

Living in the Gap: A Snapshot of Precarity in Canada



A series of infographics showing how people struggle to make ends meet.

As Canadians await our first-ever national anti-poverty strategy, it's critical that we aim for a plan that will have a meaningful impact those whose lives are most precarious. The lives of peoples living in Canada do not exist in compartments and neither should the policies designed to help them. Issues related to precarity, including poverty, are comprehensive and complex by nature, so we need a plan to combat these issues that is equally comprehensive and complex.

To illustrate this, the Dignity for All Campaign has created snapshots of six fictitious families and individuals that show their precarity through their monthly incomes, expenses, and experiences. These snapshots demonstrate the need for a comprehensive anti-pov-

erty strategy that gets to the root causes of poverty. Drawn from across the country in rural and urban settings, they represent stories of how precarity can manifest itself in the lives of many who live in Canada.

These profiles are not anomalies; they speak for typical families and individuals struggling to make ends meet in Canada and highlight the structural challenges faced by many across Canada. They demonstrate the need for targeted, evidence-based approaches to tackling poverty across government departments, with timelines for reporting and evaluation. They represent what it's like to live in the gap between what we have and what we need – and between current programs and a comprehensive plan.

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By Sarah DelVillano
Dignity for All: The Campaign for a Poverty-Free Canada

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GUIDE TO TABLES

Wherever possible, income and expense amounts were drawn from local sources within the communities featured in each profile. Federal, provincial, and territorial government sources were also used to calculate government transfers and the nutritious food basket amounts.

Throughout this report, family and individual expenses are outlined using the following symbols:

INCOME



WAGES



GOVERNMENT TRANSFERS

EXPENSES

Does not include additional expenses such as clothing, out-of-pocket health expenses, recreational activities, furnishings, etc.



FOOD



HOUSING



CHILDCARE



PHONE AND INTERNET



TRANSPORTATION



STUDENT LOANS AND RESP



TRAVEL LOANS



HEALTH



CLOTHING



DEBT REPAYMENT

The Patels

Spotlight on Early Childhood Education & Care

Jessi and Benton

Location: Toronto, ON

Age: 32 and 10 months

Income source: Wages from work and CCB

LIM: \$22,074.52 above the poverty line

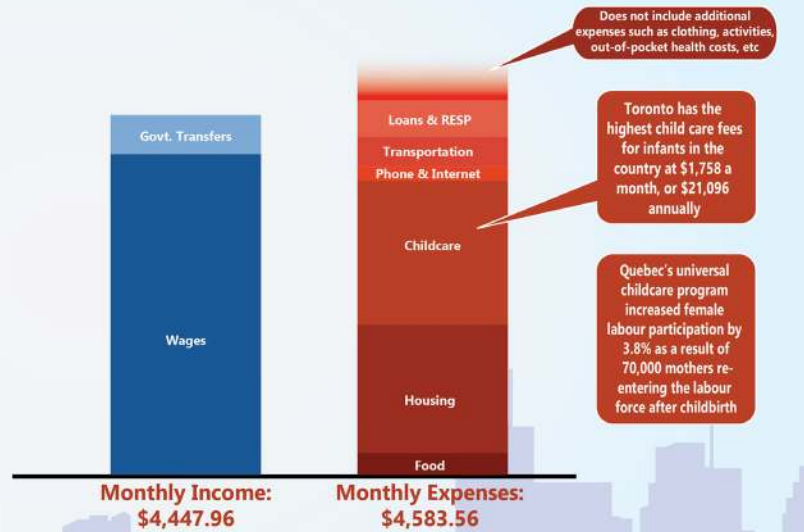
Read the Patels' full story at dignityforall.ca/the-patels/

"I'm **\$135.60** short. How will I pay for clothes and diapers, let alone save for my son's future?"



Living in the Gap:

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Meet Jessi Patel and her infant son, Benton, who reside in Toronto, Ontario. They represent the many households in Toronto in which the high costs of childcare and housing undermine the stability expected of a well-paying job.

Jessi is returning to full-time work as an administrative assistant after maternity leave. She holds a Bachelor's degree from York University and her yearly income sits slightly below the median income of lone-parent households in Toronto.¹ Because she receives health and dental benefits from her employer, Jessi has barely any health-related costs per month. She receives no income from any other outside sources, apart from government transfers.

Jessi currently spends \$1,758 on full-time, center-based daycare for 10-month-old Benton. She is currently on the waitlist for a daycare subsidy, though she only qualifies for a subsidy of \$470/month – less than half of her monthly daycare costs.² After dropping Benton off at his daycare near their home in the downtown core, Jessi drives to work outside the city, a trip that would otherwise take two hours each way

by public transit. Her situation is further complicated when Benton gets sick; with no family nearby, Jessi has to find and pay for a last-minute emergency babysitter.

