



lakehead
social planning
council

Thunder Bay Poverty Reduction Strategy

Building a Better Thunder Bay for All

Annual Report 2021

by: Bonnie Kryswaty, MPH

Supported by:



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INTRODUCTION

“Poverty is like punishment for a crime you didn’t commit.”

Eli Khamarov.

Brief Intro

This annual report focuses on the newly revised Thunder Bay Poverty Reduction Strategy Indicators found in the Thunder Bay Poverty Reduction Strategy - 2022 - 2027. These indicators align with the provincial and national indicators that focus on income and financial empowerment.

Current Endeavours

Along with current local poverty data, this report will also demonstrate the current endeavours that the Poverty Reduction Strategy committee is working towards as well as goals for the future.



35%

of individuals living in poverty in Thunder Bay receive their earnings from the Ontario Disability Support Program



57%

of individuals living in poverty in Thunder Bay are Indigenous (First Nations, Metis, Inuit, non-Status)



21%

of workers in Thunder Bay are between 55 and 64 years of age, and their income decreased by about 6% in 2019 and 2020

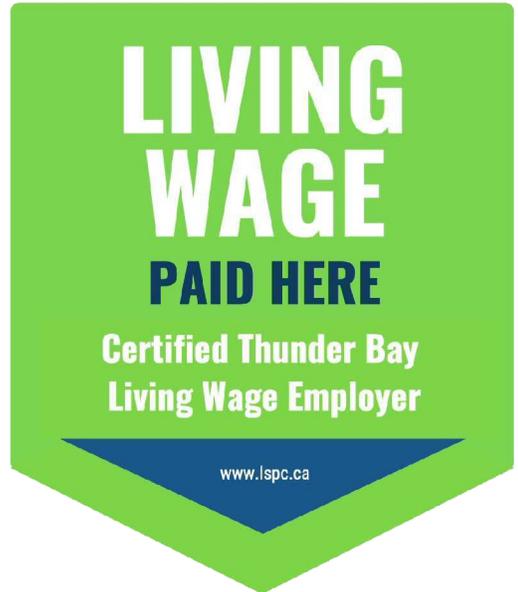


UNIVERSAL
BASIC
INCOME

CHAT



Thunder
Bay
Poverty Reduction
Strategy



Thunder Bay
Housing and
Homelessness
Coalition



POVERTY FREE THUNDER BAY

Collective Impact

Collective impact is a network of community members, organizations, and institutions who advance equity by learning together, aligning, and integrating their actions to achieve population and systems level change.

It begins with a common agenda



This means coming together to collectively define the problem and create a shared vision to solve it.

It establishes a shared measurement



This means tracking progress in the same way, allowing for continuous learning and accountability.

It fosters mutually reinforcing activities



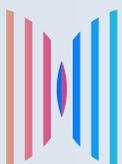
This means integrating the participants' many different activities to maximize the end result.

It encourages continuous communications



This means building trust and strengthening relationships.

And it has a strong backbone



This means having a team dedicated to aligning and coordinating the work of the group.

Living Wage Campaign

The Living Wage is an annual calculation that uses a weighted average based on the local wage that a family of four, a single parent, and a single adult would need to survive. Minimum wage is NOT the living wage. Minimum wage is a governmental standard mandated by law that requires business to pay employees above a certain amount or threshold.

A Living Wage allows individuals to thrive and to be financially comfortable, allowing them to meet all of the social determinants of health.

Benefits of Paying a Living Wage

For the Employer:

Paying a living wage can lead to improved productivity, increased employee loyalty, and decreased costs associated with absent staff, training, and recruitment. Paying a living wage is one way employers can show the community that they value their employees.

For the Employees:

Earning a living wage provides income to cover modest living expenses and can reduce financial stress. This can lead to: improved health, improved morale at work, increased support for healthy child growth and development, reduced barriers to social inclusion, and an overall improvement in the quality of life for the worker and their family

For the Community:

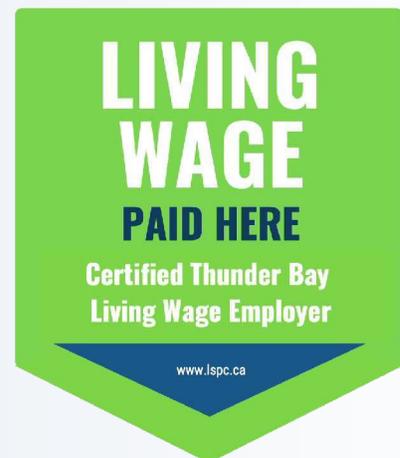
A living wage can support local residents in being healthier, happier, and more engaged members of society. A living wage can lead to increased consumer buying power, which helps the local economy grow.

Living Wage Campaign

How is the living wage calculated?

In the past the living wage was calculated based on the needs of a family of four with two parents each working full-time, full-year. This framework was developed by the Canadian Centre for Policy Alternatives.

Recently the living wage calculation has been changed to a weighted average including the original reference family of four, but now includes a single parent, and a two-person family. This has increased the living wage to a more realistic example of how much actual costs are for someone in Northern Ontario to be able to meet all of the social determinants of health. The 2022 Thunder Bay living wage has been calculated at **\$19.70 per hour**.



Tiny Homes Thunder Bay

As the Tiny Homes movement progresses in Thunder Bay the Poverty Reduction Strategy continues to coordinate the meetings, funding, workplan, and goals moving forward. This collective impact has led to many successes...

[Matawa Feasibility Study](#)

The Canada Mortgage and Housing Corporation (CMHC) remains as the funder for Matawa to complete their feasibility study to build a small village of six tiny homes. This endeavour will lead to permanent housing for six individuals living in poverty, while also providing appropriate resources, supports and services.

[KZ Lodge North Indigenous Youth Build](#)

The KZ lodge north program at Hammarskjold Highschool, supported by the Thunder Bay Indigenous Friendship Centre and Lakehead Public Schools, is currently funded by the CMHC to pay the students an hourly wage for the work they do to learn trades and gain experience. Smart Mod Builders has been fundamental in supplying expertise and materials to ensure a successful build. The collective impact has led to this success.



Basic Income

A basic income is a payment to eligible couples or individuals that ensures a minimum income level, regardless of employment status.

Different than social assistance, a basic income can be:

- given to anyone who meets the income eligibility criterion
- given to someone who may be working but earning below the basic income level
- generally simpler to administer

There are two major models

1. A universal model, which provides the same benefit amount to every individual regardless of their other income. Often in this model, for those who don't need the basic income because they have higher sources of income, this additional income is taxed back to make up for the payment.
2. A guarantee model, which takes other income into account at the outset, providing an income 'guarantee' as it is needed. In this model, when your income is very low you get the greatest amount and as your other income grows, the amount reduces gradually. Those who have sufficient income from other sources don't get a payment.

Both models can work and be fair if designed effectively. The guarantee model is most familiar to Canadians, because income security for seniors and family with children under 18 has been structured this way for decades. The Poverty Reduction Strategy supports basic income.

Coordinated Housing Access in Thunder Bay

A Coordinated Housing Access System is the process through which individuals and families experiencing homelessness or at-risk of homelessness, are provided access to housing and support services, based on a standardized set of procedures for intake, assessment of need, matching and referral to housing.

There are four key objectives of a Coordinated Access System:

- 1. Ensure fairness and prioritize people most in need of assistance**
- 2. Guide people through the system more efficiently**
- 3. Reduce the number of new entries into homelessness**
- 4. Improve data collection and quality**

The Lakehead Social Planning Council manages the federal funding from the Community Capacity and Innovation Fund to ensure that coordinated housing access data is collected efficiently and accurately and then analyzed and disseminated to partners, stakeholders and community members. The Coordinated Housing Access system also includes the The Coordinated Housing Access Table (CHAT), which is a group of service providers that offer housing and/or housing support services and resources to individuals or families who are experiencing homelessness.

