

Poverty In Canada

SECTION A: Causes of Poverty: (15%)

In this section, identify and discuss in detail, the circumstances that can lead to poverty in such a rich country as Canada

Every country has its own definition of poverty. Poverty means when people have no money for necessities of life. However, Canadian poverty might differ from some of the third world poverties. A survey conducted by Canada's Survey of Labour and Income Dynamics shows that 36.9 percent of Canadians are in the low-income range. There are a couple of reasons why such a wealthy country like Canada has people living in poverty. A recent study says that "Rates of low income among immigrants continue to be high relative to the Canadian-born population."- Garnett Picot. The issue regarding low income in immigrant families has been occurring since the 1990s, where the low-income rate rose from 25% to 36% by the year 2000. Immigrants new to Canada, are most likely to have financial issues due to lack of guidance. Some immigrants have issues with the acceptability of their education status. Jobs in Canada require high education status and refuse foreign degrees or diplomas. A report on CBC greatly explains what people feel about job opportunities in Canada "I don't see a lot of growth', Sandy Chugh said when describing his current job. Despite having years of experience in marketing and a bachelor's degree from Ireland, the 32-year-old is working in a warehouse for the retailer Best Buy."- Trevor Dunn. There are newcomer centers for immigrants which are meant to help immigrants, and give them mental stability from such a fast-paced environment. However, these newcomer centers are not capable of handling all of the people's issues. Issues like, how can I get a better job? or how can I be well settled. These government facilities do the bare minimum for the immigrants of Canada.

Another reason why poverty exists in Canada is because of the lack of opportunities and support for the disabled people in the industry. As per reports, 15% of people with disabilities are living in poverty. “Nearly 15% of people with disabilities live in poverty”-CWP-CSP.CA. This creates an unfair environment for the disabled people, falling short for the qualification that they might require. A disability can be a physical or mental impairment which might make daily tasks extremely challenging. This also affects the level of education the person can achieve, due to the limitations. Some disabled people are not able to achieve a degree or a diploma, due to physical or mental disabilities.

Discrimination plays a huge factor when it comes to poverty. This is because as people, we tend to judge others, even subconsciously. Although, we might tend to believe that racism or discrimination doesn't exist in Canada. However, Canada is the most prone country to be discriminated due to major colonization of cultural groups across the country. “Indigenous peoples and persons with disabilities are twice as likely to live in poverty as other people”-
<https://www.cbc.ca/news/canada/british-columbia/poverty-reduction-discrimination-1.4744865>. People of the minority are not able to achieve the success that the majority achieve, financially. Indigenous people are still looked upon as if still are not meant to be a part of society. Eliminating their peak potential of what they can achieve. Discrimination can also vary from colour to a person's sex. In today's date, sexism still exists for women and the people of LGBTQ in Canada. Women in Canada earn less than men; some people also call this as “hitting a glass ceiling”. This is where women are not able to grow to the upper level of management in their

respected professions. Whereas, men surpass them with much ease. This is one of the major causes of poverty in Canada.

There has been a steady increase in lone parents since 1976. This separation tears the family apart, leaving the mother or the father with less financial and mental support, without a family. "Both lone mothers and lone fathers were less likely to be employed than those who were in a couple" -<https://www150.statcan.gc.ca/n1/pub/75-006-x/2015001/article/14202/parent-eng.htm>. This affects the learning potential of the children of the lone families. Not able to provide them with the best educational books, technologies and services. This is also an issue because it creates a chain cycle for all generations. Some families have issues maintaining a proper household because the government does not provide enough finance to single parents. This is what drags the issue even further, leaving parents in poverty directly affects the future of their children. "Women parenting on their own enter shelters at twice the rate of two-parent families" - <http://www.cwp-csp.ca/poverty/just-the-facts/> . Another factor which plays in Canada's poverty is based on the pricing of the rent. Price of land or renting a house has skyrocketed through the roof. Just recently Toronto is gotten the title for being the most expensive city to live. With such expensive rents across the nation, families are draining their money on hydroelectric, loans, mortgages, and maintenance and leaving them with less savings or even worse, none.

