

THIS IS THE FIRST IN A MONTHLY SERIES OF ARTICLES BASED ON THE DATA SHARED IN GREATER PETERBOROUGH'S VITAL SIGNS 2016.

To read the report, visit cfgp.ca/vitalsigns or contact the Community Foundation.

RAISING INCOMES KEY TO BUILDING A VITAL COMMUNITY FOR EVERYONE



Greater Peterborough's Vital Signs reports tell us that affordability issues are a constant concern for people in our community. Greater Peterborough isn't an unusually expensive place to live, the underlying issue is that many people don't have access to adequate income.

This isn't unique to our community; income inequality is a national issue. But poverty has a significant impact on our collective quality of life, so if we want to live in a place that is a vital community for *everyone*, we have to address the problem of low incomes.

We're fortunate to live in a place where there are countless individuals, organizations and businesses working together to fill the gaps where incomes fall short.

Locally, there are subsidies available for things like childcare, recreation and housing. These are investments in our collective quality of life, and it's in everyone's interest to see these investments supported, protected and expanded.

But we need to go further. We need to advocate at higher levels of government for increased incomes. That means increasing the minimum wage to a Living Wage, raising social assistance rates, and working toward a Basic Income Guarantee.

The Community Foundation will continue to work with local charities to invest in projects that help fill the gap left by inadequate incomes. But let's also work together to push for some bigger change, because that's how we will ensure that our community is a vital place for *everyone*, regardless of income.

A TALE OF TWO FAMILIES WHY INCOME MATTERS TO COMMUNITY VITALITY

Imagine there are two families living in your neighbourhood, the Peters and the Robinsons, both families of four with two adults and two kids. Like most families, both the Peters and the Robinsons seek to have a decent quality of life. But this is much easier for the Peters than it is for the Robinsons, because the Peters have an adequate income: \$95,120 a year, while the Robinsons' annual income is \$28,510.

Each month, the Peters family spends 34% of their income on the most basic costs: housing and utilities, nutritious food and transportation. This leaves enough money to cover all other basic costs for a family, with more than \$3,000 left at the end of the month to go toward things like savings, insurance, debt payments, recreation, family outings or vacations. Because they own their home and a car, they are less likely to be living in unaffordable or substandard housing, they can get to and from their daily activities quickly and efficiently, and they can choose where to buy groceries.

The Robinson family spends 88% of their monthly income on food, housing and transportation. They would need an additional \$1,831 every month just to afford the most basic items in a household budget such as clothing, insurance or phone costs. They must use public transit to keep costs low. They must eat lower quality food to stretch the grocery budget. They must spend Thursday mornings in line at a food bank to supplement their groceries.

As a result, there are serious consequences for the Robinsons' quality of life. Renting an apartment means that they are more likely to be living in a home that is overcrowded, in need of major repairs, and unaffordable. Using local transit makes it difficult for the parents to go about their daily activities and get home in time to pick their kids up from school, to visit family members on holidays or to go to community events such as the Canada Day Parade, when bus service is reduced.

The family can't afford to have internet, buy new clothing, or pay for health insurance or childcare. There isn't enough money for recreation, so the kids don't join after school activities. Family outings or vacations are the things of dreams. Regular visits to the dentist are out of reach. The constant struggle to make ends meet leads to chronic stress in their lives. Compared to the Peters family, the Robinsons are much more likely to be in poor health, and much less likely to feel a sense of belonging in their community, simply because they have a lower income.

It's not just the Robinsons who are dealing with the consequences of living on a low income. We are all worse off, because the barriers that make it difficult for the Robinsons to have a decent quality of life also make it difficult for the family to reach their potential, to share their gifts and to participate fully in the community.

Imagine if all families could meet their basic needs and live a decent quality of life, regardless of income. Imagine if everyone in your neighbourhood felt like they 'belong', and had opportunities to participate and contribute in their own way. Imagine how much better off we would all be: healthier, happier and more prosperous on the whole. That would be a vital community for *everyone*.

15.8%

OF FAMILIES IN GREATER PETERBOROUGH LIVE IN POVERTY

TWO APPROACHES TO RAISING INCOMES

THE BIG (BASIC INCOME GUARANTEE) PUSH

What is it? A Basic Income Guarantee (BIG) ensures everyone has an adequate income to meet basic needs and live with dignity, regardless of work status.

Why is it important? A BIG can prevent poverty and help people deal with income and job insecurity.

FYI In the 1970s, a BIG was piloted in Dauphin, MB, resulting in improved health and education outcomes.