Any individual or family who is experiencing homelessness and not actively working with an organization to obtain housing is eligible for CHAT.

Reaching Home – Canada's Homelessness Prevention Program

The Lakehead Social Planning Council (LSPC) manages the funding for Reaching Home: Canada's Homelessness Strategy, which is a community-based program aimed at preventing and reducing homelessness across Canada. This program provides funding to urban, Indigenous, rural and remote communities to help them address their local homelessness needs.

The LSPC works very closely with the Thunder Bay Indigenous Friendship Centre (who manage the Indigenous stream of Reaching home funding) to make decisions collectively. The collective impact extends to local funders as well as the Province, with regular funding meetings taking place quarterly to ensure funding decisions are made cooperatively regarding homelessness and those experiencing homelessness.

Reaching Home supports the goals of the National Housing Strategy, in particular, to support the most vulnerable Canadians in maintaining safe, stable and affordable housing and to reduce chronic homelessness nationally by 50% by fiscal year 2027 to 2028.

The LSPC also manages the funding for the The Homeless Individuals and Families Information System (HIFIS), a data collection and case management system that allows multiple service providers in the same community to access real-time data and to increase coordination of services. HIFIS supports daily operations, data collection and the development of a national portrait on homelessness.

Social Navigators

A social navigator is a professional who helps people find and secure affordable housing. They may work with individuals or families who are experiencing homelessness, living in substandard conditions, or struggling to make ends meet.

Housing navigators often work directly with clients to help them identify their needs and goals for finding new housing. This might include helping them develop a budget, identifying local resources that can assist with rent payments, etc.

Housing navigators have a wide range of responsibilities, which can include:

- Communicating with clients about the progress of their application during each step of the process
- Advising clients on all housing related issues, such as landlord/tenant disputes and discrimination in housing
- Assisting individuals with disabilities in finding suitable, affordable housing that meets their needs
- Assisting low-income families in applying for low-income housing
- Coordinating with other service providers in order to ensure that clients receive all the help they need
- Developing a plan for clients to help them address their housing needs over time
- Helping clients identify financial resources available to them through federal government assistance programs, community organizations, and other resources

There are currently 6 social navigators funded through the Designated Stream of Reaching Home funding, with two hired at John Howard Society of Thunder Bay, three at the Elizabeth Fry Society of NWO, and one at Shelter House. These employees work directly with clients experiencing homelessness to help direct them to services, supports, resources, transitional housing and emergency shelter, and hopefully successful long term housing. These data are available on the LSPC website.

Harm Reduction – Care Bus

The Care Bus began its work in Winter 2020-2021. The bus helped provide care, food and water, personal hygiene supplies, personal protective equipment, warm clothing, harm reduction supplies, transportation, and medical and social support services. In early 2021, the service ran seven days a week from 9am to 9pm. It was active for 44 days (from March 4th to April 16th) and provided care to over 3600 individuals during that period.

The Care Bus program was first created in winter 2020 as a response to individuals experiencing homelessness from dying outside. The program originally consisted of a converted city bus offering free transportation, a warm place, personal protective equipment (PPE) and basic wound care for those in need. The bus was staffed with harm reduction outreach workers and system navigators. The bus helped to provide care, food and water, personal hygiene supplies, personal protective equipment, warm clothing, harm reduction supplies, transportation, and medical and social support services. In 2021, the service ran seven days a week from 9am to 9pm. It was active for 44 days (from March 4th to April 16th) and provided care to over 3600 individuals during that period. In 2021-2022 both the Indigenous Friendship Centre and the LSPC collectively funded the Care Bus to run from December 1, 2021 to March 31, 2022.

The Care Bus will receive funding through the Reaching Home Designated stream from the LSPC as well as some funding from the TBDSSAB for winter 2022-2023, but currently, there is no sustainable funding for the future.

Emergency Shelter – Out of the Cold Program

The Out of the Cold Program began in Thunder Bay in 2017 as a response to the avoidable deaths of individuals experiencing homelessness in the cold winter months. The program began when the Lakehead Social Planning Council successfully received a Seed Grant from the Ontario Trillium Foundation. Since then, Reaching Home funding from the federal government has funded the program which is open from November 1 – April 30, 9:00 pm – 8:00 am 7 days per week.

About the program

The program is directed towards individuals that are unable to find emergency overnight shelter anywhere for any reason in the cold winter months. Individuals are provided with mats, pillows, blankets, showers if necessary, healthy food, breakfast, clothing if necessary. Social navigators help connect clients to supports, services and resources like income support, housing, mental health support, etc.

Some 2021-2022 statistics from the program can be found below:

1761

Total stays during
2021/2022 winter
season

207

clients were
Indigenous

19%

have been
experiencing
homelessness for
more than 10 years

7

clients were pregnant

48%

disclosed substance
use issues

19%

of clients have been
experiencing
homelessness for
more than 10 years

Warming Centre at P.A.C.E.

The LSPC helped to fund the daytime warming centre meant to help Thunder Bay's most vulnerable find shelter from winter weather in the city's South End. The City of Thunder Bay approved funding for the warming centre in December 2021, as COVID-19 pandemic strained already limited resources at shelters and other aid organizations.

People Advocating for Change Through Empowerment (PACE) has run the program at 510-512 Victoria Avenue East since winter 2021.

The warming centre is usually open from 8 a.m. to 8 p.m. seven days a week until at least the end of March.

The program is directed towards individuals that are experiencing homelessness and have no other means to get out of the cold weather during the daytime.

Visitors are offered a place to warm up, a warm drink and a snack. The program has no sustainable funding, and depends on annual funding application to ensure they can remain open during their regular hours.

Number of visits to the South Side Warming Centre at P.A.C.E. 2021-2022

**3,100 visits from 426
individuals**

January 4 - March 31, 2021

**11,197 visits from 663
individuals**

December 1, 2021 - April 30, 2022

Poverty Indicators

Thunder Bay Poverty Reduction Strategy has adopted many of the provincial and national poverty indicators that are used to describe poverty both provincially and nationally. The following pages show the data that coincides with the examines local demographics along with local, provincial and national indicators to help keep track of poverty in the city.

First we focus on the demographics of those living in poverty in Thunder Bay based on the Low-Income Measure - After Tax (LIM-AT). This measurement is the one that allows for better comparisons between different countries. Next, the information regarding Market Basket Measure (MBM), which is the measure that is used by the provincial and national governments to measure poverty is presented.

Types of poverty indicators

Thunder Bay examines local demographics along with local, provincial and national indicators to help keep track of poverty in the city. Locally, the LSPC's Community Volunteer Income Tax Program serves thousands of individuals and families earning low incomes and data is gathered for the local indicators from that source, along with statistics Canada, taxfiler information and other local data collections.

Provincially, the Ontario Poverty Reduction Strategy's indicators measure outcomes that are either indicative of the state of poverty in Ontario today or that are proven risk factors that increase a person's chances of experiencing poverty later in life. Data for all indicators are measured and reported on an annual basis except for school readiness.

Canada's national Poverty Reduction Strategy established a dashboard of indicators to track progress on poverty for Canadians and their households.

Community Volunteer Income Tax Program (CVITP)

The Community Volunteer Income Tax Program (CVITP) is a free service administered by the Lakehead Social Planning Council (LSPC) to help individuals earning a low-income, with simple tax situations, complete and file their income tax and benefit return. The program accepts income taxes year-round and is able to complete multiple years (up to 10 years).

