
1. What are the key poverty issues for you and your community that we should be discussing? How does poverty affect you?

Experiencing Poverty

General Context

- One in four families in Toronto does not have the income necessary to live a healthy life and participate fully in their community. In areas such as Rexdale, the problem can be worse. And, people from Aboriginal and racialized communities, newcomers to Canada, people with disabilities, youth and children, lone parents, and others are dealing with the biggest challenges. Many people work more than one job, yet still have low incomes. Having an education is not proving to be a pathway to well-paid jobs for almost ¼ of graduates. More than 1 million visits to food banks in Toronto means families, especially with children, are unable to put food on the table every day. Housing costs can take more than 70% of household income, yet can be poorly maintained or inadequate for the size of the family.
- Poverty is....
 - Inequity
 - A single parent on disability
 - Paying more than half one's income on rent
 - A single parent with on help or money or, getting money from other parents for support
 - Having barely enough money for necessities
 - Buying second-hand clothing!
 - Always looking for sales
 - No or minimal luxuries in life
 - Living with mental and physical disabilities = unemployment
 - Not just from a financial perspective but from awareness to education to resources and support
 - It is the improvement for quality of life and sense of community
 - Not working but living on social assistance
 - Not meeting your basic needs
 - Working endlessly and not getting ahead
 - Lack of opportunities to network
 - [Lack of] money
 - Mental health [challenges]
 - Biases (discrimination)
- Sometimes see homeless people in our community.
- Homeless people sleeping on the streets
- Homelessness
- Problems are too overwhelming and can't just be fixed.
- Not enough healthy communities
- Government should take care of home first like the many First Nations communities living in dire poverty right next to us.
- System was not designed for us
- These questions are too broad. How define poverty? "Get people off the street" is its own issue. Each specific issue of poverty needs its own response. Why is person x on the street? Lack of money? Mental health? New immigrants in poverty require very different responses. Single moms. Guys living in shelters

Poverty Hurts / Stigma of Poverty

- See children who are angry – because they don't like where they live, they feel stigma due to where they live (e.g., living in social housing)

- The more people live in stigmatized communities the less opportunity they have to integrate and succeed
- Simply, but powerfully stated by one client "*Poverty Hurts*". Hunger, homelessness, poor health and lack of access to basic needs were highlighted as the impacts of poverty. Clients linked their poverty to low-income coupled with "*student loans, high rent, high cost of living and increase in product prices that makes things unaffordable*". Homelessness for some clients was also directly attributed to poverty which clients noted led to "*panhandling*" as they are "*Struggling with very little or no money at all*". Poverty was also highlighted as particularly impacting for clients with disabilities as it creates barriers in affording assistive devices and medical treatment and therefore exacerbates health conditions.
- Poverty was also cited as being responsible for clients' "*lack of food*" and inability to buy good/healthy food and other basic needs like clothing; lack of access to dental care and living in "*unstable housing*". There was also futility and frustration expressed as some clients commented that "*Social determinants of health are not seen as "real" issues by those in power above you*"; "*No matter how hard we try, we're always going to be poor!*" And, "*They always take something from us*". And a younger client stated that poverty "*Makes it hard to focus on things like school, which is supposed to get you out of poverty.*"
- Stigma of single parent. Stigma of being in poverty.
- Stigma of coop and subsidized housing within the school system. Teachers know where you live.
- Applicants' address a detriment in gaining employment. Stigma again.
- People call us poor. They see us coming from a 'poor area'.
 - Shouldn't matter where you live in the city.
- Don't think of myself as poor, but people see the postal code and know you are from a poor area.
- STIGMA: anti-racism, anti-homophobia, single parents, disability, sexism, etc.
- Poverty leaves us feeling unfulfilled – we cannot support ourselves and our families even when we have an education or are working
- Bankruptcy was devastating.
- People in the group discussed a range of effects, including ... experiencing violence and inappropriate treatment by staff in overcrowded shelters, hopelessness and stigma. One person said, "If I am homeless, I feel powerless." He stressed that the problems are systemic. Another participant with mobility issues said, "I have to go down the stairs backwards at the Scott Mission."
- Low self esteem
- Fear about health, job and future. Feeling of insecurity is prevalent among residents living in poverty.
 - Fear about loss of job, future, and fear about health is affecting resident's mental health.
 - Many recent immigrants are questioning themselves and blaming family members for their decision to migrate to Canada.
 - Families are worried about others' perception about them when they use food bank or clothes bank / social assistance.
- Poverty affected relationships within and outside the family. Stress related to poverty creates tension within the family:
 - Sometimes people feel discomfort/stigma to connect to families living in distressful living conditions.
 - Most of the time residents avoid family gatherings and community special events as they don't have enough resources to contribute to the event.
 - Outside the family, many experience being judged or treated as less than others. Many living on low incomes work hard and are proud of themselves.
- Vulnerability: Many residents in these communities experiences episodes of poverty over the time, and exposure to other risk factors associated with poverty is high.
 - Majority of people consulted are living in poverty in terms of household income
 - Many participants faced the cycle of poverty.
 - One person reported having difficulty controlling her spending due to lack of ability to manage money.
 - Motivation to work - some felt that people living on Ontario Works might not have motivation to work.
- Social exclusion (segregation based on communities)

- Discrimination by location (the postal code you live in etc.)
- Lack of economic development in the area affected by poverty.
- More youth and children tend to live in the area that has the most poverty.

Cycles of Poverty

- The entrenched nature of poverty and privilege is not lost on those who are poor and their ironic response to their social condition is also present, illustrated by one client who states that what would move them out of poverty now is *“Being born into a rich family”*.
- Cycles of poverty in families and other groups (e.g., certain races, ages) -- almost impossible to climb out of -- barriers too great (and becoming greater), services poorly integrated --the amount of energy required to navigate the system is often overwhelming
- Generational poverty – from one generation to the next – cycle of poverty, lack of opportunities for children growing up on social assistance
- Five, six or seven generations of people who have been living in poverty. Minds have become 'stagnant'.
- The cycle of poverty keeps you where you are and increases your stress level and makes you feel bad about yourself
- Have seen cycle - people don't have work, get in trouble with the law, can become addicted, not eat well
- Intergenerational poverty

Depths/Extent of Poverty

- There is a lot of hidden poverty
- Some people living on a low-income don't consider themselves poor – so how do we frame the issue to engage people? Talk about “inequality”? If we talk about ‘poverty’, some people will ignore discussion
- Many people see themselves as middle class – not working class [which they are]
- There are two types of poverty, first is extreme poverty and poverty
- *“There are too many people living in poverty and also extreme poverty in Toronto – this is unacceptable”*
- There are different levels of poverty that need to be addressed: the homeless who may use the shelter system; people with a home and an education who cannot sufficiently support themselves and their families; people with absolutely nothing
- Using services that are available are great but they do not resolve the issue of poverty, it's just a band-aid solution.

Racism and Poverty

- Racism, anti-immigrant attitudes.
- Racism, sexism. The cycle isn't supposed to be broken, the capitalist system needs marginalised people.
- Food deserts: no fresh vegetables and fruit available in one's neighbourhood.
- Importance of good quality food. Unaffordability. Bad food, unbalanced diet subsidized.
- Declining health due to poor quality food. This adds to poverty.
- Concern that first page of the “poverty in toronto” document plays down the racialized aspect of poverty – e.g. quote from David Hulchanski, avatars which put racialized communities last (might have been better to have bar charts showing the level of poverty/inequity)
- Families of colour are really struggling to get by, even with education, across generations
- Most people that I see that are poor are immigrants and aboriginal people in Canada
- Effects of residential schools can be seen in our society and within aboriginal people
- Language and race – stigma.
- Racialization
- Canada is based on multiculturalism. Where is the proof?

Crime / Police + Poverty

- Relationship between crime and poverty. Criminalization of trying to survive.
- Women losing custody of kids because of theft, stealing to feed their kids.