SECTION B:

In this section, discuss, in detail, the consequences of poverty for those Canadians who are poor and for Canadian society as a whole.

Poor health can be directly connected to poverty. The scarcity of money can make a lot of people neglect health. This can be in the forms of working overtime or working two or more jobs. The STATCAN.ORG website claims' that 57% of the citizens work two jobs. This clearly shows that only one job does not provide enough to fulfill the needs of people. In fact, "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."- <http://www.ciwa.ca/root-causes-of-poverty-in-canada-study-of-federal-ridings-suggests-link-to-discrimination-and-systemic-inequality-rather-than-luck-or-poor-individual-choice/>.In

Canada, only a few of the medicines are covered by the government. A lot of the times medicines are not affordable; thus, Canadians postpone their treatment of dosage. Canada claims to be providing free healthcare, but it fails to provide some of the 'over the counter medicines' for citizens. If illnesses are not treated, they might lead to a bigger issue in the future. I encountered this issue a few years back when my family was not at the best financial status. My doctor had prescribed me to get a vitamin B12 shot which was about \$70. Having to know it was not covered by the government or by my father's insurance, I had to refuse the medicine. However, I started taking other forms of supplements which would stabilize my vitamin B12 level. This is a form of poverty at it's purest. Not getting what I wanted or needed is poverty. However, I had to try out cheaper options (medicines or food rich in B12) which gave me weaker results.

Homelessness is definitely a rising issue for Canada. The main cause of homelessness is poverty. "An estimated 235,000 people in Canada experienced homelessness in 2016, with

roughly 35,000 people being homeless on any given night.” - <http://www.ciwa.ca/root-causes-of-poverty-in-canada-study-of-federal-ridings-suggests-link-to-discrimination-and-systemic-inequality-rather-than-luck-or-poor-individual-choice> . Most of the citizens in Canada don't have a proper plan for survival. In fact, Some people might lose their job and the next day won't have a roof over their head. Shelters and food banks are places which one can visit for shelter and food. However, there is always a limit for the number of people that can enter for a night. This is of course not convenient for a person or a family who is homeless. Moreover, the environment at a shelter is not the best, especially if your family consists of children, seniors, or toddlers. The food banks are known to provide expired or expiring food to people. Most people tend to say “it's okay” to eat expired food. They might be right; however, the food that is sent to the foodbanks is rejected by society because it is expired, meaning not fit to eat. Eating expired food can be very dangerous to health because it causes food poisoning. When a person is not living in his house, not eating good food and is not able to achieve the things he/she wants to achieve, that person is living in poverty.

Poverty is a leading cause of theft and violence in Canada.

In today's date, it has become a trend or almost a culture to show off. People show off on their wealth on social media, to impress others. Moreover, people are peer pressured to look and be a certain way. A while back, there was a social media trend to make fun of people's shoes. The words “What Are Those!” are used to make people feel, humiliated or old fashioned. Due to poverty, people feel as if they are divided, and judged because of the way they look, dress, etc. Poverty has also led to an increase in theft in Canada. “Stealing food from take-out counters, violating loitering laws, and influencing the crime rate in other ways is something that is directly

linked to poverty.”- Crystal Ayres . If people are not able to achieve their goals due to the faulty government system, some people start stealing to provide for their family or themselves.

SECTION C:

I spoke to Mr. Mohamad Ali, Social Worker, for new immigrants at Newcomer Centre of Peel also called NCP.

Number - 905-306-0577 EXT 227.

Address

165 Dundas Street West, Suite 116

Mississauga

I spoke to Mr. Mohamad Ali about the Newcomer Centre of Peel (NCP). He said it is a nonprofit organization that helps newcomer families in achieving their settlement goals so that they can integrate into the new Canadian system easily. They provide various programs as per the needs of individual families.