Meeting the immediate needs of her family and trying to secure a future for Benton often ends up being a balancing act; for example, Jessi has opened an RESP fund for Benton to be able to attend college or university debt-free (a privilege she did not enjoy), but is often unable to afford the minimum monthly payment required to reach the minimum annual contribution – she relies mainly on tax returns to top up this account before the end of the year. With the RESP contribution and food portion of Jessi's budget being the only line-items with any flexibility, miscellaneous expenses throughout the month are drawn from either one (or both) of these budgets. Even with a decent income and government support through the Canada Child Benefit and Ontario Child benefit, Jessi and Benton need to access their local food bank regularly throughout the year to ensure they have enough to eat.

MONTHLY INCOME: \$4,447.96

\$22,074.52 above the poverty line (annual after-tax low-income measure).³



\$3,986

GST: \$11.37

Trillium: \$21.32

CCB + Ontario Child Benefit: \$429.27

Total monthly: **\$461.96⁴**



MONTHLY EXPENSES: \$4,447.96



Estimated cost of nutritious diet: **\$287.23⁵**



Two-bedroom basement apartment in downtown

Toronto, close to childcare: \$1,500

Utilities: \$45

Total: **\$1,545⁶**



Total: **\$1,758⁷**



Cellphone: \$65

Internet: \$40

Total: **\$105⁸**



Car payment: \$280

Gas: \$120

Total: **\$400**



Student Loans: \$280⁹

RESP payment: \$208.33¹⁰

Total: **\$488.33**

END OF THE MONTH: \$135.60 SHORT

FACTS & FIGURES:

- Toronto has the highest median full-time centre-based and regulated home child care infant fees in the country at \$1,758 a month, or \$21,096 annually.¹¹
- 21% of single mothers in Canada raise their children while living in poverty. The rate among single fathers is 7%.¹²
- 28% of racialized women live in poverty.¹³ Overall, racialized women earn 32% less at work.¹⁴
- Single-parent families are most often female-led (80%), and of these households, Indigenous women, racialized women, and women with disabilities have higher poverty rates.¹⁵
- Affordable, high-quality childcare remains out of reach for most families, further marginalizing children from equal access to quality care and women from the workforce.¹⁶
- Quebec's universal childcare program increased female labour participation by 3.8% as a result of 70,000 mothers re-entering the labour force.¹⁷

POLICY RECOMMENDATIONS:

- **Develop a high quality, universal, publicly funded and managed program of early childhood education and care (ECEC)** available everywhere in Canada.
- **Provide spaces for all children**, respecting the diverse needs of families and children, and increase the current number of regulated spaces.
- **Ensure the program is affordable.**
- **Ensure childcare programs are high-quality and led by qualified professionals.**
- **Deliver public funding directly to ECEC systems and services**, instead of payments to individual parents. This guarantees that funding will be sustained, predictable, and dedicated to high quality childcare.
- **Index the Canada Child Benefit (CCB) to inflation immediately** (not starting in 2020).
- **Ensure that the CCB reaches children of recent immigrants all Indigenous children** (not just those whose families have fully completed tax forms).

The Doyles Spotlight on Jobs & Employment

Blair, Danica, Cassidy, Lexis, and Addison

Location: Redberry, SK

Age: 36, 34, 8, 3, and 18 months

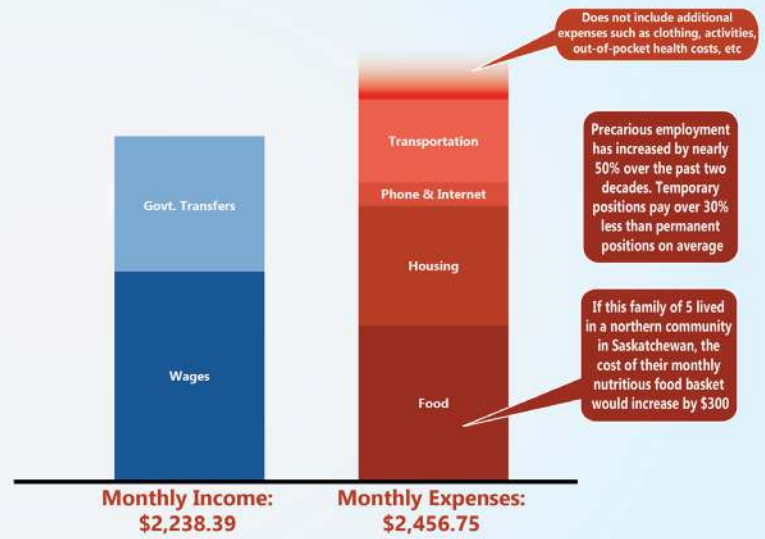
Income source: Wages from work and CCB

LIM: \$22,630.38 below the poverty line, on average

Read the Doyles' full story at dignityforall.ca/the-doyles/



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Meet Blair and Danica Doyle and their 3 children: Cassidy, age 8; Lexis, age 3; and Addison, 18 months. They represent the many people living in rural areas whose poverty often goes unseen as well as the growing proportion of workers struggling to make ends meet through part-time and temporary work.

The family lives in Redberry no.35 in Saskatchewan, a rural community with a population of 342 and an unemployment rate nearly double that of Saskatchewan as a whole.¹⁸ Originally from Regina, the Doyle's moved into Danica's childhood home in Redberry after the passing of her father, just before the birth of their third child, Addison. Moving into her childhood home allowed the family to realize their dream of home ownership and gave them considerably more space.