- Many police have bad attitudes toward marginalised people, resulting in harassment and beatings.
- Policing: huge need for training for de-escalation of situations, especially with people in mental health crises.
- Repeal safe streets act, targeting panhandlers. Unpaid tickets – huge barrier to get out of poverty, can't get driver's licence. Also put into jail.
- Police intake: model the indigenous warrior society methods. Elders and grandmothers crucial. Bullies don't get to be cops.
- I have experienced working in the justice system so I think people that do drugs or commit crimes are people in poverty
- Crime of various kinds. Cars being broken into. Prostitution. Drug addiction and poverty leads to this. Due to lack of opportunities.
- Law enforcement is not set up in a way that supports and respects people with mental health problems, addictions, or the homeless. Police are not adequately trained to distinguish between criminal behaviour and mental illness
- The Toronto police should be improve dealings with people in mental health crisis. They should immediately implement a policy of de-escalation with all these encounters.
- Residents have expressed the need for increased police presence in the community
- Police integration and relationships with community can and should be worked on , particularly with youth
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Hopelessness / Community Safety

- Safety is a big issue. In certain housing no feeling of safety, diminishes morale, you never feel safe, it's chronic stress and hard to be hopeful.
- As a single parent I had to keep my kid separate in social housing and give lots of structure to keep my child out of not having a future. The kids who were kept separate from the group had better futures and that is just so sad. The other kids, it's single moms working 2 jobs, parents are never home because of work and those kids end up in trouble, in gangs and then have no hope for a better life.
- Village doesn't take care of kids like it used to. No security in Toronto housing at night.
- How do you change hopelessness? I see young people in stairwells, some ppl I know get shot, I can see it in their eyes in my neighbourhood (social housing). How did we get to this place where kids have no hope?
- Lack of motivation
- Living with unfulfilled hopes and dreams for life weakens the spirit.
- They are suffering both mentally are physically not to mention future generation are being affected by lack of sufficient income that their parents are able to bring. It causes break up in family dynamic (single mother raising kids on their own which in return causes lack of income). Segregation and causes of depression and all the way that some even commit suicide.
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Social Isolation

- Lost all my friends because I can't afford to get out. I have nobody left, can't afford to go out its so embarrassing that I cannot afford my own cup of coffee.
- If you are invited to a family function you have to bring a gift, so I can't go.
- It's very expensive to go out, so there are higher levels of depression and other mental health issues from being isolated. You often have to decide between food and entertainment.
- TTC costs have become a luxury...it causes more isolation as people can't afford to leave their homes. This also effects people's mental health because we are just stuck at home all the time.
- Poverty affects us in many ways. It means we can't get around to appointments and social events because we cannot afford the fare on public transportation.

- Always feeling alone with no support especially if living alone and family not with them
- Social exclusion (segregation based on communities)
- Discrimination by location (the postal code you live in etc.)

Interconnections + Complexities of Poverty

- We believe that poverty and inequality are not inevitable and that it has differential impact on individuals and populations. Hence, an intersectional, complex, gendered and racialized analysis must be integrated into any socio-economic and anti-poverty strategy we put forward.
- As an agency dedicated to supporting people living with mental health issues, we are acutely aware of the intersections of poverty, stigma and marginalization based on mental health status as well as other aspects of identity. Many people living with serious mental health issues struggle with low incomes. The majority of the folks we serve rely on the Ontario Disability Support Program (ODSP) for income supports, earning a maximum annual income of \$13,176, which is over \$10,000 below the Low Income Cut Off (Income Security Advocacy Centre, 2014; Statistics Canada, 2013). For individuals who have not been able to access ODSP, the maximum Ontario Works annual income is \$7,872 (ISAC, 2014), which is equivalent to just over a third of the LICO.
- The inadequacy of social assistance rates, combined with a shortage of affordable housing of crisis proportions, leaves folks with mental health issues and other disabilities particularly vulnerable not just to poverty but to housing insecurity and risk of homelessness. It is no secret that in Toronto, there are currently over 90,000 households on the waiting list for subsidized housing, with wait times close to 10 years (Housing Connections, 2014). Within our sector, there are now over 8,900 people with mental health and addictions issues on the wait list for supportive housing. Each month Access Point, the centralized access centre for supportive housing, receives 400 applications for supportive housing, yet they are only able to house 100 applicants per month. The wait list will continue to grow unless the City and the province increase funding for rent supplements and use the recent funding for Affordable Housing to increase the supply of supportive housing. Toronto needs an additional 5,000-8,000 supportive housing beds. The goal should be to move 1,000 people off the waitlist each year for the next four years.
- Lack of personal time/space since individuals are working more than one to make ends meet
- In my community the main poverty issue has been a lack of employment – or underemployment. This leads to other poverty issues including housing, food and transportation.
- Everything falls apart when money is insufficient. It can lead to a form of “self-medicating” which can lead to drug addictions; this then lead to homelessness and creating a “vicious circle”.
- There is stigma around people with addictions. People are often self-medicating with substances, and this is not acknowledged by many medical people.
- “can’t get out of the s***hole” Catch 22
- To get out of poverty people need stable full-time jobs, affordable housing, and subsidized childcare
- Several clear trends emerged from the discussion among the nearly 90 participants. Poverty affects women in Toronto in very specific ways, and these effects are more pronounced for those who are also caregivers, newcomers, and those with mental health challenges. Three main themes of housing, childcare and employment opportunities were identified, and their inter-related effects on the lives of women living in poverty.
- Economic access was identified as the overriding issue that affects every other aspect of women’s lives. During the course of the conversation, women also spoke about how the wage gap, discrimination, low wages and precarious employment, lack of educational opportunities, and lack of support for women with disabilities and mental health issues all affect the ability to secure housing and childcare, or afford other basic services like food and transit. It was stated that immigrant women are disproportionately represented in this group. Women further discussed how these issues are not isolated but often worsen over time as low wages and/or unemployment further trap them in a cycle of poverty.
- Many other issues were identified that are aggravated by insufficient economic opportunities and include worsening health outcomes (for example, being unable to afford the dentist), untreated mental health issues, insufficient income supports (especially for single mothers), and the need for financial literacy.
- Have to chose whether to pay rent or buy food

- People spoke about poverty being multi layered and complex. Poverty for people often led to feed insecurity which led many to access our food bank.
- Lack of governments working together

Societal values and poverty

- Unjust distribution of wealth. Encouragement of consumerism by govt
- Income disparity
- The root cause of poverty is a skewed values system that gives power and position to those with money and material goods, and we have a tax system in Canada that further reinforces this.
- Need to talk about economic decline
- As an organization Central Toronto CHC works from the framework that being poor is not a personal failure or an individual phenomenon; but is a systemic one. Both poverty and inequality are the result of choices we make in governments, social and economic structures, public policy and priorities we place on programs/services. Poverty has significant and intangible impacts, because poverty erodes people's dignity and creates major gaps in access to the social determinants of good health. Simply put by one of our community members "*Poverty Hurts*".
- Want people from other areas in the city (for example, Rosedale and Yorkdale) to see poverty
 - The question is insulting. Should be asking 'what is poverty' to people from wealthy areas.
- EQUITY
- Societal ills
 - Support of consumerism; creation of needs to increase purchasing
 - Advertising affecting the selection of chattels over basic items
 - Unjust distribution of wealth
- The current economic system gives rise to doubts that it can (or even seriously wants to) significantly reduce poverty
- Detached from issue surrounding your local neighbourhood (ex.. many Torontonians aren't aware that there is poverty in Toronto)
- We cannot look [only] at poverty in terms of silos (i.e. "issues"), but must look at external factors that cause people to fall into poverty, such as immigration policies, municipal bylaws, federal/provincial/municipal policies etc.
 - Need to challenge policies that cause poverty, and policy-makers who drive them
 - Elected government making policies that are against the people
 - What vision do we have as a country?
 - We need to engage in politics – that's where it starts. It's a process, starting with our voting rights
 - Detached from issue surrounding your local neighbourhood (ex.. many Torontonians aren't aware that there is poverty in Toronto)

Differential experience of poverty

Newcomers

- Newcomers/immigrants in my experience are in poverty because their home education/work experience is not recognized in Canada which means they are not working in the same field and are forced to take minimum wage jobs
- In my experience, people from my country (India) are not poor because they came to Canada to work and go to school so they can have better jobs. They only use their money on food, rent and transportation and the rest they send back home to family and this is much better then struggling to find jobs back home that don't cover the 3 essentials
- Poverty affects us because we are new immigrants to this country therefore the cost of living is getting very expensive. We were unable to afford nutritious food for our children. We are depended on one spouse income because there is no affordable childcare and we are force to stay home to look after our children. This also affects our quality of life because we are living in a

single bedroom for examples a family of 4 are sharing one bedroom because this is what we could afford and the condition is bad.