(A brief description of the programs and services provided by the agency)

- Community Connections services provide up to date information about community events, settlement issues, schools, colleges, employment and how they can be accessed by newcomers so that their transition is smooth. There are specific activities for Adults, Youths and Seniors too.
- English Training services - Many new refugees and immigrants come to learn English, which is one of the greatest barriers to financial growth. The NCP runs English training classes

According to Mr. Mohamad Ali, NCP has 10,000+ clients yearly. Most of them are new immigrants and refugees. He further stated that most challenging daily struggle in the life of a newcomer is to initially find at least a survival job so that they can put food on the table for their families. Evaluating their educational documents and gaining Canadian work experience by volunteering, Language barrier and finding a cheap rental accommodation are some of the few struggles faced by clients.

NCP is a place where people of all ages can come and have a good time. This place offers a bunch of different programs, including workshops and movie days. For seniors, they have get-togethers where they learn and do activities. The newcomers center makes newcomers feel like they are at home. They provide the feeling of happiness and acceptance giving newcomers a sense of wellbeing. NCP's goal is to make the new immigrants comfortable and ready for the future. Poverty can be eliminated if the children and parents are given a good education. NCP provides free classes for newcomers and refugees where they can learn English and other subjects. Some of the programs include Education for Newcomers, LGBTQ+ Newcomers Service, Career Services and many more. The top six ethnicities in NCP are from Eritrea, Ethiopia, Syria, Vietnam, Iraq and China.

When asked about strategies used by clients to cope with poverty, he said they approached organizations which provided initial help. He said they come to NCP because the organization provides them with information about the community resources and employment assistance, like resume writing, free computer access and interview preparations. He added that newcomers take help from food banks which helps them to put food on the table, for the families. They buy

household items from the garage sale to save money. If they have friends and family, they are likely to take their help. Some newcomers also visit religious organizations such as churches which help newcomers to settle.

(Social Problems)

When asked about other social problems Mohamad said new immigrants do not have access to computers or a car, it becomes extremely difficult to explore the neighbourhood and socialize. Newcomers try to save as much money as possible. This is simply because they are in a very low financial state. Where any slight disturbance in income can affect them greatly. Every small saving can help them in the near future. For example, the father walking in the snow for long distances just so his children can use the bus tickets to travel school. Newcomers shop mostly in cheaper stores where they can get value for their buck. Newcomers visit stores like Walmart, dollar stores and thrift shops. In this situation, every penny counts, only the person who doesn't have wealth knows how to appreciate it. A social issue would be that people label poor immigrants as if they are an issue in the society. They believe newcomers live in poverty because they are new and they are not capable enough; thus they rank themselves higher than the newcomers. Lastly, the company NCP is a nonprofit government facility, funded by many funders and donors around the country. Few funders are Community Foundations of Canada, Skills Link Program, Service Canada.

(How is the agency funded and is the funding adequate?)

Since this is a government funded facility, I think they can do much better. The organization should be in touch with all the newcomers by cellphone or emails. Rather than the new immigrants approaching them, workers should approach them. Workers should also make calls to see if people have gotten the help they requested. Also, there should be a survey which collects the data on how the newcomers feel about the programs at NCP. NCP's revenue in 2018 was around \$10,178,000, and the expense is around \$ 9,759,000. The company has not managed to make much profit; however, given the amount provided to the company, they could certainly provide much more assistance to newcomers.

Municipal Programs:

1) Access to food - City of Toronto Student Nutrition Program grant.

Student nutrition programs provide healthy meals and snacks to children and youth. Each day over 208,000 Toronto students participate in breakfast, snack, morning meal and lunch programs. Each student's nutrition program is unique and a reflection of its community; they are operated in schools and community sites by volunteers, parents and students.