CVITP is a collaboration between the LSPC and the Canada Revenue Agency. This volunteer-run program helps ensure that older adults, newcomers, students and all residents earning a low-income maintain access to all the benefits to which they are entitled. Local poverty data for Thunder Bay is collected for thousands of individuals earning a low income through the CVITP annually.

The following chart shows the amount of benefits that individuals and families received after having their income taxes completed at the LSPC's CVITP.

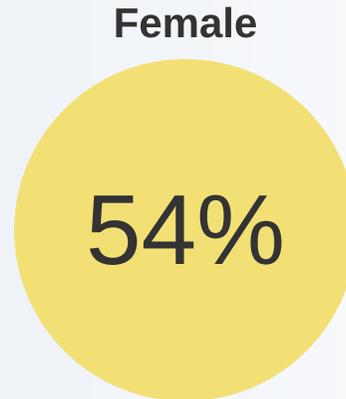
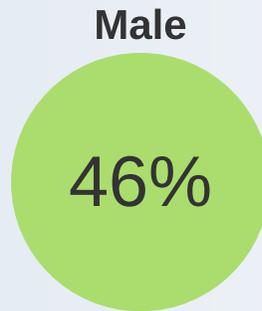


Local Poverty Data - 2021

This local data is collected by the CVITP and is based on those individuals living in poverty in Thunder Bay.

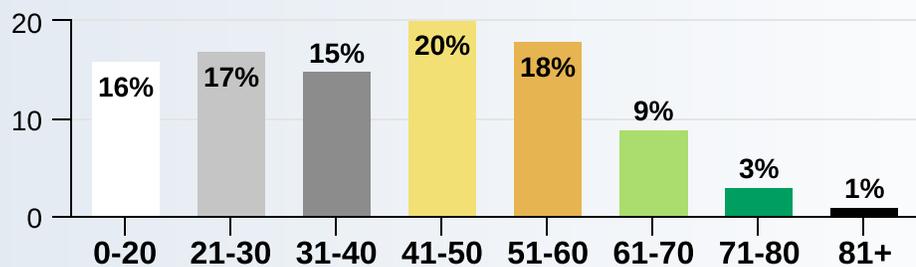


Gender



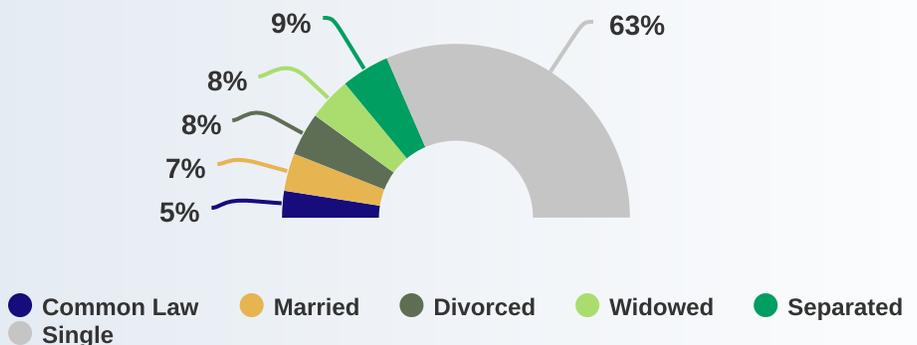
Age

Percentage of Low Income Age Groups in Thunder Bay



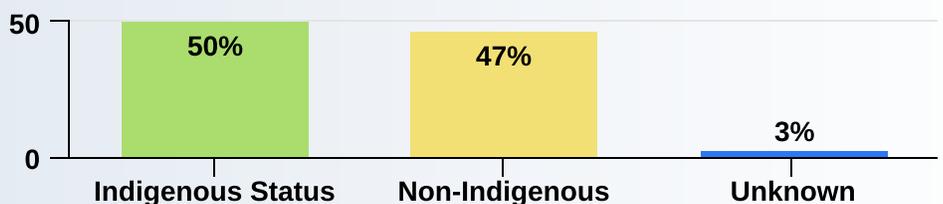
Marital Status

Percentages of Marital Status



Indigenous Status

Percentage of Indigenous and non-Indigenous People Living in Poverty

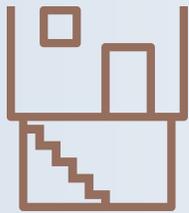


Local Poverty Data - 2021

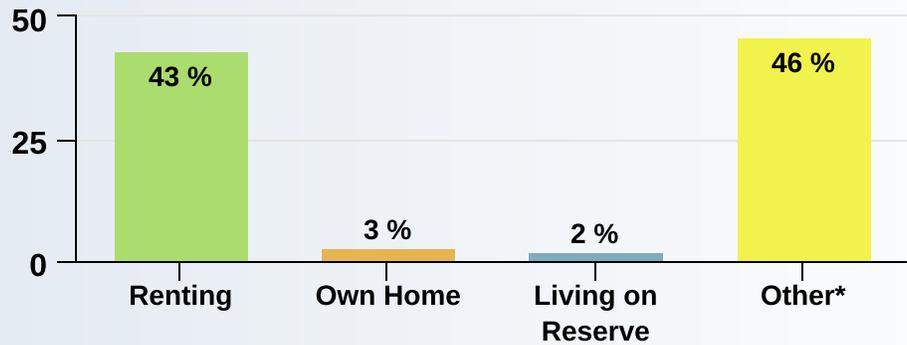


Canadian Citizenship

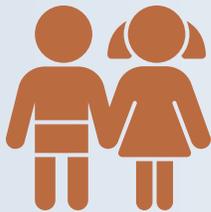
4%
of the CVITP users were not Canadian citizens