- Discrimination against immigrants, who receive the lowest wages. Doctors doing janitorial work.
- In relation to newcomers my view is: [poverty] may develop frustration in new comers leading to various issues like depression, stress, may be home violence too.
- Unemployment rate is high in Toronto especially among newcomers
- The skills of new Canadians are not being recognized; usually hired in low paying jobs or lower positions and very little opportunities to move up to management positions.
- Retention at work for newcomers is a growing problem which results to unemployment in the end
- So much red tape in everything; when newcomers wanted to set up a business there are so many requirements that require a lot of money and no support at all except for distributing brochures on how to set up a business or conducting information sessions; no financial support or even grants
- It's not easy to find a job for newcomers because they don't have Canadian working experience
- Without a job or only have a low paid part-time job [with reference to 'newcomers']
- Credential assessment take too long, so skilled newcomers can't work as a professionals and work at low paid labour market
- Language barrier
- Lack of Canadian employment experience
- Lack of supports to help with the immigration process and the "Canadian Experience"
- Lack of discussion and support with domestic problems
- Newcomers often start working in factory jobs even though they are educated and continue doing odd jobs instead of getting more education.
- Newcomers can't find jobs in their field even if they are qualified. Most of the jobs are hidden. People don't know where to get guidance.
- People are suffering from lack of sufficient income in Rexdale because newcomers cannot find jobs to feed their family and pay their rent.
- Many families are caught in this situation because of the "bed of roses" idea of their new life in Canada imagined by newcomers which does not become a reality in the ways that they first imagined. Chances of getting a job in Canada are destroyed despite their foreign credentials and education because they don't have desired Canadian experience. Husband is a qualified engineer from Pakistan but drives a taxi to make ends meet.
- Lack of information surrounding education accreditation before leaving their homeland
- Lack of money to buy a car to get around to do shopping, to go to school or work, and take the children to school especially in winter time
- Lack of Canadian Experience
- One of the key issues is that there is no recognition of international education and experience so qualified people end up in low paying labour jobs to fulfill their day to day needs and this leads to a vicious cycle that is difficult to come out even if they want to upgrade their education and skills for a better future and a chance at a well paid job.
- Foreign credentials aren't recognized
- No recognition for educated immigrants. Educated, landed immigrants face severe employment/underemployment issues due to lack of recognition on foreign education and international experience. Many residents with professional education doing minimum wage jobs.
- There is a lack of guidance for newcomers when they arrive in Canada with the first 8 to 10 months and sometimes they get misinformation from others.
- Poverty in the family affects children - school grades, nutrition intake, physical and mental health which include relationship with other community members, self-esteem and self-confidence. Children of recent immigrants and single parent households are the most affected group.
- Situation for immigrants and newcomers to Canada
 - They are in poverty because credentials not recognized in Canada
 - Lack of Canadian work experience prevents people from getting employment
 - Solution: employment equity
 - Need better orientation information for newcomers

- Participant said , “According to human rights commission of Ontario it is illegal for employers not to hire a candidate if they do not have Canadian experience but this is not happening on the ground”
- Poverty ...
 - Impacts different groups of people differently & disproportionately i.e. first peoples, peoples of colour, single parents, women, persons with disability(ies), newcomers, seniors etc.
- I think most newcomers' family belong to poverty part of the city, so help them find a job, cheaper living place and acceptable daycare should become our duties.
- Compare newcomer's family income with local family

Youth

- Unemployment among youths/skilled youths
- Unemployed youth on the streets and vandalizing properties and other criminal activities
- Youth – recreation, opportunity ie. Jobs, culture, tax structure
- Even though we have good educations, we cannot get jobs because we do not have Canadian experience
- Troubled youth
- Lack of employment opportunities for youth
- Troubled youth
- Youth unemployment

Women

- Poverty is pervasive in Toronto, with nearly half a million people living below the poverty line. The City is in the process of developing a much needed and long awaited poverty reduction strategy, which recognizes that specific groups of Torontonians are more likely to live in poverty, such as lone parents, seniors, people with disabilities, racialized communities, recent immigrants, among others. Absent from the analysis is a discussion on the impacts of gender on poverty. Research shows that women's poverty is concentrated within these groups who face systemic barriers and is compounded by gendered gaps in social public policy (CPPA, p 18; Townson, p 15-17)¹² .
- Experienced poverty and homelessness on the street in the big city. Shocked, sick and unable to see my children
- High cost of rent affects greatly when taking domestic violence issues into account. Women being abused can't access “stable and safe” housing

Individuals with mental health concerns

- Mental health stigma.
- Being homeless can put people struggling with mental health over the edge.
- Onset of illness (mental illness, chronic physical illness)
- Trauma/abuse
- People spoke about mental health issues as when facing all of the stresses around poverty, it takes a toll on one's health
- People with mental health issues if we can't participate in programs because we can't afford to get out it will cause people to feel worse.
- Drug and alcohol addiction.
- Mental health issues
- Severe mental stress a major issue in the community – leading to many other physical/health conditions
- Lack of support for mental health needs
- Substance/alcohol Addiction

- People in the group discussed a range of effects, including worsening mental health and ongoing stress
- This group identified that people with addictions who have mental health issues are often treated badly by the medical system. If they show up at hospital, having a crisis, they can be quickly discharged and their mental health issues are not usually treated seriously. They can find it hard to access appropriate detox beds, especially women who do not have a sufficient number of detox centres.
- One participant said he avoids group meal programs as they are too crowded and feel unsafe. He also tries to avoid locations where people may be using substances, to not be tempted to start using again.
- Getting housed in TCHC buildings in high-risk areas is a problem for recovering addicts, especially when there are dealers around trying to sell to people.
- Health care – mental health, access, location
- Mental health and poverty
 - Living with unfulfilled desires for life weakens the spirit.
- Can't access health care resources long enough and don't have any support with money to afford continued services
- Poverty affects our physical and mental health – if affects how we feel and limits our ability to function in society
- Dental/eye care/healthcare costs
- A lack of understanding for mental health issues
 - Stigma
- Many women living in poverty who have been in cycles of abuse/experiencing mental health issues.
- Physical and mental health issues with no support
 - Circumstances can lead to poverty
- Experienced abuse and addictions for 23 years on the street. Had a good job, but got sick and fell into poverty.

General Needs / Issues

Income

• Insufficient income

- Nothing left after month...food banks are necessary in our community
- Low minimum wage.
- Wages: above/below poverty line
- Two salaries (e.g. spouse salary) can help to keep some people from living in poverty
- Insecure and insufficient incomes – from work and social assistance, OAS, etc., government income supports
- Great difficulty to pay expenses (rent, food, medication)
- Unable to afford basic necessities
- Unable to afford to pay for recreational activities
- Hardship to buy prescription medicines
- No disposable income for clothes, leisure activities, TV, computer
- Constantly feeling stressed about finances
- Living pay cheque to pay cheque
- Minimum wage not enough to live a decent life
- minimum wage too low as compared to the prices of basic needs
- (Low) Income and minimum wage
- Lower wages are not enough for support
- High costs of basic needs
- Ex. food and clothing
- The Ontario minimum wage is too low to support a family.
- Some people are unemployed but other people are employed but are having problems with low wages. People who have a family can't survive. The people who are suffering the most are the newcomers and people who have no transportation.

