2006.

London CMA's low income rate is increasing more than Ontario's. This is likely due to the fact that Southwestern Ontario, including London, was particularly hard hit by the recession and is recovering more slowly than the Province as a whole.

In 2012, 14.8% of Londoners and 11.3% of people in Ontario lived with income below the after tax LICO¹⁸.



Source: Statistics Canada. Table 202-0802 - Persons in Low Income Families, Annual, CANSIM (database)

Low Income Cut Off, 2014 (Annual Dollars)

Household size (persons)	Before Tax	After Tax
1	\$20,952	\$17,050
2	\$26,082	\$20,750
3	\$32,065	\$25,839
4	\$38,931	\$32,236
5	\$44,154	\$36,707
6	\$49,800	\$40,709
7	\$55,444	\$44,711

Data limitations: 2007 to 2010 data must be used with caution due to poor data quality. Data for 2012 is not comparable to previous years due to a change in Statistics Canada's Survey methodology.

Source: Statistics Canada. Low Income Lines, 2013-2014.

¹⁷ Statistics Canada. Low Income Lines, 2013-2014

¹⁸ Statistics Canada. Table 206-0004 - Canadian Income Survey (CIS), persons in low income, Canada, provinces and census metropolitan areas (CMAs), annual (percent unless otherwise noted), CANSIM (database). (accessed: 2015-09-10). Series terminated.

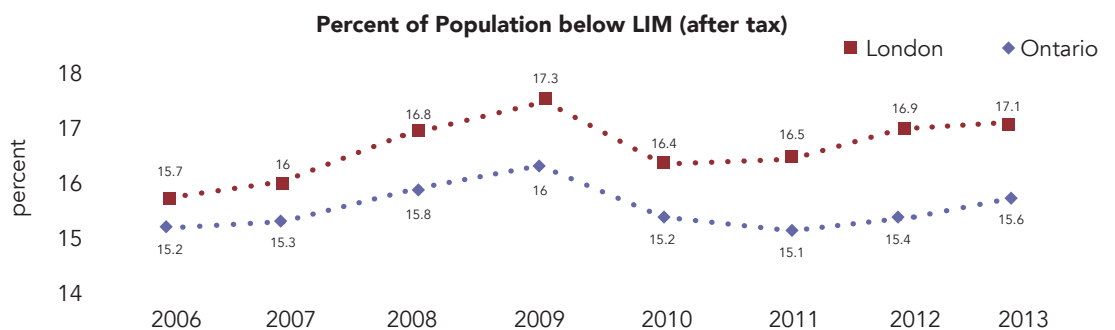


poverty can mean not having enough income to participate fully in society, limiting opportunity

The proportion of the City of London's population living in households with income below the Low Income Measure (LIM) has increased since 2006 and is higher than across Ontario.

- The Province is using the LIM to benchmark its progress on poverty.
- Across Ontario, the number of people living with income below the after tax LIM line has increased an average of 1.3% per year since 2006.
- In London, the number of people living with income below the after tax LIM line has increased an average of 1.8% per year since 2006.

1 out of 6 people has income that is less than 50% of Canada's median income. As an example, a 4 person family whose after tax income is less than \$41,866 may not be able to participate fully in our society (2013).



Source: Statistics Canada. Small Area Administrative Data. Table 18 provided through the Community Data Program

Low Income Measure, 2013 (Annual Dollars)

Household size (persons)	Before Tax	After Tax
1	\$23,939	\$20,933
2	\$33,855	\$29,604
3	\$41,464	\$36,257
4	\$47,878	\$41,866
5	\$53,529	\$46,808
6	\$58,638	\$51,275
7	\$63,337	\$55,384

Technical note: Provincial low income rates based on the Low Income Measure (LIM) reported in this fact sheet differ from those reported in Ontario's Poverty Reduction Strategy Annual Reports due to differences in methodology and data source.

Source: Statistics Canada. Low Income Lines, 2012-2013.