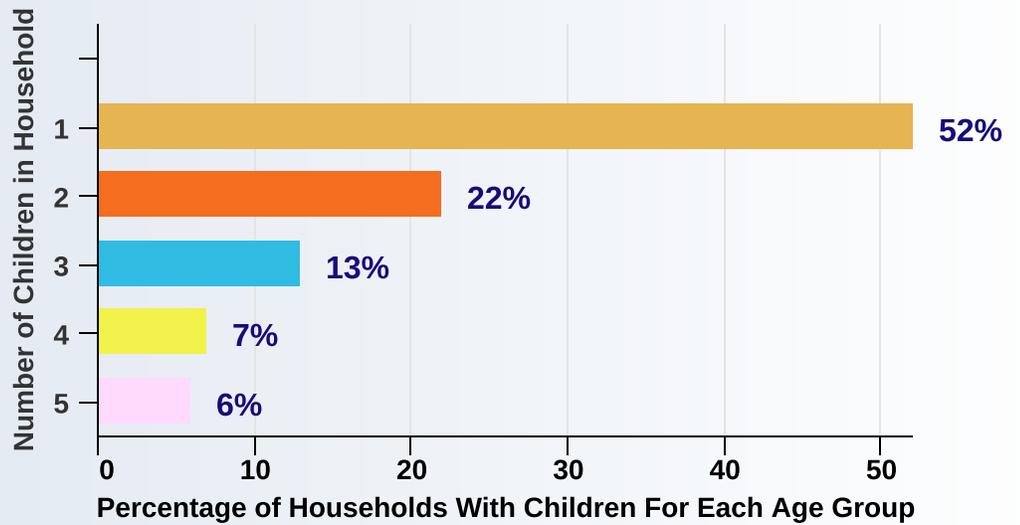
Type of Housing



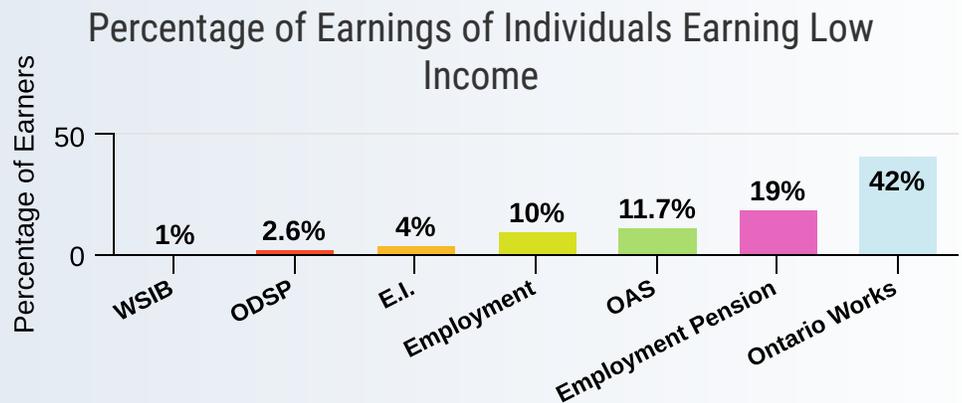
*At least one CVITP client reported experiencing homeless.



Number of Children under 18



Type of Income



Types and Amount of Income for Individual Earning Low Income in Thunder Bay - 2021

Data from the CVITP shows that average incomes for those earning a low income in Thunder Bay average about \$10,000 annually. Low incomes like this create grave consequences for individuals. Life expectancy varies greatly dependent on income, especially for men. Males in the highest earning group live about 83 years, while males in the lowest income group live to about 75 years of age.



NO INCOME

42%

of individuals earned income from Ontario Works

Average Annual Income
\$9,961

19%

of individuals earned income from a pension from employment

Average Annual Income
\$10,978

12%

of individuals earned income from Old Age Security

Average Annual Income
\$7,065

10%

of individuals earned income from employment

Average Annual Income
\$10,823

4%

of individuals earned income from Employment Insurance

Average Annual Income
\$11,275

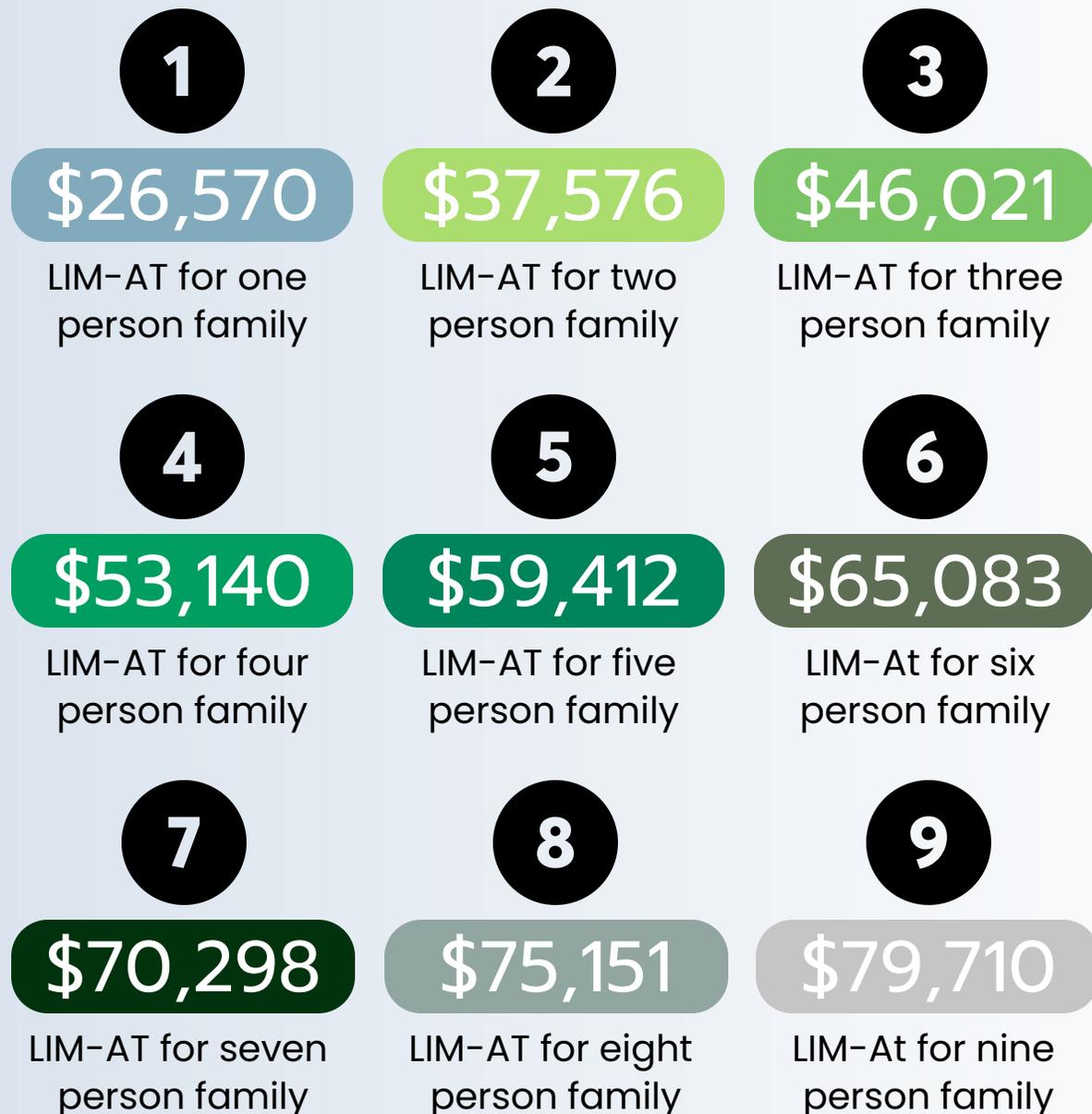
3%

of individuals earned income from Ontario Disability Support Program

Average Annual Income
\$10,172

Measuring Poverty – Low Income Measure-After Tax

The Thunder Bay Poverty Reduction Strategy has used the Low Income Measure-After Tax (LIM-AT) to describe poverty threshold for the last 10 years. For the purpose of making international comparisons, the LIM-AT is the most commonly used low income measure. In simple terms, it is a fixed percentage (50%) of median adjusted household income, where "adjusted" indicates that household needs are taken into account. Adjustment for household sizes reflects the fact that a household's needs increase as the number of members increases. Most would agree that a household of six has greater needs than a household of two, although these needs are not necessarily three times as costly. The chart below indicates the LIM-AT for Thunder Bay for each household size from one to nine people.