- People find it difficult to afford housing even though they have more than one job because the rent is very high. The minimum wage is not enough to meet their daily expenses.
- One participant felt strongly that we need a living minimum wage, around \$15, for the City of Toronto.
- Poverty due to a low minimum wage.
- Cannot afford to survive.
- The system is broken and set up for people to fail.
 - Government has cut many programs but there is a lot of government waste.
- Wages
- Better minimum wage, pensions(part time, benefits & pensions)
- Low minimum wage.
- Employment was the third-most frequently identified issue area. The wage gap between men and women was felt concretely by women living in poverty. Many women work multiple jobs for minimum wage and/or are very precariously employed. Furthermore, the difficulties of securing paid employment are more pronounced for newcomer women and women living with physical or mental disabilities. Lower incomes also make it difficult to pay for housing and childcare, resulting in the perpetuation of poverty. The need to increase the minimum wage to a living wage was cited as being key to helping lift women out of poverty. Even though employment came up as the third dominant theme in discussions, 13% of women identified employment as a top priority for the City to address.
- People are working many hours, are raising families and are stressed
- Have to choose between food and rent
- Lots of people who are working don't earn enough for rent, TTC and food
- Subsidized daycare needs to be more accessible because in a two parent household with children most of the time only the man can work while the women stays at home to take care of the children because daycare is expensive
- One income homes are really hard because one parent always has to stay at home to look after the kids. Being able to have both parents work would be more beneficial for the household to be less in poverty
- Income per person is declining and cost of living is high; price of food and rent are increasing every year. As a result, nothing is left over after rent and food.
- They are suffering both mentally are physically not to mention future generation are being affected by lack of sufficient income that their parents are able to bring. It causes break up in family dynamic (single mother raising kids on their own which in return causes lack of income). Segregation and causes of depression and all the way that some even commit suicide.
- Incomes aren't meeting basic needs. The gap of middle class has shrunk drastically. High cost of housing in Toronto. Not enough child care that are affordable therefore parents have no other option to stay home. There are no differences from being on Ontario Works or finding a minimum wage job. No relief or assistance from government to help people get out of poverty (ex. If you are employed or make certain amount of income you don't qualify for Child Tax Benefit or for subsidized child care.)
- Increasing cost of necessities
- Poverty is ...
 - The cost of food and housing takes too much of your earning and doesn't leave you any [more] for anything else e.g. medicine
- Poverty is ...
 - Not able to afford cost of living
 - Un or underemployed; not earning enough to support basic necessities of life: food, housing etc.
 - Homelessness

- **Income Support Programmes – OW, ODSP, EI**

- Access to basic needs (food, housing, med care) won't happen via the social assistance system. Needed: many more job opportunities – especially for marginalized folks, immigrants, and others caught in a multi-generational poverty. Vicious cycle of poverty.
- Social assistance doesn't provide enough for basic needs. ODSP, EI, OW. Social assistance doesn't provide enough income.
- Should raise social assistance rates accordingly to actually cover the cost of living – food shelter, clothing, transportation, wellness, family / friends.
- You don't have enough on ODSP...bills, rent, food, don't have enough to live.
- ODSP and OW rate only increases 1% per year, but really that is not a raise, inflation is 3-4% / year, everything goes up, food, rent, hydro, ttc, we just fall deeper and deeper into poverty every year.
- OWA workers never seem aware of cost of living including the fact that things like groceries are not cheap either.
- Living on social assistance, our budgets are so tight that it's very difficult to save when we need clothing or household items. Sometimes saving for essential furniture or clothing means sacrificing food.
- Not just about rents, OWA doesn't get even close to cover basic *needs* at all!
- Cost of living versus rate increase on social assistance which is only 1%
- Always struggling to make choices with a lack of money
- Participants identified inadequate social assistance rates as the key poverty issues.
- ODSP gives us max \$479 for rent but it's impossible to find housing for that price. For those of us that don't have subsidy, it means we spend 70-80% of our cheque on rent and we barely have money left to eat or go anywhere. It's impossible to get better when this is what life is like.
- ODSP will only pay your insurance if your rent is less than \$479.00 a month, so if you have to pay more it will not be covered.
- Amount of money is not enough to cover all my expenses.
- ODSP rates are too low
- Proposed cutting of the Work Benefit from ODSP is concerning. \$100 per month is a significant amount of money.
- Phasing out benefits – TTC tokens for volunteers – have a broader effect, not just the volunteer. She or he can no longer afford to go to the volunteer place and so the community organisation suffers also.
- Transportation for ODSP only given if there is a doctor on site, we don't get ODSP transportation coverage to attend the peer based program here and that really hurts us financially.
- Huge disparity in quality of social worker assistance, attitudes, help.
- Feels like OW/ODSP system is trying to keep money from you, rather than help you.
- People spoke about Ontario Works and the barriers that OW puts in terms of getting people off the system. People feel penalized if they do work and that is a challenge
- ODSP and work – if you work while receiving ODSP, they claw back your ODSP earnings past \$200. This is a huge disincentive to working. Also if we have rent geared to income housing, working will make your rent go up as well.
- Feeling trapped on ODSP since to leave the program means losing many supports including medical and other health benefits and subsidized housing. This is a real concern for people who may relapse or have their mental health issues worsen and need to quit a job. There is a delay in getting back onto subsidized housing.
- No benefits for people who are working, but still live below the poverty line. Can't access dental or medications, so you are unhealthy. Benefits should continue for those moving from ODSP to work.
- ODSP and savings – For those of us on ODSP, we can barely save any money, capped at \$6,000, doesn't give much hope for future.
- The Municipality can help advocate for much-needed legislative changes to OW and ODSP. ODSP and OW recipients should be allowed to retain a prescribed asset level and / or savings.

- The one program that is offered to people on ODSP to save for their future is the Registered Disability Savings Plan. But it's hard to access, have to be eligible for Disability Tax Credit, not many people are and it leaves us with no option to try to save for the future.
 - Have to juggle all the time, wait for HST / GST, have to be creative to stretch money and make it work, otherwise you're in trouble.
 - New computer system caused the delay of some monthly cheque, this is causing huge stress for people.
 - Some of us don't have subsidy, we've been waiting for years – 1 year, 2 year, 3 years, 10 years, still no subsidized housing.
 - The Housing Stabilization Fund needs to be restored to how it was before as Community Start-Up – we used to get help with moves and furniture and eviction prevention and now hardly anyone can access because rules are so strict.
 - Medical transportation is only for doctor's appointments, rent is so high you have to use basic allowance to pay rent and there is nothing left to get around. Without metro pass how will I get around? Only option will be to stay home. Volunteer allowance helps pay for some TTC but very difficult to get, I'm lucky I still have it. Most people can't access this program anymore.
 - Extra costs for vitamins no covered by ODSP, for some us vitamins are a necessity.
 - Medications that our not covered by ODSP: migraine medication, allergy medication.
 - I can't afford migraine medication at \$50 per pill, so I wait and go to hospital and get admitted, then they give medication. System is flawed because if I had access to medication I wouldn't need to be hospitalized, so much money wasted.
 - Have to go to hospital to get a asthma mask for a few hours as opposed to covering the cost of the asthma medication, which would prevent need for hospital visits. Again system flawed.
 - Had to go long distance to access physio, ODSP had to pay for cabs, paid \$2,500 in cab fares when could have fixed my car for \$1,000, lost car and government lost money too.
 - Rip out a tooth instead of saving a tooth six months earlier, so common on OW.
 - Dental Care
 - Ontario Works covers basic dental care but this is not adequate therefor access to health and quality of health is effected
 - Suggestion to increase coverage through OHIP
 - It is not possible to access grants and go to post secondary education while on ODSP
 - If people are on Employment Insurance due to a medical issue, and it runs out, they can find it hard to get on ODSP
 - When you are working poor you cannot access free activities for your children which you have access to on ODSP
 - Lack of continuity of care between the social assistance system and income supports for seniors. Nobody to help you navigate between the systems
 - People that are given education through OW/ODSP -> they are substandard according to that time
 - Lack of dental care
 - ODSP/OW will only do emergency dental care
 - More services for sick people who can't do full time jobs
 - Universal programs – childcare, dental/vision, pharm care
 - No safety net for creative people – just welfare
 - Mental health issues create very large obstacles for many in leaving poverty. For those unable to work, they are confined to the limits of the ODSP income, which is very low, even if one is living in affordable housing.
 - People going from an ODSP income to a senior's income in affordable housing reported experiencing a decrease in disposable income.
- **Taxation**
 - high tax rate [within the context of being a 'newcomer']
 - **Family Support**
 - Some poor people get buy through financial support from family members

- **Retirement Income**

- Looking ahead with uncertainty about level of financial support when retired and in declining health – insecurity
- People cannot plan for retirement when they are living in poverty or working minimum wage