Both Blair and Danica worked primarily in Battleford, SK¹⁹ (about 1 hour's drive from Redberry), until Blair, a non-unionized tradesperson, was laid off last year. Danica is a self-employed personal support worker who has several clients in surrounding areas. She works for minimum wage at hours that fluctuate between 25 and 40 hours weekly. Once they moved out of the city, they quickly realized that they would require two vehicles: many of the services they accessed in the city were accessible by public transit or were close enough to allow them to coordinate with one vehicle; now, however, a visit to the medical clinic means at least a 20-minute drive to the nearest town, where they have been unable to find a family doctor. Other services require an hour's drive to larger cities.

Last year, when Blair and Danica were both working, the Doyles' income was over \$80,000; as a result, their monthly Canada Child Benefit is much lower than what it would be based on their current situation. Currently, Blair is at home with the two younger children, Lexis and Addison; the family had to pull them out of daycare once savings and Employment Insurance were maxed out. Blair is currently looking for work, but has been unable to find anything steady enough to afford the full-time childcare they would then require; even once all their children are in school, they will have to pay for before and after school care to allow for the travel time required to get to and from work. His search is further hampered by their lack of access to high-speed internet.

Living with this degree of precarity is extremely stressful for the Doyle family; from month to month, their income shortfalls can range from \$680.59 to \$173.56 based on the number of hours worked per week by Danica, affecting their ability to put food on the table. Furthermore, these deficits increase if there are any expenditures outside of their monthly budget. Food insecurity is a consistent problem in rural communities, including in Saskatchewan, where outside of the north, the food costs for a reference family of four are lowest in large and small cities and highest in the rural areas. Many rural communities and First Nation reserves lack local grocery stores and appear to rely on food available at gas stations, convenience stores or local general stores.²⁰

MONTHLY INCOME:

\$1,984.87 - \$2,491.90

\$19,588.20-\$23,768.95 below the poverty line (annual after-tax low-income measure).²¹



Working minimum wage (\$10.96/hr) for 25 hours/week: \$1,092.03²²
Or at 40 hours/week: **\$1,599.06²³**



WITB: \$70.67
CCB: \$822.17
Total: **\$892.84²⁴**

MONTHLY EXPENSES: \$2,456.75



Estimated cost of nutritious diet: **\$1,004.75²⁵**



Property Tax: \$532.00
Property Insurance: \$50.00²⁶
Utilities: \$115.00 + \$75.00 = \$190.00²⁷
Total: **\$772.00**



Cellphone: \$70.00²⁸
Landline: \$30.00²⁹
Internet: \$50.00³⁰
Total: **\$150.00**



Insurance for two cars: \$194.00³¹
Car payments: \$216.00
Gas: \$120.00
Total: **\$530.00**

**END OF THE MONTH:
\$471.88 SHORT OR \$35.15 LEFT**

FACTS & FIGURES:

- If this family of five lived in a Northern community in Saskatchewan, the cost of their nutritious food basket would increase by about \$300.³²
- 51% of people living in poverty are part of the Canadian workforce; 37% of low-income families are considered “working poor” with at least 910 hours of employment annually (approximately 18 hrs/week).³³
- Precarious employment has increased by nearly 50% over the past two decades.³⁴ Temporary positions are paid, on average, over 30% less than permanent positions.³⁵
- Racialized and Indigenous workers, workers with disabilities, and LGBTQ workers are all disproportionately represented in low-wage precarious work.³⁶
- Between 1981 and 2014, the rate of unionization fell from 37.6% to 28.8%, with most of the decline occurring in the 1980s and 1990s.³⁷ Shifts from jobs and job creation with high unionization rates, such as construction, to jobs with low unionization rates, such as retail and professional services, played a major role in this decline.³⁸
- At 20.3%, Alberta has the lowest unionization rate in the country.³⁹

POLICY RECOMMENDATIONS:

- **Develop a National Jobs Creation and Training Strategy** in collaboration with all levels of government, employers, labour representatives, education groups, representatives from groups facing barriers to employment. The strategy should ensure that all jobs have securities, including: occupational benefits, labour standard protections, and opportunities for post-secondary education and training.
- **Set national wage standards to a living wage** to ensure that no fully employed individual lives below the poverty line.
- **Increase funding to Statistics Canada** so that it can collect and analyze comprehensive labour market information.
- **Strengthen and fully implement federal Employment Equity legislation** to allow all groups equal opportunity for employment. Implement Pay Equity and set a minimum floor for EI benefits of 360 hours.
- **Offer opportunities to youth facing employment barriers**, such as: co-operative placements, work terms, summer jobs in the public sector, jobs in social enterprises with inclusive work settings, supported employment and job retention, targeted wage subsidies, and the enforcement of existing employment equity legislation.
- **Enforce and uphold provision of workplace accommodations** and consider providing financial incentives to employers to create inclusive workplaces.