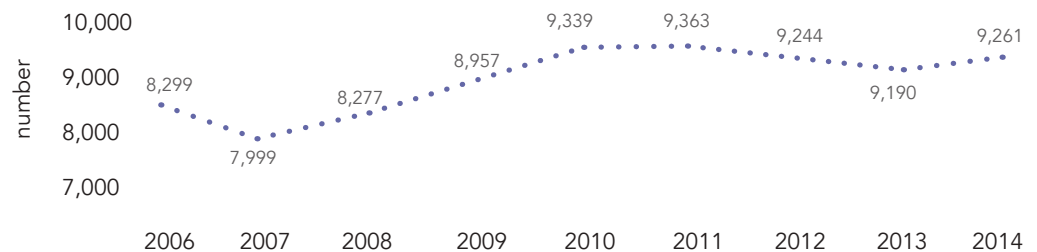
child and youth poverty is increasing

Increasing numbers of children and youth under age 18 may be experiencing serious deprivation and a growing number are at higher risk of social exclusion.

Policy changes associated with the transformation of social assistance and Ontario's Poverty Reduction Strategy are intended to help reduce poverty.

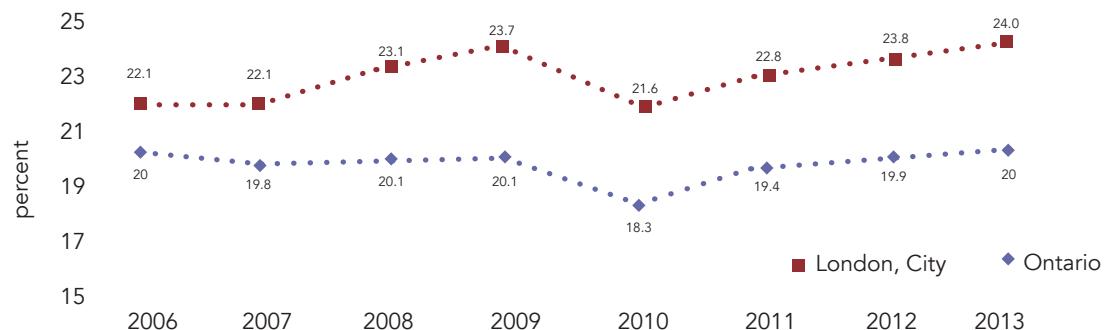
- The number of children living in families who are relying on social assistance has been increasing at a rate of 2.2% per year since 2006, with most of the growth happening before 2010. By 2014, there are 962 more children on the caseload than in 2006.
- In London, there is an overall upward trend in the number and proportion of children and youth with income below the LIM has been increasing despite a decline in the child population (based on taxfiler data). The number of children living in households with low income has been increasing an average of 0.7% per year and the rate has been increasing by 1.3% per year. This compares to Ontario where the number and rates show an overall downward trend.

London and Middlesex Social Assistance Caseloads: Children Under 18



Source: Ministry of Community and Social Services. Social Assistance Trends Quarterly Report. June.

Children and Youth Below the LIM, After Tax



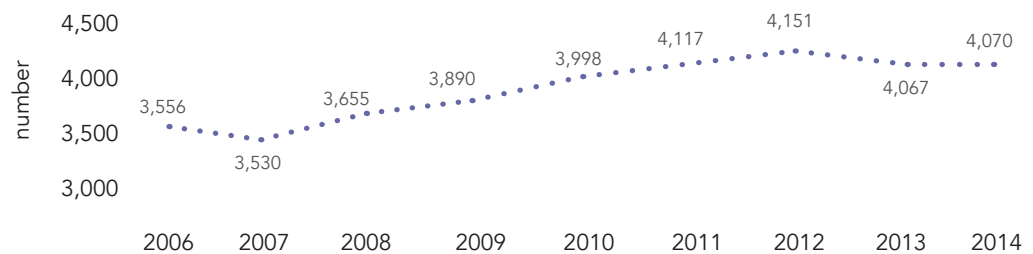
Source: Statistics Canada. Small Area Administrative Data. Table 18 provided through the Community Data Program

poverty among lone parent families is increasing and the income gap is widening

An increasing number of lone parent families are relying on social assistance, though this trend may be reversing.