Employment Issues

- Illegal work for illegal employers, receiving much less than minimum.
- Precarious employment. Lack of employment law enforcement. Legal help needed to deal with unscrupulous employers.
- Employment related exploitation
- Unjust distribution of work opportunities.
- Unemployment and underemployment
- Unemployment and under employment
- Underemployment
- Employment opportunity
- Underemployment
- Under-employment
- Some job fields are saturated, so people are not getting hired
- Lack of work
- Difficulty in getting work
- Work! But it is really hard to find work here in Canada even if you are well educated you still experience poverty because there are no jobs!
- High rate of unemployment
- Employment that doesn't pay a living wage.
- The types of changes in the job market prevent us from obtaining stable work and keep us trapped in poverty
- Job not a path out of poverty
- Cutbacks/no new jobs
- People need full-time jobs
- Good paying, permanent, positions are being cut, while low-paying, temporary jobs, are taking over
- Lack of full-time employment
- Friend has work but income isn't enough for needs. Sustainable employment with adequate wages and benefits.
- Contract work without benefits.
- Too many contract positions
- Few full time jobs with good wages and benefits
- Redundant system as people are getting hired for too little
- People don't have good jobs and some people are making less than minimum wages or only have part-time jobs.
- Lack of job opportunities for young adults. Partly due to older people not retiring.
- Under or unemployment: people just can't find jobs or if they do they are underemployed. They also spoke about the lack of availability of local jobs and how this was huge in terms of families needing to find jobs close to home due to family, transit issues, etc
- Part time employment benefits only the employers. No benefits.
- Employers ending older people's jobs; can pay someone else much less.
- The system in theory is inclusive, but it doesn't act inclusive when it comes to getting a job. "Canadian experience" required.
- Poverty related to declining productivity due to technology
- Stigma attached to manual labour.
- More and more companies are hiring foreign workers for low cost salary therefore there are lesser or more competitive opportunities for permanent residents and citizens
- [For] new immigrants: Lack of employment opportunities including those based on existing credentials, including local industries
- Lack of employment opportunities
- Difficulty sustaining employment

- Also, many jobs are hidden and people don't know about them.
- Good jobs – job assistance for newcomers/disabled, mothers employment
- JOB DESERTS
- Unscrupulous employers who pay very low wages outside the law.
- Even if you have an education, there are not enough jobs. If there are jobs, they are contract, or part-time. When we have contract or part-time jobs we do not receive benefits (dental, health, and disability) and we often do not get full-time hours so our incomes do not cover the cost of living
- This affects not just us but other people in our community such as our families and friends
- Employment – sustaining employment
- Not enough support for arts vis a vis jobs
- Some skills are more valued
- Lack of supports for self-employment and entrepreneurship
- People who go into jobs should be very educated for it
- I hope I can have a job in my power and to reduce my children's stress
- Residents expressed the need for employment that provides a competitive wage, benefits, autonomy
- Residents shared personal experiences of working warehouse/labor intensive jobs for low wages and don't just want employment, but fair employment
- No family time. Many residents working seven days a week and are concerned about the time they spend with family and children, or lack thereof.
 - Cost of living creates stress upon families and force residents to work long hours, which limits their time with family. Residents are struggling to manage their life and work.

Transportation

- High costs of transportation
- Transportation: costs of transit and the unreliability of transit was spoke about. One man talked about losing his job due to always being late and this was because the buses he was taking were never on schedule.
- Hard to get around the city for errands, TTC pass expensive
- Metropass is not cost affective unless you use it every day and it's just out of reach for most of us.
- Transit poverty: areas in the city from where it takes hours to get to other places.
- Lack of efficient and affordable public transportation. There needs to be improvement in the transportation system. For example: There needs to be more transit lines to certain areas like the airport since some people cannot afford to pay the taxi fare. In addition, there needs to be better night service for people who work night shifts.
- Circles “guys” spend lots of time and energy getting tokens to be mobile. Why not give a metropass to all on social assistance?
- Transportation: Cost prohibitive
- People can't accept jobs because of poor transit.
- Under the Ford administration service on Finch was cut back.
- More LRTs would help.
- Transportation services are very slow
- The transit system is very poor.
- Transit – affordable, accessible
- Lack of affordable transportation
- I immigrated to Ontario and don't have much money. The expenses are high and can't afford to buy the TTC tickets
- Residents have expressed that transportation is a large cost associated with monthly expenses
- unreliable transit leads to income loss for “clock in” jobs; could lead to loss of employment
- Transit is expensive. The cost often outweigh the benefits of leaving the community for low paying work vs high transit cost. They are also often forced to limit social opportunities to leave the community to visit friends and family, attend community events, and/or volunteer because of unaffordable public transit.
- potentially have the cost of transportation reduced for those on social assistance
- No transportation. Most jobs/businesses are [not] located near the subway line
- No transportation. Most jobs/businesses are located near the subway line

Housing

- **Affordability, accessibility, and safety**

- When you get good housing, there is a positive impact. When you get bad housing, a negative impact
- there is also a housing problem
- Overall, housing was identified by all participants as a key issue, both in terms of access and a priority for the City. The ability to access safe and affordable housing is immediately compromised in the context of poverty and affects every other aspect of women's lives. Participants identified a number of ways in which this manifests, including addressing health concerns, paying for childcare, the ability to leave violent/abusive situations, being forced to live in unsafe accommodation, and/or couch surfing. As shelter is paramount, participants also described having to choose between competing basic needs while living in poverty, such as food and rent. Housing and shelter support came up repeatedly as a dominant theme in discussions. In addition, 41% of women identified it as being the issue that should be the City's first priority and as being very important.
- So many condos being built at a time when there is not enough affordable housing
 - What are supply/demand?
- Making developers include affordable units in each building would mix the cultures. Rexdale is like a ghetto
- Stigmatized housing area
- Have to live in a stigmatized housing area
- Building too many condos rather than affordable housing
- Housing: affordable and safe. Toronto City housing. Much more needed. Unsafe. Also many people in city housing and are doing fine with plenty of income. They take housing away from those who really need it. Fraudulent reporting of income. Coop housing is in danger, subsidies are expiring. No new coop housing for years. Only accepting market rent payers.
- Affordable housing. Lots of construction but none are affordable.
- Developers get out of required affordable housing with loop holes: public art.
- 7 year waiting list for housing
- Home owners renting out most of their house and they live in the LR.
- An abomination that there are indigenous people homeless; this is our land!
- Rent: even when subsidized, too high
- Affordable housing
- Participants identified lack of truly affordable housing and ... as the key poverty issues.
- Our community needs more affordable housing/Subsidized housing
 - Some participants have been on the TCHC waitlist for eight years and have yet to receive a response
 - Options for sublets are "degrading" and offer little privacy to the renter
- Unaffordable housing (eg. Some houses where more than 5 people live in 1-2 bedrooms)
- Lack of affordable housing- The rent is very expensive in Toronto and many people are left without enough money when they pay their rent. People are living in shelters because they cannot afford to pay rent. Implement laws to ensure that affordable housing is given to those in need.
- Huge lack of affordable housing.
- Many people are paying more than 70% of income on rent (lack of affordable housing)
- Co-op housing gives greater security (e.g. access to subsidy) and hence the ability to maintain a middle class lifestyle
- Not enough affordable housing, too much homelessness. This week 2 people died on the streets in one night. City needs to do more to protect our most vulnerable. Need more shelters, better quality shelters so that people will actually go, and warming centres when it is cold enough for people to die outside.
- Housing
- Relocation of low-income people and families
- Redevelopment of Regent park displaces residents
- Often not well built and/or maintained
- Lack of appropriate or minimum standard housing