Mila Frei Spotlight on Health

Location: Cape Breton, NS

Age: 71

Income source: GIS, OAS, and other transfers

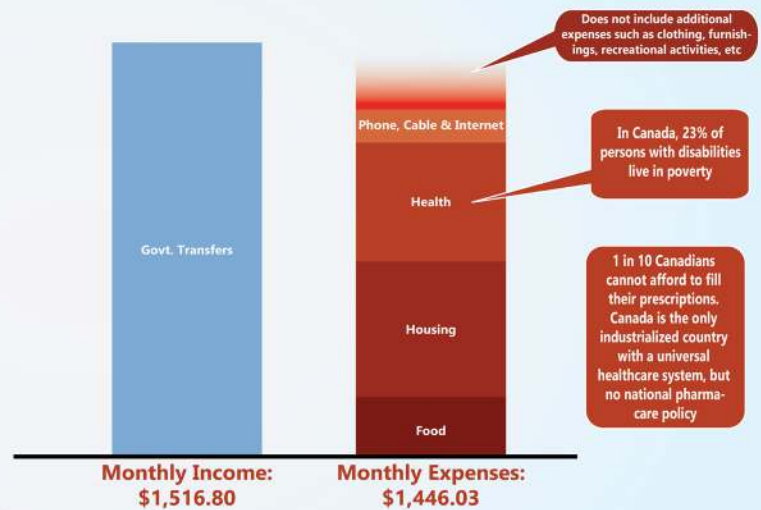
LIM: \$3,931.40 below the poverty line

Read Mila's full story at dignityforall.ca/frei/



"I've got **\$70.77** left for the month. Maybe I'll take my grandchildren out for lunch. Winter boots can wait."

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Meet Mila Frei: a senior, single woman with a disability who lives in Cape Breton, Nova Scotia. She represents the many people living in Canada for whom the prohibitively high costs of health care mean choosing between wellness and making ends meet. On the other hand, she also represents the many seniors in Canada who have been helped through targeted anti-poverty measures.

Mila struggles with mobility issues and chronic pain due to a car accident in her 20s. She is currently a benefactor of the Nova Scotia senior pharmacare program, with no annual premium due to her low income.⁴⁰ However, this program does not cover physiotherapy, which her doctor has prescribed twice a week to help her manage debilitating pain. In addition to paying out-of-pocket for her physiotherapy, Mila also relies on prescription opioids and extra strength painkillers covered by her provincial pharmacare program.

Because of Mila's accident, she was unable to maintain steady employment throughout most of her working-age life. She is therefore ineligible for the Canada Pension Plan and has no retirement savings to supplement her Old Age Security, which has been her only source of income for the past 7 years. Mila's financial situation improved, however, with the

introduction of the Guaranteed Income Supplement for Seniors, a government transfer that makes up approximately 58% of her entire monthly income. For the first time in a long time, Mila can afford to take her grandchildren on outings and buy them birthday presents - things she had not been able to do before. This new capacity has helped her recover from feelings of shame and isolation from her family, as well as allowing her to buy clothing and miscellaneous items throughout the month. Mila's situation is a great example of how targeted government policies can benefit particularly vulnerable groups. In recent years the federal government has taken steps to improve the quality of life for seniors by increasing the maximum monthly GIS benefit from \$747.86 in 2014⁴¹ to \$876.23 in 2018⁴² and lowering the age of eligibility for Old Age Security from 67 back down to 65.⁴³ Improvements remain to be made, however, in ensuring that all those eligible actually receive these benefits.

Mila is on a waitlist for subsidized housing but is concerned about health hazards associated with poor living conditions. She would prefer to remain in her one-bedroom apartment that she has lived in for the past decade because there are no stairs to contend with and it is near a grocery store and pharmacy.

MONTHLY INCOME: \$1,516.80

\$3,931.40 below the poverty line (annual after-tax low-income measure).⁴⁴



GIS: \$874.48
OAS: \$585.49
GST/HST: \$35.58
Nova Scotia Affordable Living credit:
\$21.25
Total: **\$1,516.80**⁴⁵

MONTHLY EXPENSES: \$1,446.03



Estimated cost of nutritious diet:
\$263.03⁴⁶



Cheapest one-bedroom rental on
local forums: **\$500.00**



Physiotherapy 8 times each month
at \$65.00 / visit: **\$520.00**



Telephone: \$33.00
Cable/Internet: \$130.00
Total: **\$163.00**

**END OF THE MONTH:
\$70.77 LEFT**

FACTS & FIGURES:

- Nearly 15% of single elderly individuals and 23% of people with disabilities live in poverty.⁴⁷
- Seniors must still apply for the GIS in writing, which acts as a significant barrier for certain eligible seniors. Indigenous peoples, seniors experiencing homeless or near homelessness, and newcomers are disproportionately represented among those who qualify for GIS but do not receive it.⁴⁸
- While senior women's average income has increased, the average income for senior women has remained 1.5 to 1.6 times lower than that of senior men.⁴⁹
- 1 in 10 Canadians cannot afford to fill their medical prescriptions. Canada is the only industrialized country with a universal healthcare system, but without a national pharmacare policy.⁵⁰
- In 2013, the Canadian Medical Association identified income, housing, nutrition and food security, and early childhood development as the four main social determinants of health, calling on federal, provincial, and territorial governments to give top priority to developing an action plan to eliminate poverty.⁵¹
- Health and social well-being are very closely related to levels of income equality within rich countries. There is no such relationship, however, between health and social well-being and rich countries' average incomes.⁵²