Measuring Poverty – Market Basket Measure (MBM)

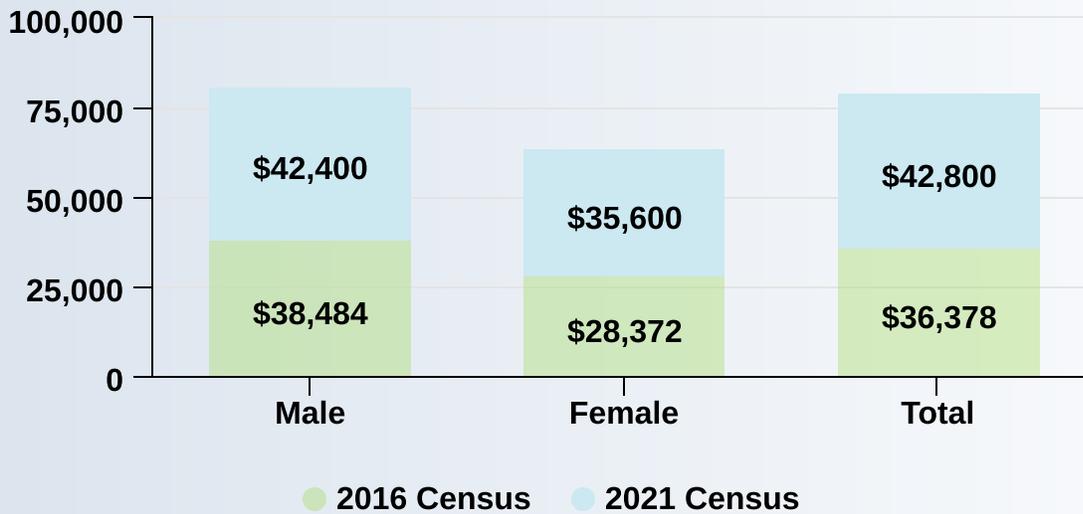
The MBM differs from other measurements of poverty and official poverty lines in other countries in that it is an absolute and not a relative measure of poverty. Rather than setting a percentage of median income to indicate relative deprivation, the MBM provides a region-specific snapshot of the estimated cost of a “basket of goods” to meet the basic needs of a family of two adults and two school-aged children. The MBM measures poverty by identifying the percentage of households whose income falls below the level that would be necessary to buy this basket of goods. The basket includes categories one would expect to see under an umbrella of basic needs: housing, food, clothing and transportation, plus “other expenses.” But some vital daily costs don’t even make it into the basket; some, like child care or prescription medication, are designated as “out of pocket” expenses, not basic needs. While these are costs that many families in Canada consider indispensable, the MBM does not treat them as such. The total cost varies from community to community. The MBM threshold for Thunder Bay is \$44,300 per year.



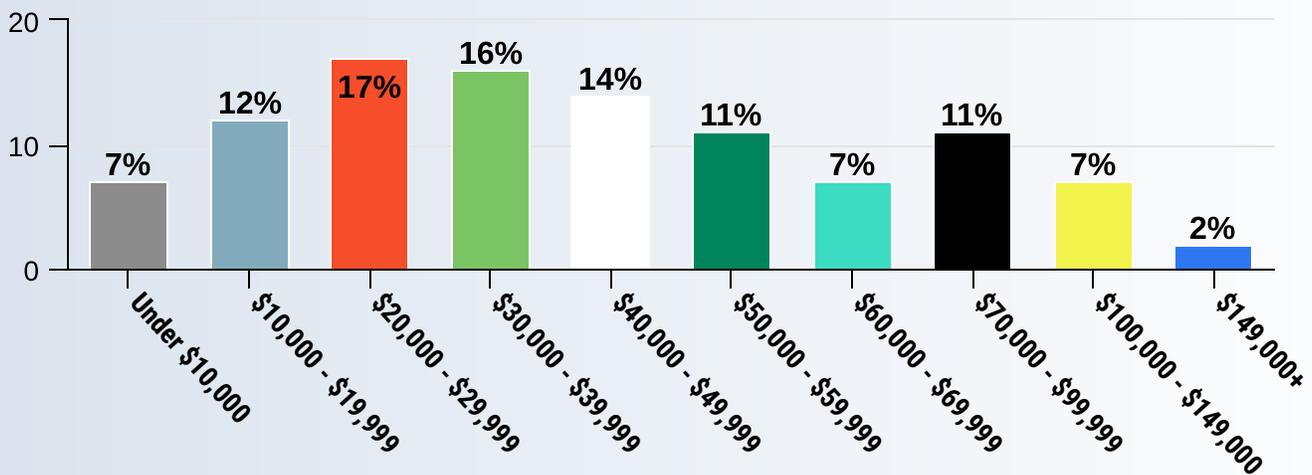
Poverty Statistics Based on the Market Basket Measure (MBM)

There is still a great disparity between the income that men and women receive in Thunder Bay. With many single parent households being led by women, it is important to advocate for programs and resources that help to broaden the experiences and opportunities for children in these households. In 2020, the poverty rate for one-parent families headed by a woman with a child aged 0 to 5 was 31.3%, the highest among all family types, and more than five times the rate of couple-families with a child of the same age (6.0%). Notably, the median after-tax income lies below the MBM in Thunder Bay, which means that more than half the population is living below the MBM.

Median after-tax income among income recipients in Thunder Bay 2016 and 2021 census



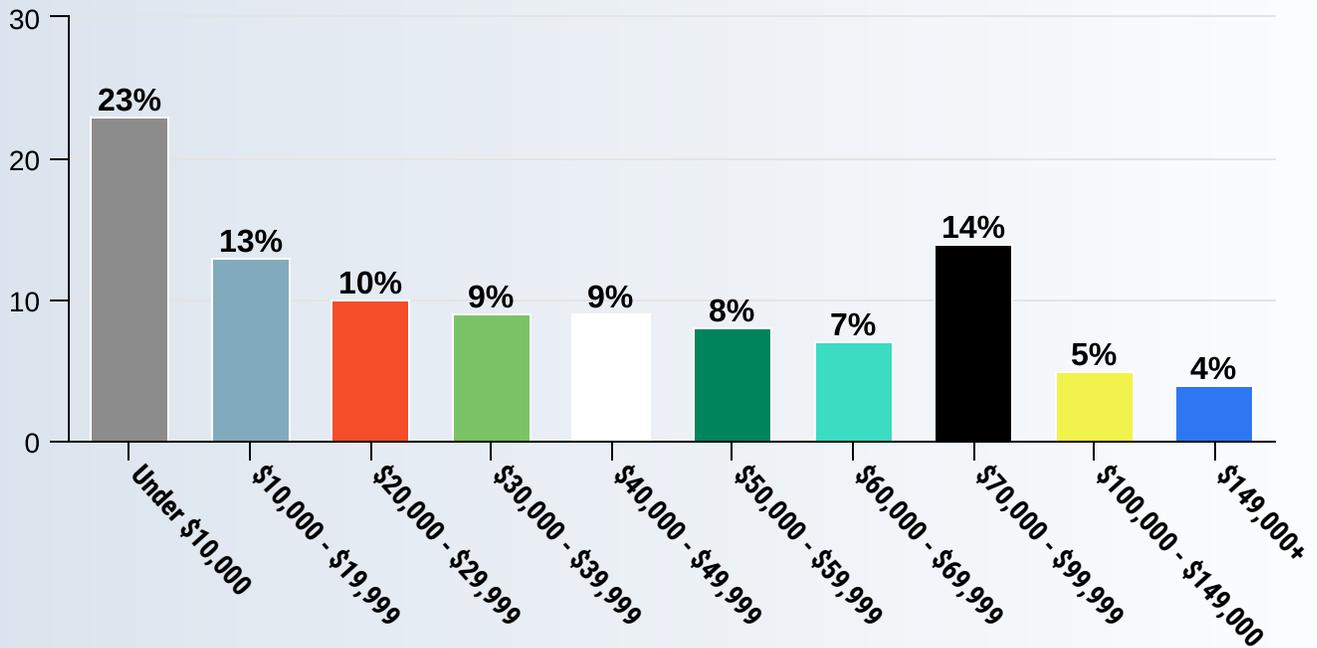
Percentage of All Earnings for Individuals in Thunder Bay 2021 Census



Poverty Statistics Based on the Market Basket Measure (MBM)

Individuals that earned income from employment fell even further below the MBM, measured at \$44,340 for Thunder Bay, making the case greater for a living wage for everyone. The bottom chart shows that employed females are generally earning less than their male counterparts. The average annual salary for full-time employees was around \$54,630. So, it's not surprising that Canadians have an above-average quality of life, as their income can afford it.