- Not enough healthy options for housing – places with no mould
 - Rooming house standards are very poor. They need to be raised.
 - Poor conditions in both subsidized and private housing.
 - Family of four crowded in two bedrooms in TCHC
 - Horrible living conditions in the neighbourhood. There should be more affordable housing.
 - There are also problems when living in public housing like drugs and “criminal behaviour”. Needs to be “safer”.
 - high cost of housing as compared to the minimum wage earning of an individual
 - Long waiting lists for social housing
 - Increasing cost of rent
 - The rent is so high that people can't afford to pay for anything else.
 - Decrease the rent
 - High rental fees
 - House price is too high
 - Expensive Rent/housing
 - Real estate prices out of control
 - Market rents are too high for people on ODSP.
 - Housing
 - Housing in Toronto is expensive. The lack of affordable housing makes it increasingly more difficult for people who live with the minimum wage to find a good place to live.
 - Market value rent is way too high;
 - Why can't people take their subsidies to other places?
 - Lack of affordable housing
 - Impending homelessness
 - Having to live in a stigmatized housing area
 - Affordable housing – impending homelessness
 - Lack of affordable housing
 - Cost of rent is way out of proportion
 - Can't move
 - Waiting for 14 years for a one bedroom apartment on social housing list
 - Rent control – wait time for subsidy is too long
 - Lack of affordable housing
 - Impending homelessness
 - Housing hell (after 5 years)
 - Bad neighbours
 - Housing and the cost of rent in the city
 - Affordable housing
 - Shelters are not the way to go. If you lose your home, you lose your stability
 - Rents are increasing too rapidly
 - Children living in TCHC can't get them housing – they have to apply on their own
 - Disabled people cannot access affordable and accessible housing as it is not a priority for the government
 - TCHC waitlist for eight years and have yet to receive a response
 - The residents living in TCHC buildings are facing severe poverty and exclusion compared to other residents in the community. TCHC residents are facing exclusion in terms of recognition, participation and involvement in various community events, distribution of resources and goods, community networks, mainstream social services, and TCHC building management.
 - Options for sublets are "degrading" and offer little privacy to the renter
 - Housing is not affordable and families with many members are often living in either small or shared apartments, creating space and health concerns for families and children.
 - Some families spend more than 50 – 60% of their income on rent, which affects their quality of life. People have started using food banks more because they don't have enough money for food after rent. Many resident are forced to avoid social gatherings and public events due to lack of money to buy good clothes after rent.
- **Emergency supports and services**
 - Shelter beds are full; there aren't enough. Open 130 new beds as committed. 95% capacity.

- Shelter beds for transgendered folks.

Food Security/Insecurity

- Poverty affects us in many ways. It means we are often hungry or can't eat nutritious food.
- Declining health due to poor quality food. This adds to poverty.
- Our food budgets are very tight - we cannot provide healthy food for our families
- Food is too expensive- There needs to be more access to land so people can grow their own food and sell directly (no distributors costs).
- Not enough money for food - especially fresh food scarce. Use food banks.
- Importance of good quality food. Unaffordability. Bad food, unbalanced diet subsidized.
- Go without - have to choose what to eat - have poor diet.
- Children not getting healthy breakfasts...parents can't afford nutritious breakfasts
- Affordable food prices are too high
- Depending on food banks to feed themselves/family
 - Participants expressed feeling stigmatized and marginalized when asking for enough food for their family.
 - Food banks often do not consider the sizes or families when giving out
- Went to get Xmas hamper from local agency and got denied, even though living below poverty line they said I was not financially eligible. They treated me poorly, dismissed. No empathy.
- Food, especially with families exceeding 5 people
- Food security
- There seems to be more and more people using food banks, I see the lineups. Not as easy as just going to the foodbank, everything is itemized, you only get so much based on family size. It's only a few days of food for a whole month and the hours are very limited.
- Food is an issue. Special diet is no longer available to me. I have to rely on church and special programs for food vouchers, share food with friends.
- Sometimes I go two weeks without food, just water. If we need something like clothes or winter jacket, it means not eating for a few weeks.
- I have stopped eating more than once a day because I'm so sick of the bad food I have to eat....spaghetti and rice is all I can afford.
- Need more money to buy healthy food.
- Food deserts. Food security. Areas where there's no supermarket within walking distance.
- Inflationary pricing of food staples.
- Poor nutrition, poor availability of fruits and vegetables. Only processed foods available.
- The supermarket sells food that has gone rotten for reduced prices, and people feel they have to buy it because they have no other option.
- Cost of fruits and vegetables to rise exponentially with global warming.
- Lack of access to affordable fresh fruits and vegetables
- Access to fresh food and vegetables
- Food deserts: no fresh vegetables and fruit available in one's neighbourhood.
- Accessibility to food banks is confusing. Who is eligible?
- People rely on poor quality food from the food bank.
- High rates of hunger in the community
- The community is a food desert. The grocery store is too far to walk and it's expensive to get there.
- Food/nutrition – at school
- Food programs and food banks require the City's continued support, as they are increasingly unable to keep up with the needs of the food-insecure.
- Can't get fresh fruit and vegetables from food bank
 - Nutrition suffers
- Hard when children grown up on food from the food banks (not healthy)
- Damned if you do damned if you don't. Food or shoes, not enough left over.
- Many people have to compromise their health. You care told what to eat but can't afford it.
- Food is not scarce or unhealthy but there is too much population
- Unaffordable businesses in the area

- why a starbucks? Not a No frills?
- Participants expressed the need for greater food security, food that is both healthy and affordable
- Participants have discussed some social enterprise groups bringing fresh vegetables from northern Ontario to sell in the KGO community who have been threatened by franchise grocery stores to take legal action, consider revisiting policies which govern food regulations
- Go out for free meals - discussion of variety of places people can go for free meals and other supports.
- Make large batches of food, freeze some.
- Healthy food is not affordable to many residents. Food security is low, with limited options.
 - Many residents are struggling to follow a healthy diet.
 - Fresh food is a concern for the community. There is a very limited supply for fresh food. Many community members do not know how to access fresh food.
 - Families who do not eat meat face difficulties accessing fresh vegetables.
- Hungry people are angry people! Therefore the city should take care of food issues that affect low income people. Effects of not doing so are detrimental to the community and the individuals.

Access to supports and services

- **General service availability and coordination**
 - As neighbourhoods are gentrified, low-income folk are pushed out, they live so far away from services. Services not keeping up.
 - Absence of services for marginalized folks outside the downtown core.
 - Not eligible for certain services – eg. Food banks are different qualities, can only go to the one for your area.
 - Seems like lived experience and learning from peers is better than any kind of school. People who are not connected to a centre like this lose out on all this info. Where do they go and how do they cope? Not enough opportunity for people to know about resources and supports that are available.
 - Lack of community supports
 - Lack of dental care - very important for overall health.
 - Lack of social services within close proximity or walking distance (eg. Residents need to take 2 or more buses to get to the doctor's). This issue was also connected with not having transit services throughout the day for folks who don't own a vehicle
 - Lack of information and awareness about services
 - Speak to each other about available resources - word of mouth
 - People need good guidance
 - People cannot get proper job in Canada. Sometimes the community workers do not provide good guidance on how to get a proper job.
 - Coordination of services & supports – integration
- **Community supports and services/recreation**
 - Lack of access to services such as recreation activities
 - Lack of community funding to provide more programs
 - Community services seem to be few and far between
 - We believe that preserving and promoting mixed communities with local governance structures and mechanisms like Parkdale Neighbourhood Land Trust (PNLT) has the capacity and potential to assist the City in its Poverty Reduction Strategy. PNLT can help bridge the lived experience of poverty with other neighbourhood stakeholders that share values of equity, diversity and sustainability. Furthermore, PNLT can provide new ideas and new models of community building and marshalling community assets to work together with the City and senior levels of government to reduce poverty at both neighbourhood and citywide levels.
 - Not-for-profit organizations working in the community do not have enough resources to properly engage the community and employ community members. Most of the programs run by these organizations are under resourced.

- There is a lack of knowledge about supports that are out there for people; people in poverty do not have enough information about resources, services, programs
- Need more community hubs and outreach for these hubs
- **Education**
 - Rigid education system best suited to those with financial advantages and geared towards professional accomplishment (includes an inadequate child care system).
 - Education isn't helping, it looks very bleak. I thought school would work but there are no jobs for people coming out of post-secondary.
 - Education and participating in education activities
 - Access to language schools; long waiting period to get into the system due to high volume of students
 - Lack of Education
 - Access to communications TECHNOLOGY, early literacy, adult literacy
 - Integration of services for secondary/post-secondary
 - Qualifications for jobs are changing – we find that we are no longer qualified for our positions and have no means or income to upgrade our skills
 - People need to go back to school to upgrade – it is difficult to get ahead and out of the cycle of poverty because of high tuition costs and the loss of student grants. If you need to get a loan to try to move ahead you end up with huge student debt that you cannot repay if you do not have full-time stable work.
 - Difficulty getting work because more and more education is needed to find a job
 - Lack of education because of the cost of access. Need income in order to be able to afford education
 - Schools need to be watched and regulated
 - The OSAP system puts thousands of students in debt each year, many people turn down education because of fear of debt. This poses a barrier to access to education, which is fundamental to relieving poverty
 - Grad forced to take jobs not in their field just to pay student loans; waste of expertise and skills
 - Lack of education that leads to employment
 - Not being educationally prepared
- **Childcare**
 - High cost of day care.
 - Mom's spoke about affordable childcare being a challenge
 - Unable to afford child care
 - Unaffordable childcare that's regulated/licenced.
 - Lack of support for single parents
 - Lack of access to affordable child care
 - Breakfast programs for children.
 - Lack of daycare services and women have to take care their babies
 - The waiting list for subsidized daycare is too long
 - Affordable daycare
 - Difficult to care for children without government supports
 - Lack of access to free/affordable childcare services
 - Very few daycares.
 - Childcare can be very unaffordable and a subsidy is hard to qualify for
 - Affordable child care
 - The second-most frequently identified issue area was the affordability and availability of childcare. As with housing, this issue has an impact on almost every other aspect of women's lives. It was identified as being of crucial importance with regard to the ability to find and keep employment. Women reported that the lack of affordable, flexible childcare options has forced many to refuse offers of employment. Women also noted that while living in poverty, they often have very long wait periods for subsidized childcare during which time they cannot work. In addition, poor women are more likely to work at minimum wage jobs with varying schedules, making it even more of a challenge to access appropriate childcare due to the virtual non-existence of childcare spaces