POLICY RECOMMENDATIONS:

- **Recognize the social determinants of health** (income, employment, food security, etc.) in legislation as an aspect of the anti-poverty policymaking process.
- **Develop, in collaboration with all levels of government, a new Continuing Care Program** to implement high-quality, universal, culturally-appropriate, publicly-funded and managed care. This should include measurable goals and timelines, monitoring and review mechanisms, as well as explicit recognition of the right to the highest attainable standard of physical and mental health.
- **Develop, in collaboration with all levels of government, a National Pharmacare Program** that is universal and publicly-funded. The program would provide cost-effective prescription drugs to all Canadians, regardless of income, occupation, age, or location. The 2017 AFB calls for \$3-4 billion for a pharmacare plan, including 10% of private expenditures on prescription drugs.
- **Implement the National Mental Health Strategy** developed by the Mental Health Commission of Canada. This includes a national campaign to combat stigma and discrimination, policies and programs that establish greater access to necessary mental health and addictions for vulnerable individuals.
- **Fund, support and encourage collaborative ventures to improve the health and well-being of Indigenous peoples**, with the long-term goal of creating a First Nations, Métis, and Inuit Health Authority.

The Dulaimis

Spotlight on Income Security

Fahdi, Dania, Mina, and Amjad

Location: Winnipeg, MB

Age: 35, 31, 7 and 2

Income source: Wages from work, CCB, and transfers

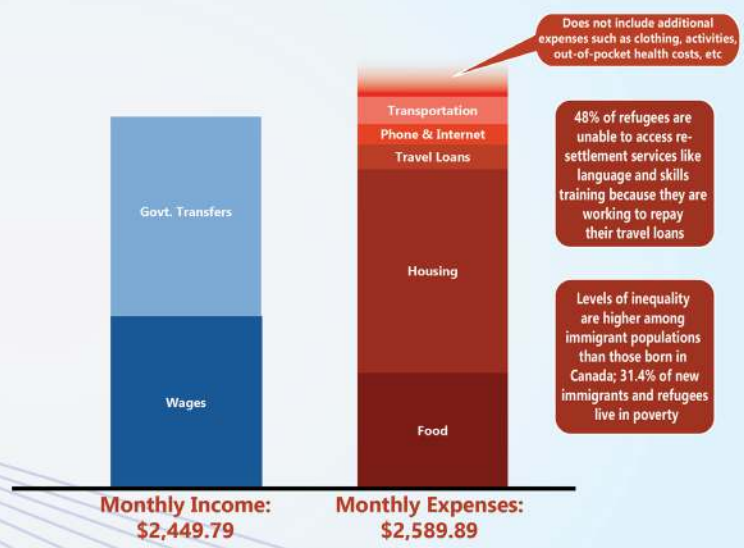
LIM: \$14,868.52 below the poverty line

Read the Dulaimis' full story at dignityforall.ca/the-dulaimis/



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Meet Fahdi and Dania Dulaimi and their two children, Amjad and Mina, ages 2 and 7, respectively. They represent a typical refugee family in their early years of resettlement in Canada seeking to rebuild a life of stability and secure a promising future for themselves and their children.

The Dulaimi family settled in Winnipeg, Manitoba, last year as government-assisted refugees after fleeing over a decade of violence and political unrest in their native country of Iraq. In order to finance their government-required medical exams and travel costs, the family acquired a loan of \$10,000, which must be repaid within 72 months, at interest.

Both parents spent the past year attending language training. This led to Mr. Dulaimi securing a full-time job (35 hrs/week) as a custodian in the school where the language training is taught. Mr. Dulaimi works for minimum wage and is very proud to contribute to his family's well-being. The position is non-unionized and without health and dental benefits. The family is therefore forced to pay out-of-pocket for dental work and prescription medications.

With his experience as a mechanical engineer in Iraq, Mr. Dulaimi would like to complete a bachelor's degree in engineering in order to fulfill the academic requirement for licensure with Canada's engineering regulators. However, Mr. Dulaimi cannot afford tuition or books and does not want to take on more debt. Ms. Dulaimi takes care of Amjad during the day and continues to attend language training at night. She would like to join the workforce eventually, but the family cannot afford childcare despite living in a city with relatively affordable childcare by Canadian standards at a monthly rate of \$451 for a toddler.⁵³

Miscellaneous expenses are drawn from the only flexible line item in the family's monthly budget: food. The Dulaimis already face a \$140.10/month shortfall from their most basic monthly expenses. As a result, unexpected expenses can have a crippling effect on their ability to put food on the table. The Dulaimi family often seeks assistance from community charities, places of worship, and food banks to ensure there is enough to eat.