The number of lone parent families receiving social assistance increased at a rate of 1.7% per year since 2006. By 2014 there are over 500 more lone parent families receiving OW or ODSP than in 2006.

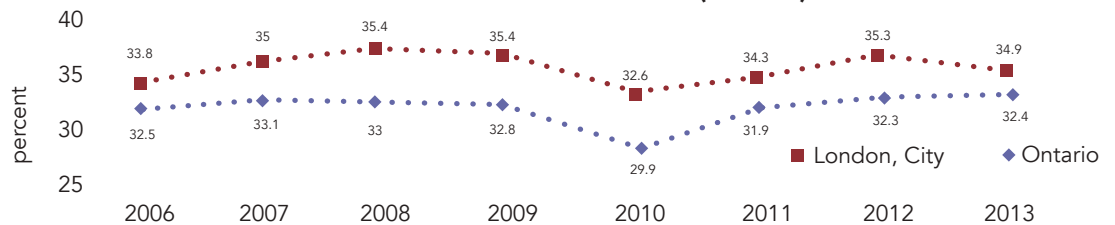
London and Middlesex Social Assistance Caseloads: Lone Parents



Source: Ministry of Community and Social Services. Social Assistance Trends Quarterly Report. June.

In London, the number and percent of lone parents with income below the LIM has fluctuated over the years, however, the overall trend has been upward. Compared to 2006, in 2013, there are 6% more lone parents with low income. The total number of lone parents increased by 2%. The gap between the median income of low income lone parent families has been increasing at a rate of 1.2% per year.

Lone Parent Families Below the LIM (after tax)



Source: Statistics Canada. Small Area Administrative Data. Table 18 provided through the Community Data Program

After Tax Median Incomes, Lone Parent Families

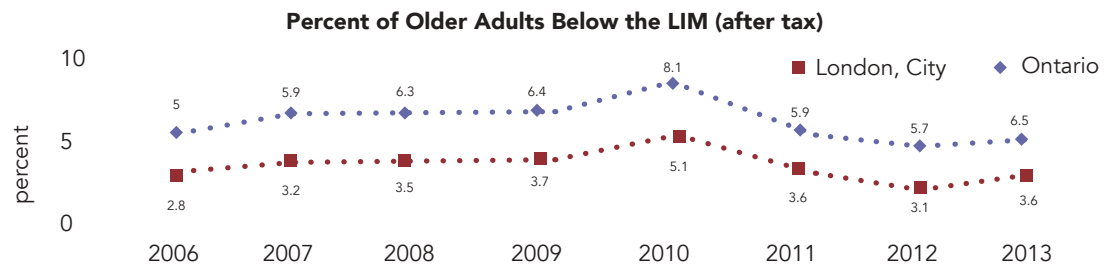


Source: Statistics Canada. Small Area Administrative Data. Table 18. Provided through the Community Data Program

poverty among older adults peaked in 2010

Since 2006, the number and proportion of older adults living below the LIM has increased. This local trend is consistent with provincial and national trends. While low income rates among older adults decreased from 2010 to 2012, 2013 low income rates rose.

- There are relatively fewer low income older adults in London compared to Ontario.
- Low income rates increased the most for elderly women, reflecting “lower wages, more part-time work and career gaps...as well as the effect of longer female life expectancy”¹⁹.
- According to taxfiler data, 3.5% of Londoners age 65 and older received social assistance in 2010, increasing to 4.8% in 2011 and 2012. On average, seniors received an average of almost \$2,900 in social assistance benefits, likely as a top-up to other income received²⁰.
- Older adults in London had an after-tax median income of \$28,430 in 2010, increasing to \$29,900 in 2012²¹.