offered outside of the traditional Monday-Friday daytime operation. This poses a real challenge for the many women who work shift work evenings, overnights, and weekends. These issues are compounded for single mothers and women fleeing abuse, as they typically have lower household incomes and less forms of support such as government practice of clawing back child support payments from single mothers receiving social assistance. Overall, childcare came up as the second dominant theme in discussions and a further 10% women identified it as an issue that should be a top priority for the City.

- Difficulty making ends meet as a single mother. Often experience a loss of income because of needing to take time off to care for children.
- The lack of subsidized daycare. This is a problem that affects many families with children working full time. In many cases, they pay a very high percentage of their income to pay for child care.
- Residents have discussed the rising rates of child care in Toronto, unaffordable child care can lead residents to be less civically engaged
- Another large monthly expense
- 1 resident actually brought their children to the meeting because childcare was not an option due to cost
- Childcare lack of available and affordable

General Comments/Issues

- The way that funding is allocated – don't see money going to the right place, and it's not used well.
 - Agencies are making money based on people who are poor. If they do their job well, they will be out of work, so people stay in poverty.
- Seeing statistics makes me see more issues
- Work first and education second especially if single with young children
- I can see poverty in my community/city by homelessness
- High utility bills
- Energy costs (heat/hydro)
- Encourage union & community integration
- Accountability – public funding spent as it's intended
- Support – make right choices
- Guidance
- Access to decision making – municipal voting for permanent residents
- Lack of support from whoever is running the show
- Lack of transparency
- Government mismanagement
- Hold city council members to account
- Can't vacation/travel
- Can't have a car
- Found old furniture, fixed it and sold it.
- Not able to take care of yourself.

2. Imagine we've created a poverty reduction strategy that works. What words would you use to describe your city 10 years from now?

Thriving communities (Social justice / inclusion / full equity)

- Highly over populated (laughter), everyone would come here
- Nice place to live
- A dream
- Inclusive and integrated
- More cultural initiatives/events to engage more people
- Diverse, inclusive --truly diverse (not merely a diversity for which we congratulate ourselves) - many of our neighbourhoods and schools are not diverse; our politicians are not a diverse group; aboriginal peoples and blacks are unduly represented in our prisons.
- Participatory

- More integrated, participatory, secure, and non-violent, a Toronto without marked differences, especially that of poverty and racial discrimination.
- Non-violent
- Few marked differences, especially that of poverty and discrimination (racism).
- More hope, kinder more level playing field, opportunity and flexibility for all.
- Egalitarian
- Fair and equitable life chances and opportunities for all
- A more fair city
 - Jovial
 - More equal, less inequality
- More justice
- Essentially, a compassionate and just society that values interdependence.
- Everybody gets along.
- Equitable - resources shared more evenly -- a less sharp division between the haves and have-nots
- No one left behind
- A healthy and happy people
- Everyone contributing well to society, according to their gifts and capacities, in their way. Not good to always receive.
- Free college education is needed to make Toronto a better and ideal place to live
- A just society: justice is for all.
- Friendly people live in neighborhood
- More equitable. Less homeless folks on the street. Less panhandling.
- Tension is transformative, rather than destructive.
- Balanced
- more green spaces, public access
- free recreational activities for all
- wealth doesn't equal power
- life affirming values
- aging population living in dignity
- Inter-generational integrity: for example, elders/grandparents take care of kids. No commercialised childcare.
- Accessible for all
- Better road conditions
- Clean streets
- More parks for children
- Environmentally sensitive
- Less pollution (Air and water)
- More green spaces and clean, free and recreational activities for everyone.
- Roof top greens spaces and gardens – for public not just owners
- A green Toronto, more trees, free community gardens, partnership with evergreen Toronto.
- Everybody would have access to a garden in their home. There would also be more programs about small businesses
- no more stigma for “-isms”
- Preparedness for climate change disasters. Protect the vulnerable, low-income.
- Community support for vulnerable people during times of power outages, storms, etc.
- More progressive property taxes
- Progressive property tax
- Other revenue tools
- Community Centre programs: lots of them, and no user fees.
- Services such as libraries and recreation are distributed equally in the city, and are free and accessible.
- A rich fabric of community services (e.g., libraries, pools, etc.)
- ‘Ring Neighbourhoods’ (Etobicoke/North York/Scarborough) have recreational facilities, arts and culture centres, rapid transit linking safe walkable neighbourhoods
- No more inequality; end of the “three cities”. Or reduced inequality, disparity.

- Relationship building. Communities and neighbourhoods where people of diverse walks of life live and move together.
- Acknowledging the harm that gentrification brings to our neighbourhoods.
- Wealthy folks share more of their abundance. Greater better distribution of wealth for all.
- Share the wealth from rich to poor, less income differences.
- Taxes that close the gap between rich and poor
- A fairer tax system that does not penalize people who have to work many hours to escape poverty
- Less disparity between large corporations and people with lower incomes (both salaries and taxation)
- Reduced economic disparity. Ways to address the issues of wealth.
- Virtuous Toronto.
- Clean and safe neighborhood
- Safe, comfortable, vibrant, thriving
- The city is a safe place to live
- Communities are safer
- Healthier population with greater sense of hope.
- We would have more bicycle paths, daycares, better community services, more programs for youth.
- I would like to see better daycare and lower rent, especially for newcomers. Life will be better for everyone and those who are working will have access to better transportation so they won't be worried about how they will get back home.
- More community based child minding services, and more community engagement for seniors support, small business, training/education etc.
- Better health services
- Everyone gets the health care they need in the place they live.
- Dental and health benefits – same benefits for working people as for those receiving social benefits
- Improved physical and mental health with more access to services and programs
- Equal access to health care for all. Not everything is covered if you are low income, like physio, naturopath.
- Less waiting time for hospitals and medical facilities
- Agencies are working themselves out of a job.
- There would no longer be a need for Out of the Cold.
- No more emergency programs like Out of the Cold and food banks, if we succeed we won't need these programs anymore.
- Shelters would no longer be full
- reduced homelessness
- Give awareness to people about the facilities
- Equal access to services and support
- Space like HUB
- Hub model services with all Community agencies.
- In ten years, we hope to see information hubs established (see Question 1, b) to ensure that Toronto's residents don't "fall through the cracks." Information hubs could potentially assist individuals in navigating support systems. Hubs would have accessible, up-to-date technology, and consist of multiple, small-scale branches, equipped to provide walk-in services. Existing community support organizations would be required to keep their records up-to-date with the central hub, to ensure the public is provided with accurate information.
- In order for everyone in Toronto to have a good life, we need jobs, safe place to live, English training and safe places to live
- We have places like Rexdale Women's Centre where newcomer services are available for women and their families. The community is friendly and women feel good to know they have other newcomer and Canadian women to talk to
- "better quality of life" was the dominant theme in this discussion (25 instances of discussion). The most important determinants of improved quality were an economy with sufficient jobs for women, affordable and accessible housing with reduced wait times, and affordable and accessible childcare.