Percentage of Earnings from Employment from All Individuals in Thunder Bay 2021 Census



\$38,000

Median Employment Income for all Individuals



\$42,000

Median Employment Income for Men



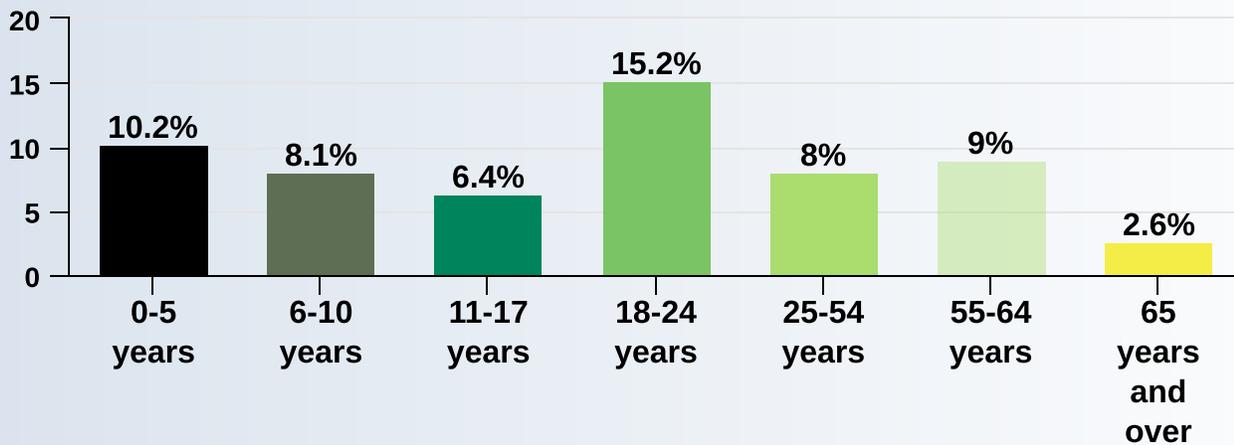
\$34,000

Median Employment Income for Women

Poverty Statistics Based on the Market Basket Measure (MBM)

It is important to know who is living below the MBM, so that resources and supports can be directed towards the populations that require them. The following charts show some of the demographic data for income earners in Thunder Bay from the 2021 Census.

Percentages of Age Groups in Thunder Bay Living Below the MBM



Most single parent families in Thunder Bay are led by females. The income disparities between women and men shown in this report are alarming, knowing that the lower income earners are mostly the ones raising young children

20%

of families in the 2021 census are led by a single parent

77%

of single parent families in Thunder Bay are led by women

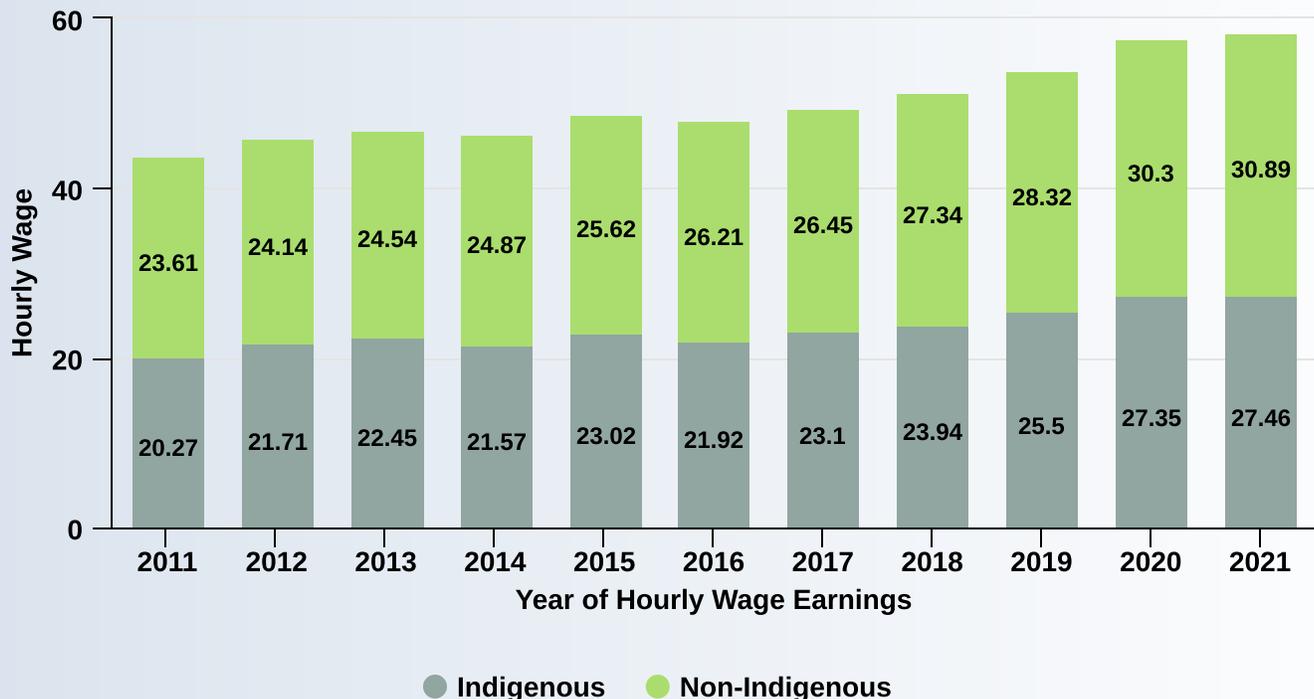
23%

of single parent families in Thunder Bay are led by men

Hourly wages for Indigenous people compared to non-Indigenous people

"Research has demonstrated that Indigenous peoples are economically disadvantaged relative to the rest of the Canadian population. However, research on the Indigenous wage gap specifically has received little attention until recently. First Nations peoples face the widest residual gap in wages when compared with non-Indigenous individuals, followed by those with Indigenous ancestry. While Indigenous women experience an 11% to 14% wage gap, only registered First Nations men experience a wage gap of approximately 16%. Additionally, Indigenous workers living in cities with a large Indigenous population face a particularly severe gap in wages. Since these findings demonstrate that sociodemographic and employment-related characteristics are unable to fully explain the gap in wages between Indigenous and non-Indigenous individuals, this suggests the need for broader employment equity initiatives." Paul, 2020

Hourly Wages for Indigenous vs. Non-Indigenous populations in Thunder Bay 2011-2021



Poverty Statistics

Ontario Works Rates

Ontario Works (OW) provides money for food, shelter and other costs to people in financial need who meet the eligibility criteria. Financial Assistance may include money for food, shelter, clothing and other household costs, the cost of prescription medications, and other help with health costs. The following charts show how much individuals and families earn when they receive OW. At a cost of \$9.4 billion in 2018-19, it represents nearly 6 percent of the provincial budget and, behind health and education, it is the province's third-largest social investment.



The total OW amounts that these families receive keeps them in deep poverty, meaning those whose incomes amount to less than 75 per cent of the official poverty line. Deep poverty creates homelessness, food insecurity, and an inability to meet the social determinants of health.