Source: Statistics Canada. Small Area Administrative Data. Table 18 provided through the Community Data Program

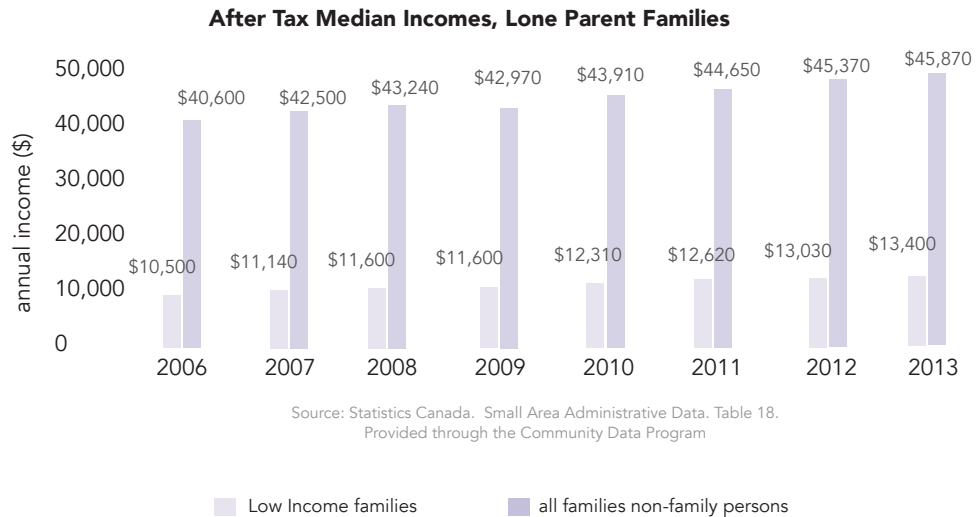


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19 OECD. Pensions at a Glance 2013. OECD and G20 Indicators. Canada. November 26, 2013.
 20 Statistics Canada. Small Area Administrative Data. Table 5. Provided through the Community Data Program.
 21 Statistics Canada. Small Area Administrative Data. Table 5. Provided through the Community Data Program.

low income households are falling further behind

The gap between the median income of all families in London and the median income of London's families with income below the Low Income Measure is showing signs of slow growth. Since 2006, the gap has been increasing by an average of just over 0.6% each year.



roughly 11,000 adults are "working poor"

Working poverty is defined as individuals with an after-tax income below the Low Income Measure (LIM-AT) and earning an annual individual working income of over \$3,000.

Based on taxfiler data, in 2010 and 2011, roughly 11,000 adults age 18+ in London (5%) are working poor²². Full-time post secondary students living on their own are not included in the working poor count.

Across Ontario, 5.5% of all adults age 18+ are working poor. They likely "work a comparable number of weeks per year to the rest of the working-age population" and "hold jobs mainly in sales and service occupations (close to one-third compared to one-fifth of the overall working population)"²³.

22 Statistics Canada. Small Area Administrative Data. Income inequality and working poverty (custom tables). 2010, 2011. Provided through the Community Data Program.

23 Stapleton, J., Murphy, B., Xing, Y. The Working Poor in the Toronto Region. Who they are, where they live, and how trends are changing. A Metcalfe Foundation Report. Toronto: February 2012.

summary

In London, poverty as measured by low income has increased since 2006:

- London's social assistance caseload continues to grow
- Growing numbers of people are unable to afford a modest basket of goods and services, live in straitened circumstances and have an income level that may be a barrier to their full participation in society
- London has more children and youth, and more lone parents living in poverty compared to Ontario's; regardless of the measure used
- People with low income are falling behind as income gaps widen

London has relatively fewer "working poor" compared to Ontario and the low income rate among older adults age 65+ is lower.

local context

London's economy continues to struggle to recover from the recession. Economic growth has been sluggish and the labour market reflects this: the area unemployment rate remained above 8% from the year 2008 until the year 2013; 10,000 fewer people were working in the year 2014 compared to the year 2007, the employment high point for the decade from 2004 to 2014.

Working to End Poverty

Although these numbers may seem discouraging, there are a number of initiatives across Canada, Ontario and in London that are focused on issues of poverty.

In London

In recent years, a number of poverty focused initiatives have emerged and have purposefully working together to reduce poverty in London. London's Child and Youth Network brings together over 170 organizations many of which are working actively on projects stemming from the CYN's strategic priority to end poverty in London. (<http://londoncyn.ca/>). London's Poverty Research Centre established in 2014 is housed at King's College, Western University. They have been working to assemble research on poverty in London which can be used to inform local policy and program response. (<http://povertyresearch.ca/>) As well, a new community-academic partnership, the Centre for Research in Health Equity & Social Inclusion, is established. This Centre provides a means to greater research and funding opportunities, resulting in enhanced local capacity to develop and implement local responses to poverty issues.