For more information:

Nourish Peterborough nourishproject.ca
Basic Income Canada basicincomecanada.org

LIVING WAGE CAMPAIGN

What is it? A living wage is the hourly pay needed to cover basic living costs. It is currently set at \$17.65/hour (full time) in Peterborough.

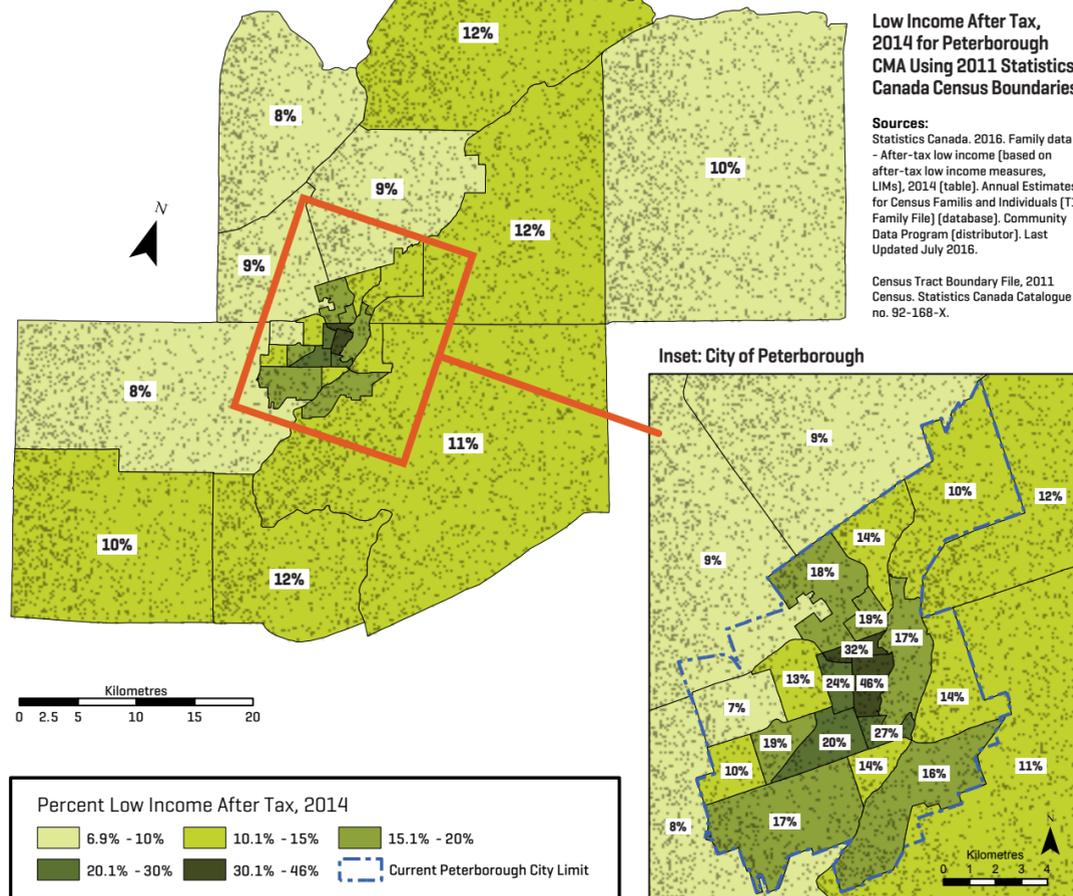
Why is it important? Many people working full time on minimum wage (\$11.40/hour) are living in poverty.

FYI If all workers in Peterborough earned a living wage, there would be an additional \$10 million flowing through our local economy every week.

For more information:

Peterborough Social Planning Council pspc.on.ca
Living Wage Canada livingwagecanada.ca

LOW INCOME DISTRIBUTION IN GREATER PETERBOROUGH (CMA)



BUILDING COMMUNITY VITALITY TOGETHER

With local donors and community partners, the Community Foundation is invested in making Peterborough a more inclusive, vital community. With the support of the Foundation's community grants...

- Peterborough Poverty Reduction Network provided recreational programs for kids facing economic barriers in downtown Peterborough
- The Warming Room is working with individuals to address the root causes of homelessness
- Food for Kids will partner with local food suppliers to serve apples, carrots and cucumbers to kids at school
- The YWCA Nourish Project is expanding their successful community garden work in the City and County of Peterborough
- CCRC and Peterborough Poverty Reduction Network is working to provide access to housing, health, education and social services for people living in rural areas

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