MONTHLY INCOME: \$2,449.79

\$14,868.52 below the poverty line (annual after-tax low-income measure).⁵⁴



35 hours/week at minimum wage (\$11.15/hr):
\$1,316.80



Refugees families are eligible to receive
CCB: \$983.00⁵⁵
GST and WITB: \$149.99⁵⁶
Total: **\$1,132.99⁵⁷**

MONTHLY EXPENSES: \$2,589.89



Estimated cost of nutritious diet: **\$770.63⁵⁸**



Estimated cost of a three-bedroom apartment with utilities and contents insurance: **\$1,350.00⁵⁹**



\$10,000 travel loan,⁶⁰ repaid over 72 months:⁶¹ **\$158.26⁶²**



Two phones at \$40 each: \$80.00
Internet: \$50.00
Total: **\$130.00⁶³**



Two bus passes at \$90.50 each: **\$181.00⁷⁰**

END OF THE MONTH: \$140.10 SHORT

THE REAL COST OF TRAVEL LOANS:

- 48% of recipients are unable to access resettlement services because they are working to repay their travel loans including 24% of recipients forced to quit language training and 22% forced to quit school or other skills training.⁶⁴
- Canada is the only country in the world to charge interest to refugees on travel loans, a topic which is still being debated in Parliament.⁶⁵

FACTS & FIGURES:

- Between 1980 and 2005 the incomes of the top 20% wealthiest Canadians increased by 16% while the average earnings among the least wealthy Canadians fell by 20%.⁶⁶
- Between 1990 and 2009, inflation increased by 45.9%. Most social assistance incomes, however, did not keep up, leaving people currently on welfare worse off than recipients in earlier decades.⁶⁷
- For women, their labour force participation is strongly affected by their immigration “category.” Women who arrive in the skilled worker category are more likely to be in the labour force (91.1%) than women who enter in the family class (77%) or as a refugee (63.9%).⁶⁸
- In 2017, only 27% of private sector workers are covered by a benefits plan. In 2015, only 24% of private sector workers were covered by a pension plan.⁶⁹

POLICY RECOMMENDATIONS:

- **Reform EI benefits** to better serve the needs of individuals with disabilities, who represent over half of the EI sickness benefit recipients, and precarious workers, who represent a growing proportion of the Canadian workforce.
- **Enhance the Canada Social Transfer with a boost of \$2 billion** to the provinces to support poverty reduction efforts, tying the money to measurable goals and timelines for transparency and accountability.
- **Improve maternity leave benefits** by increasing maternity benefit level to 80% of wages, creating a more flexible system with regards to leave time and financing options, and improving eligibility for currently-excluded workers.
- **Add options for parental leave for a non-birthing parent**, in addition to existing maternity leave.

Ana Eberly

Spotlight on Housing & Homelessness

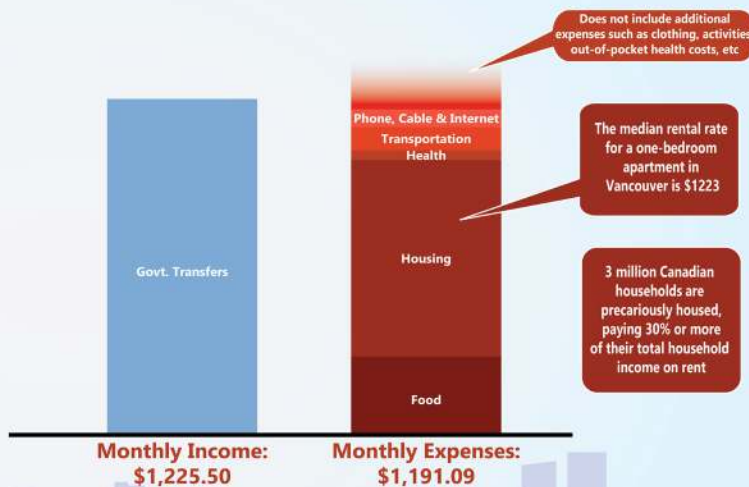
Location: Vancouver, BC
Age: 32
Income source: Disability and other transfers
LIM: \$7,427 below the poverty line

Read Ana's full story at dignityforall.ca/eberly/

"I'm **\$25.59** short. I don't always feel safe where I live, but if I didn't have this co-op housing, I'd be on the street!"



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Meet Ana Eberly: a 32-year-old single woman with no dependents on social assistance in Vancouver, British Columbia. She represents the many people in Canada in core housing need facing multiple barriers to financial stability and full participation in society.

Ana receives disability support for a cognitive disability which prevents her from maintaining full or part-time employment; as a youth, Ana felt a sense of contribution and belonging through her participation in extra-curricular and community programs, but since aging out of these initiatives, she finds herself feeling increasingly isolated.

Ana has secured co-op housing in the Downtown East Side of Vancouver, at a below-market rate of \$739 a month. With shelter funding from income assistance capped at \$375 in British Columbia⁷¹ and a median rental rate for a one-bedroom apartment of

\$1,223 in Vancouver,⁷² Ana is unable to improve her housing situation, as is the case with many in her city, working or not; even with her government benefits, Ana would be on the street were it not for her securing one of the limited spaces in co-op housing.