Across Ontario

Ontario's Poverty Reduction Strategy initiated in 2008 continues to move forward on its commitment to reduce child poverty by 25%. The 2014 to 2019 Poverty Reduction Strategy: Realizing Our Potential was released in December 2013, and is focused on removing barriers for Ontarians so they have an opportunity to realize their potential (<http://www.ontario.ca/home-and-community/realizing-our-potential-poverty-reduction-strategy-2014-2019>).

Across Canada

Vibrant Communities is a Pan Canadian connected learning community of 100 Canadian cities and regions with multi-sector roundtables addressing poverty reduction. Vibrant Communities' goal aligns with poverty reduction strategies in cities, provinces and the federal government resulting in reduced poverty for 1 million Canadians (<http://vibrantcanada.ca/>).

Living Wage Canada is a site/portal to facilitate learning and information sharing among communities interested in building a national living wage movement. It includes details about the Canadian Living Wage Framework which provides a consistent living wage definition, calculation methodology, and strategy for recognizing corporate and community leadership who commit to pass a living wage policy (<http://www.livingwagecanada.ca/>).

appendix: table of data sources and data notes

Measure	Data Source	Data Notes
Population with food insecurity	Statistics Canada. Table105-0547 – Household food insecurity, by age group and sex, Canada, territories, health regions (2013 boundaries) and peer groups, occasional (number unless otherwise noted), CANSIM (database). (accessed: 2013-12-16)	Middlesex-London Health Unit. Population, 12 years and over. Available occasionally
People in emergency shelters each night	City of London data provided to the Ontario Municipal Benchmark Initiative.	This is an undercount as it includes only those whose stay is paid by the city. Available annually
Households paying 30% or more of income on shelter	Statistics Canada. 2013. London, CY, Ontario (Code 3539036) (table). National Household Survey (NHS) Profile. 2011 National Household Survey. Statistics Canada Catalogue no. 99-004-XWE. Ottawa. Released September 11, 2013. (accessed December 5, 2013) Statistics Canada. 2006 Census. Custom Tabulation.	Due to a change in Statistics Canada's survey methodology, 2011 data should not be compared to 2006 data. Available every 5 years.
Population and households on social assistance, total, children and youth, lone parents	Ministry of Community and Social Services. CMSM's Social Assistance Quarterly. June	Includes London and Middlesex. Available annually.
Income gap between social assistance income and London's low income lines	Tweddle,A., Battle, K. and Torjman, S. Welfare in Canada 2012. 3 November 2014 and Statistics Canada. Low Income Lines, 2013-2014. July 2015.	The gap for London is a calculation of Ontario's 2013 social assistance income inclusive of tax transfers and credits and London's low income lines.
MBM, LICO, and LIM Thresholds	Statistics Canada. Low Income Lines, 2013-2014. July 2015.	
Low income population – MBM and LICO	Statistics Canada. Table 202-0802 – Persons in Low income families, annual, CANSIM (database) (accessed: 2014-01-10) Statistics Canada. Table 206-0004. Canadian Income Survey (CIS), persons in low income, CANSIM (old database) (accessed 2015-09-05).	Data is available at the London CMA level only. Table discontinued after 2011. CIS survey terminated.
Low income population – LIM, total, children and youth, lone parents, seniors	Statistics Canada. Small Area Administrative Data. Tables 17 and 18. Provided to the City of London through the Community Data Program	Data provided is City level data and is available annually.
Older adults receiving social assistance income	Statistics Canada. Small Area Administrative Data. Table 5. Provided to the City of London through the Community Data Program	Data provided is City level data and is available annually.
Median income – all families, lone parents, seniors, low income families, low income lone parents	Statistics Canada. Small Area Administrative Data. Tables 17 and 18. Provided to the City of London through the Community Data Program	Data provided is City level data and is available annually.