2) The Meals on Wheels Program at West Neighborhood - This program was started to serve west of Toronto and offers four types of meals such as frozen, Western, Chinese and South Asian. In this way, it caters to the cultural preference of the community. This program has greatly helped people who live isolation such as seniors. <http://www.westnh.org/programs-and-resources/seniors/meals-on-wheels/>

Provincial Programs:

Increase Child Care Subsidies for Low-Income Workers. For low-income groups, Child Care subsidies are given to families so that both parents can join the workforce and contribute to the Canadian economy. This can help reduce the daycare expenses and also raises the purchasing power of the family and children are not deprived of necessities like food and social activities According to Canadian Mental Health Association, Child Care Subsidies can range up to \$12,000 a year in Ontario. <https://ontario.cmha.ca/documents/strategies-for-reducing-poverty-in-ontario/>

The government of Ontario has from time to time increased the minimum wages of the province in a move to raise earn a high base wage so that they have more money left to spend on basic necessities. The minimum wage went up from \$ 10.00 in 2007 to \$11.25 in 2012 and latest stands at \$14.00 / hr. <https://ontario.cmha.ca/documents/strategies-for-reducing-poverty-in-ontario/>

Federal Programs

There are a bunch of programs that support and help reduce poverty in Canada. At the federal level, Canada has invested \$22 billion into the programs that help uplift people in poverty. “About 650,000 Canadians will have been lifted out of poverty by 2019”- <https://www.canada.ca/en/employment-social-development/campaigns/poverty-reduction.html?fbclid=IwAR3Tw14yz8QyRTScLqJf7vsYTw3hQ1qjgc0IEsHbyl1xiuRmXkw5->

zrqM_g . Firstly, A Guaranteed Income Supplement plan which will provide financial help to single seniors. In this is great for seniors who are not able to earn any income, due to the age factor. This program promises to help 900,000 senior citizens around the nation. The amount of finance a person receives depends on the marital status and the income earned in the previous year. Another, from of income seniors receive the Old Age Pension, which is also very helpful to seniors for maintaining a financially independent life. However, OAP also checks the number of years a person has worked for and provides pension respectively.

Canada has started a National Housing Strategy which is claiming to help and reduce homelessness by 50%.” Canada’s first National Housing Strategy is a 10-year, \$40-billion investment that will give more Canadians a place to call home by removing 530,000 families from housing need and by reducing chronic homelessness by 50%.”-

<https://www.canada.ca/en/employment-social-development/campaigns/poverty-reduction.html?fbclid=IwAR3Tw14yz8QyRTScLqJf7vsYTw3hQ1qjgc0IEsHbyl1xiuRmXkw5-zrqMg> .

This program can help the people of Canada to become more stable and to buy a house. Every Canadian person’s dream is to buy a house and be well settled. This program certainly brings back hope for the people of Canada. The goal of this program is to give Canadians and place to call home. The competition has progressed far in terms of pricing for a house. The market which includes public and private sectors have high asking prices for medium-sized homes in Canada. This plan promises that they will reengage and make housing much more affordable. The plan also promises that they will strengthen the middle class and fuel our economy. Their main focus is to provide housing for those who are in great need.

SECTION E:

Canada has been quite successful in controlling its poverty. Comparing to a lot of other countries, Canada is has spent more than twice on benefits to help improve poverty. In 2011, Canada spent 19.9 billion dollars on employment insurance. "In 2011, the federal government spent \$19.9 billion on Employment Insurance benefits alone. The same year, almost \$4 billion was transferred to low-income families from the federal government." - <http://www.cwp-csp.ca/poverty/the-cost-of-poverty>. Canada fund's all the institutions and programs which has lead newcomers and citizens to grow in wealth. Canada has come a long way where at one-point Canada's unemployment rate touched 13%. However, today Canada's unemployment rate is fluctuating around 5.5%. This shows that Canada is living up to its promises, improving housing in Canada and elimination hunger. In my opinion, Canada has come closer than ever to put an end to poverty.

Citation

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