OW 2021	Basic Needs	Maximum Shelter Allowance
1 Adult	\$343	\$390
2 Adults	\$494	\$642
1 Adult + 1 Child	\$360	\$642
1 Adult + 2 Children	\$360	\$697
2 Adults + 1 Child	\$494	\$697
2 Adults + 2 Children	\$494	\$756

Poverty Statistics

Vulnerable populations represent well over 50% of those living with a low income in Ontario. "Vulnerable (high-risk) groups are defined in the literature as those with the highest concentration of persistent low income. These include

1. Indigenous persons living off-reserve
2. recent immigrants
3. lone parents, defined as a family with only one parent and with at least one child
4. persons with disabilities
5. and unattached persons ages 45 to 64 living on their own.

Although individuals in these groups are more at risk of persistent poverty, ultimately they are not all affected by it. Some never experience poverty, while others lapse into poverty only temporarily. Recognizing the differences between these various states is important for policy purposes because they call for different types of interventions. For instance, prevention policies can reduce the likelihood of entering poverty, while adjustment policies can facilitate leaving poverty and help people avoid being trapped in poverty for an extended period of time. Understanding the tradeoffs involved in these different types of policies is also important, since they interact with one another. For example, passive income-maintenance programs that alleviate some of the damaging effects of financial poverty can reduce the incentive to work, but they can also provide the means to search for better jobs that, in turn, reduce the likelihood of entering or remaining in poverty."

30.9

Average gap ratio in 2019 for persons with disabilities living with a low income. This means their earnings are 30.9% less than others earning a low income.

29.6

Average gap ratio in 2020 for persons with disabilities living with a low income. This means their earnings are 29.6% less than others earning a low income.

Poverty Statistics – COVID 19

There is still a great disparity between the income that men and women receive in Thunder Bay. With many single parent households being led by women, it is important to advocate for programs and resources that help to broaden the experiences and opportunities for children in these households. In 2020, the poverty rate for one-parent families headed by a woman with a child aged 0 to 5 was 31.3%, the highest among all family types, and more than five times the rate of couple-families with a child of the same age (6.0%). Notably, the median after-tax income lies below the MBM in Thunder Bay, which means that more than half the population is living below the MBM.

**Number of COVID-19
emergency and recovery
benefits recipients 2020**

22,330

**Median COVID-19
emergency and recovery
benefits 2020**

\$8,000



**Number of families in Thunder Bay that collected
Canada Emergency Response Benefit (CERB)**

18,060



**Number of families in Thunder Bay that collected
Canada Emergency Response Benefits (CESB)**

1,360



**Number of families in Thunder Bay that received
the Canada Recovery Benefit**

2,010

Consumer Price Index (CPI)

The Consumer Price Index (CPI) was developed by Statistics Canada to measure the rate of price change for goods and services paid for by Canadians. It is the most widely used indicator of price change in Canada. The base year is set at \$100 for each item in 2002. So if a CPI is at 142 today, it means that price for that item or service has increased by \$42 since 2002.

The following charts show some of the price increases through the CPI for residents of Thunder Bay and Ontario from 2002 to the present.

196.4

Meat

169.9

Fresh
Vegetables

178.3

Home
Purchase

328.7

Mortgage
Insurance

206.2

Water, Fuel,
and
Electricity

240

Gasoline

192.6

Personal
Vehicle
Insurance
Premiums

309.4

Tobacco

167

Education

Housing and Homelessness

Housing is a human right, but hundreds of people in Thunder Bay lack this basic right. According to the last three enumerations of people experiencing homelessness locally, data shows that numbers are not going down, and that there is an epidemic of homelessness. It's difficult to identify precise numbers because not everyone experiencing homelessness is available to be surveyed at the exact same time. This implies that the enumerations are actually a gross undercount of the real picture of homelessness. Regardless, we know that homelessness is a major concern and that there are many issues surrounding homelessness that need to be acknowledged and addressed.

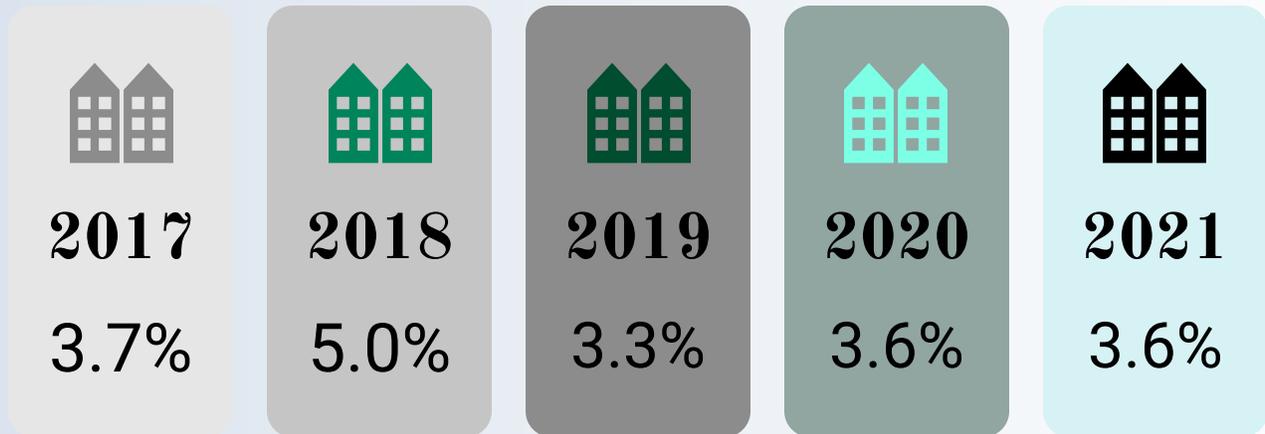
Indigenous Peoples make up almost 70% of the population experiencing homelessness in Thunder Bay. Homelessness amongst Indigenous Peoples can be traced back to historical trauma, oppression, racism and discrimination. Homelessness amongst Indigenous Peoples should be considered as a consequence resulting from Canada's history of colonization and exploitation of Indigenous land and populations. Significant abuse and cultural trauma occurred through the use of residential schools to house and educate Indigenous children. Furthermore, the 60's Scoop – which took Indigenous children and placed them in white foster homes within the child welfare system has led to unstable families and homes.

Many of the personal issues (including familial dysfunction, substance use, addictions, health issues, community violence) faced by Indigenous Peoples and that act as contributors to homelessness can be directly linked to various types of historical trauma.

Structural issues can include transitions from reserves to urban living, racism, landlord discrimination, low levels of education and unemployment. As a result, research has shown that Indigenous populations disproportionately experience lower levels of education, poorer health, higher rates of unemployment and lower income levels compared to non-Indigenous people. This can lead to housing precarity, housing loss and homelessness. The following pages present data surrounding housing and homelessness in Thunder Bay.

Housing in Thunder Bay

Vacancy rates sit at less than 4%, making it difficult to find safe, appropriate housing, especially as the cost of housing increases each year.



Renters are paying most of their income toward rent in Thunder Bay and the following chart shows that is likely not going to change with average rents rising annually.

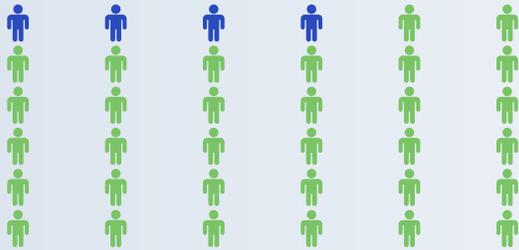
Average Rent Costs by Bedroom Type in Thunder Bay 2011, 2016 and 2021 Census



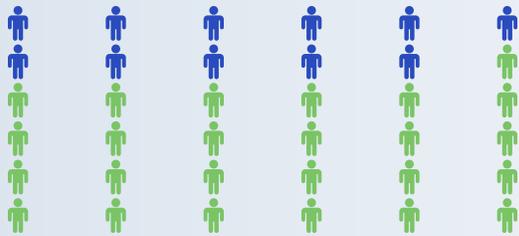
Housing in Thunder Bay

About half of individuals in Thunder Bay are homeowners, while about half pay rent. Home owners spend much less for average monthly shelter costs, while renters remain paying sometimes 75% of their income or more towards rent.