Despite Ana's access to certain government transfers, the high cost of rent takes up 60% of her total monthly income putting her at an increased risk of homelessness. Any additional monthly expenses incurred directly affect her ability to buy nutritious food, which is essential to maintaining cognitive stability. Ana is covered under a BC pharmacare program for people with psychiatric issues, though certain treatment options remain beyond the scope of the insurance plan.⁷³ While her psychiatrist has recommended certain medications, she cannot fill these prescriptions as many non-generic medications are rejected by her pharmacare plan.

MONTHLY INCOME: 1,225.50

\$7,427.00 below the poverty line (annual after-tax low-income measure).⁷⁴



GST/HST credit: \$30.87
British Columbia low-income climate action tax credit: \$9.63⁷⁵
Travel allowance (to subsidize bus pass): \$52.00⁷⁶
Social Assistance (disability): \$1,133.00
Total: **\$1,225.50**

MONTHLY EXPENSES: \$1,251.09



Estimated cost of nutritious diet: **\$294.09⁷⁷**



Co-op housing in the Downtown Eastside: **\$739.00⁷⁸**



Monthly transit pass: **\$93.00⁷⁹**



Phone Bill: \$65.00
Internet: \$60.00
Total: **\$125.00⁸⁰**

END OF THE MONTH: \$25.59 SHORT

FACTS & FIGURES:

- 3 million Canadian households are precariously housed, paying 30% or more of their total household income towards the cost of shelter.⁸¹ An additional 50,000 of people living in Canada experience hidden homelessness, a form of precarious housing that typically involves couch surfing, living in a car, or other forms of unstable housing.⁸²
- Almost 1 in every 5 renting households in Canada spend over 50% of their income on rent, putting them at a higher risk of experiencing homelessness.⁸³
- 1 in 4 people experiencing homelessness identify as Aboriginal or First Nations,⁸⁴ and 28-34% of shelter populations are Indigenous, a great overrepresentation given that they account for only 4.3% of people living in Canada.⁸⁵
- Young people (ages 13-24) make up approximately 20% of the homeless population in Canada:⁸⁶
 - 29.5% identified as LGBTQ2S
 - 30.6% identified as Indigenous
 - 28.2% identified as members of racialized communities

POLICY RECOMMENDATIONS:

- **Develop, adopt, and implement national legislation** in 2018 requiring the federal government to maintain an adequately funded National Housing Strategy that prioritizes the housing needs of the most vulnerable, recognizing secure, adequate, and affordable housing as a human right.
- **Collaborate with Inuit Land Claim Organizations, First Nations, and Métis governments to create an Indigenous Housing Strategy**, with attention towards the unique housing needs of these communities. This would include investments in on- and off-reserve housing.

The Naullaqs Spotlight on Food Security

Johnny, Elisapie, Jayko, Lucassie, Nurlu, Kulu, Joe, and Inuusiq Nakasuk

Location: Iqaluit, NU

Age: 40, 38, 12, 10, 7, 3, 45 and 60

Income source: Wages from work, CCB, and Northern Resident Credit

LIM: \$46,600.10 above the poverty line

Read the Naullaqs' full story at dignityforall.ca/the-naullaqs/

Living in the Gap: A Snapshot of Precarity in Canada



Meet Johnny and Elisapie Naullaq and their four children: Jayko, 12; Lucassie, 10, Nurlu, 7, and Kulu, 3. Kulu has been living with them for two years; she was adopted when her biological mother, Elisapie's sister, died by suicide. Elisapie's mother, Inuusiq Nakasuk, lives with them. The family lives in Nunavut's capital, Iqaluit. They live in a small government-subsidized 3-bedroom quadriplex and have been on a waiting list for a larger unit for 7 years. Together, this family represents many in Iqaluit facing multiple barriers including food security and adequate housing.

Elisapie has good, steady employment as the Employee Relations Coordinator for the Department of Finance for the Government of Nunavut. Her annual salary is \$81,861, plus an annual Northern Allowance of \$15,016. Johnny did not graduate high school and is a full-time hunter, but he does not go out often because his snowmobile needs repairs. Inuusiq receives a pension every month which helps with expenses. This family does comparatively well, but as a family living on one salary, they still live paycheque-to-paycheque and are unable to save up to buy a house.

Johnny's half-brother, Joe, has come over from Kimmirut and has been living with the family for 8 months in the hopes of finding work in the capital. He sleeps on the couch (and eats their food) but he usually goes to the community kitchen for lunch. Johnny and Joe make and sell small soapstone carvings and jewelry to offset the high costs of living, par-

ticularly in the tougher winter months, but this does not provide consistent income.

Just like many Nunavut residents, this family struggles financially, despite having a good paying job and supplemental income. Often, this family experiences a significant gap between their monthly income and expenses. Their credit line is almost maxed out, and they hope to be able to extend it based on Elisapie's salary. Like nearly 70% of families in Nunavut, they struggle with accessing affordable, nutritious food.⁸⁷ Sometimes, the kids rely on their school's snack program for breakfast because there is just no more food in the house. Elisapie and Johnny cook at home most of the time and include country food into their meals as often as possible.

Despite their shortfall, this family is doing very well in Nunavut, where so often good jobs are hard to come by. In addition, many people in Nunavut struggle with addictions, unemployment, precarity, and overcrowding. In this home, there are 3 bedrooms for 8 people; all the kids sleep in the same room, grandma has her own room, Kulu sleeps with Elisapie and Johnny and Joe sleep on the couch. Elisapie and Johnny had applied for a mortgage to buy a 5-bedroom house but were denied because they did not have a down payment. The tiny single-family home they applied for was a modest 1200sq feet with 5 bedrooms. It needed repair but at a cost of \$450,000, was a great deal in Iqaluit.

The following profile was compiled by the Qikiqtani Inuit Association in Iqaluit, Nunavut in partnership with the Nunavut Roundtable for Poverty Reduction as well as Deatra Walsh and her team at Department of Family Services, Government of Nunavut. These numbers are based on actual bills from Iqaluit families:

MONTHLY INCOME: \$6,857.88

\$ 46,600.10 above the poverty line (annual after-tax low-income measure).⁸⁸



\$5,830.74



Northern Resident Credit: \$67.00
Canada Child Benefit: \$960.14
Total: **\$1,027.14⁸⁹**

MONTHLY EXPENSES: \$7,213.82



Estimated cost of nutritious diet: **\$2,879.82⁹⁰**

Rent: \$2,190.00 (Actual rent is over \$3,000.00, with the difference being covered by a rent subsidy)

City Services: \$164.00

Heating oil: \$346.00

Electricity: \$193.00

Home Insurance: \$50.00

Total: **\$2,943.00**



Proper clothing is a survival issue in Northern Territories
Total: **\$100.00** (A low estimate)



Three cellphones: 190.00

Internet and phone bundle: \$249.00

Total: **\$439.00**



Car: \$280.00

Car Insurance: \$100.00

Snowmobile: \$189.00

Gas: \$160.00

Total: **\$729.00**



Credit Card and Sealift Costs: **\$123.00**

END OF THE MONTH: \$355.94 SHORT

FACTS & FIGURES:

- Over 4 million people across Canada are food insecure. Household food insecurity affects 1 in 6 children in Canada.⁹¹
- Food-insecure individuals are at greater risk for developing new health issues and have a harder time managing existing chronic health problems. Children suffer greater risks for conditions like asthma, depression, and suicidal ideation in adolescence and early adulthood.⁹²
- Food bank usage across Canada was 3% higher in 2016 than the year before, and 28% higher than it was in 2008.⁹³
- 2 out of every 5 Northern households are food insecure, including 62% of children living in the North.⁹⁴

SPOTLIGHT ON INUIT NUNANGAT:

- Inuit Nunangat (Inuit regions of Canada) has seen a 50% increase in overcrowded housing over the last 15 years.⁹⁵
- In some communities, 72% of social housing tenants live in overcrowded housing conditions; 38% of all social housing tenants in Nunavut live in overcrowded conditions.⁹⁶
- Nunavut has a suicide rate that is 10 times the national average.⁹⁷

POLICY RECOMMENDATIONS:

- **Develop a National Right to Food Policy as part of the federal poverty reduction strategy**, developed in collaboration with all levels of government (including Indigenous governments), food producers, community stakeholders, and food insecure people. The policy should recognize the right to adequate food as found in the International Covenant on Economic, Social, and Cultural Rights, Article 2 and address the unique needs of children and youth. The policy should also have measurable goals and timelines, and include mechanisms to coordinate implementation and evaluate progress.
- **Increase federal investment to address very high levels of food insecurity among Indigenous peoples** in manner that is respectful of land sovereignty, cultural, community, and gender considerations.
- **Take action in Northern communities** to eliminate food insecurity and improve access to sanitation and safe water.
- **Increase funding and address the challenges associated with the Nutrition North Canada program.**

ENDNOTES

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WHAT CAN YOU DO?

In a country as wealthy as ours it is unacceptable that...

...4.9 million people still struggle to meet their basic needs.

...many families cannot access and afford high-quality childcare.

...so many workers lack adequate benefits or security.

...1 in 10 Canadians cannot afford prescription drugs.

...the incomes of the top 20% wealthiest Canadians increased by 16% while the average earnings among the least wealthy Canadians fell by 20% over the last 25 years.

...3 million Canadians spend over 30% of their income on rent

...1 in 8 households still struggle to put food on the table.

Joined by over 11,700 individuals, 700 organizations, and 65 Members of Parliament and Senators, Dignity for All has been calling for a national anti-poverty plan since 2009. And now we're closer than ever. We urge you to join the call for a poverty-free Canada. Together, we can make this vision a reality!

Endorse the Dignity for All Campaign at dignityforall.ca



Dignity for All: The Campaign for a Poverty-Free Canada was founded by Canada Without Poverty and Citizens for Public Justice in 2009.

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