Only 9.1% of homeowners spend more than 30% of their income on monthly shelter costs.

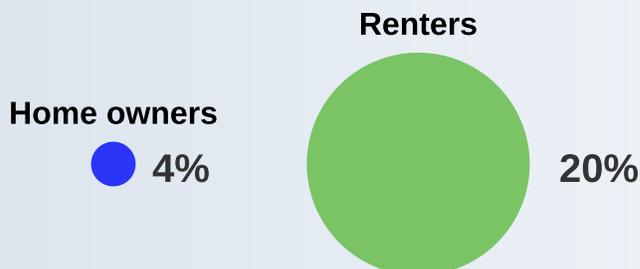


30.4% of renters spend more than 30% of their total income on monthly shelter costs



20% of renters are in core housing need while only 4% homeowners are in core housing need.

Core housing need refers to whether a private household's housing falls below at least one of the indicator thresholds for housing adequacy, affordability or suitability, and would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable



Homelessness in Thunder Bay

The Point-in-Time (PiT) Count is a community-level measure of sheltered and unsheltered homelessness. It also helps to provide a national picture of homelessness.

Note: The ongoing COVID-19 pandemic has placed strain on homelessness services across Canada, which limited the capacity to plan and implement a PiT Count.

While some communities were able to conduct their count in 2020 before COVID-19 lockdowns, Thunder Bay postponed the count until October 2021. Overall, the results of the collective PiT counts taking place from 2020-2022 will contribute to the national understanding of homelessness and how it has been affected by the pandemic.

The data from PiT Counts can help participating communities to:

1. identify service needs
2. inform planning to prevent and reduce homelessness

The Lakehead Social Planning Council along with the Thunder Bay Indigenous Friendship Centre planned and carried out the 2021 Thunder Bay Point in Time Count. This enumeration of people experiencing homelessness was funded by the Province and the Federal governments. The information from the Point in Time count was condensed into an easy to read infographic that includes all of the data information collected in the 24-hour period. COVID restrictions made it difficult to easily access people experiencing homelessness, but with this information along with other homelessness data, collectively organizations, governments and community can work to create solutions to the epidemic of homelessness in Thunder Bay.

Homelessness in Thunder Bay

Thunder Bay Point-in-Time Count 2021



Icehead social planning council



THE DISTRICT OF THUNDER BAY SOCIAL SERVICES ADMINISTRATION BOARD



Thunder Bay Indigenous Friendship Centre

Key Findings

221 individuals experiencing homelessness were surveyed during a 24-hour period from October 2nd to October 3rd, 2021

63% are male and 34% are female (1% are non-binary, 2-Spirit or questioning) (2% did not respond)



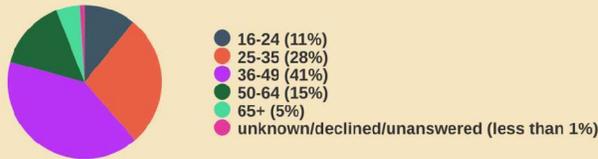
7% identify as LGBTQIA2S (2% did not respond)



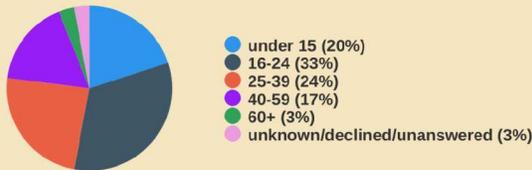
We asked people where they were staying that night...



We asked people how old they are...



We asked how old people were when they first experienced homelessness...



We asked people how many months in the past year they had experienced homelessness...



We asked people how long they have been experiencing homelessness...



revised February 10, 2022



68%

identify as Indigenous



45%

spent time in foster care and/or group home



66%

spent time at an overnight emergency shelter



44%

have at least a high school diploma, a post-secondary degree, or a graduate degree



3%

are veterans

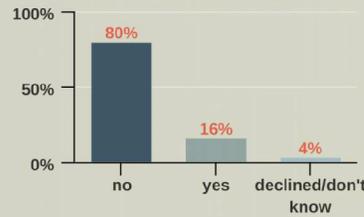
Homelessness in Thunder Bay

Cause of housing loss...

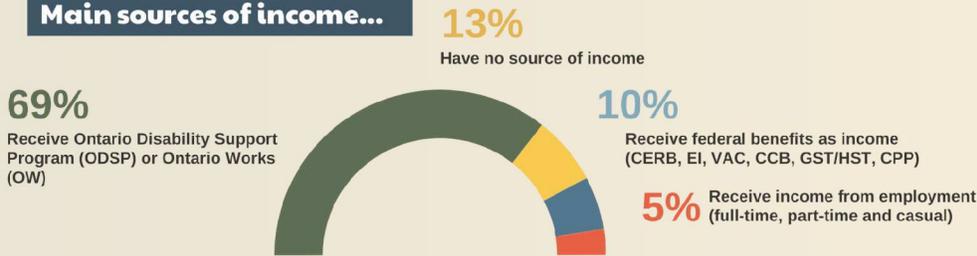


***Not enough income (20%)**
***substance use issues (19%) and**
***unfit or unsafe housing (12%)**
were the top three reasons that people lost their housing.

We asked if COVID contributed to people's housing loss - 16% of respondents said yes



Main sources of income...



58%
of participants
Identified needing help with
addictions and/or substance
use issues

53%
of participants
First experienced
homelessness before
the age of 25

51%
of participants
Reported that the high cost of
rent is the biggest challenge
when trying to find housing

33%
of participants
Do NOT have access
to the internet

47%
Of the individuals who
spent time in jail were
released into
homelessness

39%
Of individuals had
interactions with police

25%
Of individuals who spent
time in prison were denied
bail because they didn't have
housing

24%
Of individuals spent
time in prison or jail

53%
of participants
Reported having a mental
health condition.

28%
of participants
Spent time in the hospital in the
past year, with 17% of individuals
spending more than 4 nights.

16%
of participants
Visited the Emergency
Room more than 5 times in
the past 12 months.

7%
of participants
Spent more than three
weeks in the hospital in
the past 12 months

36% of respondents have
always lived in Thunder Bay



Of the people who have moved to
the area, 72% of individuals had
housing before they moved to
Thunder Bay.

Most people moved to
Thunder Bay to be close to
family and friends.

Employment and housing were
the second and third top
reasons people moved to the
area.

58%
of individuals are
chronically
homeless. They
have experienced
homelessness for
more than 6 months
in the past year.

Individuals listed these items
as the top three supports that
would make their day-to-day
lives better



Conclusion

Poverty reduction and elimination is the priority for Thunder Bay Poverty Reduction Strategy committee. We will use our expertise and the expertise of others to influence and to improve the quality of life for residents of Thunder Bay by implementing an ambitious strategy and action plan of measures to improve lives.

Committee members will practice collective impact to continue to ensure that our activities are coordinated, effective and have a positive impact. We will measure and monitor our actions, refining our commitments as we learn and listen to the needs of our community.

Though the committee has a challenging ambitious agenda, with consistent focus we are confident that we will succeed.

The Poverty Reduction Strategy 2022-2027 can be found on the LSPC website at:

<https://www.lspc.ca/>