- Public safety was another concern and an improved Toronto would be marked by lower crime rates, less gender-based violence, and increased concern for community safety. Social services were also mentioned to a large extent— increased access to basic services (including food and transit, especially in winter), access to recreation and outdoor green spaces, and a fairer distribution of resources with no systemic discrimination.
- Women also explained how these quality-of-life issues would enable higher levels of civic engagement in their communities because they would not be preoccupied with simply trying to survive on a daily basis.
- Everyone would be housed. People would have a guaranteed annual income. People would be able to use their skills and abilities to contribute more to their local communities and to society.
- Conversely, participants felt that in 10 years poverty rates will decrease because people living in poverty will be pushed out of the city
 - Housing markets, employment, and other supports will continue to grow and accommodate (wealthy) people who can already afford them
- The City is no longer in the 'emergency room' and responding 'just in time'
- Affordable, liveable
 - More jobs, more equity
 - Affordable apartments, daycare
 - Workable
 - Training to give people a chance...a way to get experience
 - Companies can have more opportunities to train people
 - Affordable post-secondary education
 - Sense of satisfaction
 - Proud and satisfied with accomplishments
- Poverty free Toronto
- Poverty free
- Income for enough quality clothing - No poverty/homelessness
- All young people have hope for their future. And experiences love as a child.
- World class city
- A good home and food
- Healthy
- Wealthy
- Choices
- Opportunities to better self

Employment, income and training

- Jobs, jobs, jobs – green ones.
- Equality of wages
- Full-time employment that pays a living wage for many more people.
- Well paid jobs
- Increased minimum wage (to \$15 or \$16/hr)
- Increase minimum wage
- The minimum wage would be a living wage
- Minimum wage versus “living wages”
- Living wages
- People would have full-time jobs with good wages that allowed them to get out of poverty for good
- Everybody has a decent income, and more time to enjoy with family,
- Less struggle for survival for wages provide a dignified life.
- Better income and a taxation system that doesn't set people up to fail
- Basic income is in place
- Abundant employment.
- Lots of jobs
- More good quality jobs.
- More job opportunities
- Better job opportunities for all, that are sustainable, give challenge, better pay, and satisfying.
- Good jobs and living wages
- Better jobs and decent wages

- I would like to see everyone happy, which means everyone has a good job that they are qualified for
- Dignity in all work, in all social situations.
- Local jobs and resources are more available
 - Community based (ex. Childcare, catering)
 - More opportunity for skills-training
 - Increased organizational support, and funding for entrepreneurs, and/or home-based businesses
 - Increased opportunities for networking/bridging local skills to local market
- More opportunities outside the city, so that people can move to suburbs and live and work.
- Mothers are not cut off from their ability to contribute simply because they are mothers.
- Mothers' contribution to society as mothers recognised.
- More employment services special programs for women and immigrants.
- Open job market for immigrants
- Corporations who would give newcomers their first job so that they could get Canadian experience
- Having foreign education acknowledged in the education/employment market would help to make their lives in Canada better because they could buy a car, house, take care of their children better
- More jobs for women
- If newcomers were able to find meaningful work, they would feel very good and have increased self-worth
- Newcomers with jobs would feel welcomed by the community and contribute to community
- The ladies of the english circle spoke about a city where newcomers could settle more easily and access jobs that matched their skills
- Education and employment opportunities for newcomers
- If newcomers keep on migrating at this rate to Toronto, in the year 2025, poverty level will raise to a considerably higher if quick and well planned actions to this issue not taken place. I don't know how to forecast a figure or definite words and the followings may be only superficial and vague explanations:
 - City will become very congested, unhygienic, infra-structure facilities will be insufficient and a lot of failures in short frequencies can happen obstructing smooth functioning of offices and home fronts, especially in health care systems and emergency situations.
 - Many mental health issues may take place with restless home fronts
 - Will require high standard safety concerns, higher degrees of criminal records can be taken place
 - Long lines would be seen in front of OW and ODSP offices
 - Alongside streets and roads, parks and reservations may become homes for homeless people with an increased threat for Toronto's beauty and orderliness
- More skilled people opening their own business
- More local small business
- People who are trained are able to find employment in their neighborhoods.
- The government should provide more job opportunities
- City as employer/contractor engages in employment equity
- No more knowledge economy (e.g., producing ideas/change rather than producing things/services)
- Training/education accessible to all
- Good adult/continuing educational opportunities.
- More affordable postsecondary education
- An educational system that provides grants so you can upgrade your education and skills and not fall into debt
- A better employment services - a customized service.

Affordable housing

- Energy security: enforce minimum standards for apt bldgs. Without electricity, phones and elevators don't work. Nor do oxygen pumps for ill people. Etc.
- All residents have decent and affordable housing.
- Affordable housing – housing for everybody

- Better and more affordable housing
- Affordable apartments
- There should be affordable rent
- Rents are more affordable
- Lower rent
- Enhanced streets-to-homes, not just housed, but housed well. Landlords more accountable.
- Housing is affordable and well maintained
- There would be a fully funded affordable housing plan with a range of options, especially supportive housing, provided to people. There would be ample affordable housing.
- 50% affordable housing/adequate access to affordable housing
- Cap on rent so anyone can live anywhere, desirable locations. Mixed income, all neighbourhoods accessible to all people, no ghettos, should be more diversity in all neighbourhoods.
- Safe warm affordable place to live for all.
- There would be housing for everyone

Accessible Public Transit

- Affordable and better public transit
- There should be better transportation so people can commute between work and home faster.
- Good transit system
- Free transportation for seniors
- Better care for seniors - mobility/transportation.
- Low/affordable TTC rates
- A transit system that people could afford
- More subsidized transit, as it is a big issue in the community
- Accessible via public transit
- Cheaper or free “off-rush hour” transit instead of running while empty

Food security and access

- 100 km “milk shed” (vis a vi “watershed”).
- 100 km diet is available in all neighbourhoods, not just the tony ones.
- Little produce stores are everywhere, every street corner. As common as Starbucks.
- Food banks are no more because they’re not needed.
- People have access to healthy food
 - No longer have to rely on food banks
- People would have food security. We would not have to make the rounds of food banks with ever worsening quality of food.
- Toronto is a City where people can eat better
- People spoke about a city where no one would have to access the food bank
- Everyone able to feed themselves/no more food banks – community food, roof gardens, local production
- Everyone should have access to healthy food and proper clothing.
- More vegetable gardens for sustainable fresh food supply, Community Gardens - for healthy food and community building.

Social assistance and training

- Increased services needed for a full and dignified life.
- Clothing allowance for low income people, so we have what we need for all seasons.
- No panhandlers because it’s not needed.
- Increased social assistance rates
- People spoke about a supportive social net where programs like OW would provide the necessary supports so that families wouldn’t have to debate between rent and putting healthy food on the table
- More sensitivity from workers and service providers regarding people’s real lives and needs
- Strengthened social security net
- People with disabilities would receive income above poverty line. Disability should not equal poverty.
- Social benefits that reflect the cost of living and do not keep you living in poverty forever

- No big change as today, but social services become better than today.

Support for Children and Families

- Family friendly. Child friendly. No children in poverty.
- Accessible, affordable -- health care and child care.
- Provide free daycare for children up to 12 years old
- Most of your money would not have to be spent on childcare
- More daycare centers in this area
- There should be adequate care for children, universal child care, after school programs so that childcare is never a barrier to work or education.
- On-site childcare in workplaces
- You would have childcare when you needed it – when you worked evenings and on the weekend
- Reasonable number of schools
- More schools
- Adequate number of teachers
- More recreation places for children

Crime and addictions

- Less addictions. Less crime.
- Less crime rates
- A crime-free, poverty-free, happy life for everyone in Toronto
- End “carding” and targeted policing
- Less drugs
- Addressing drug problem.
- Less crime
- No crimes and increased safety
- Some criminal and unsafe behaviour is caused by the government policies which maintain people in dire need, pushing people to do things they don’t want to do. More understanding policies would cure the “we don’t deserve to live because we don’t have money” mentality.

Engagement / Participation

- There is more resident involvement in running programs.
- Funders are more closely linked to what is happening on the ground.
- Let people work with the city to eradicate poverty. Local residents as local agents of their own change, no top-down development strategies. Bring real Community Development initiatives and community led initiatives. (Referred various community development initiatives in UK, India, Malaysia, etc)
- Community engagements with city hall/councilors
- More resident led initiatives – people work together for community
- A system where people involve in the information sharing, capacity building, decision making, skill development, outreach and income generation. A bottom top approach, funded and supported through government resources.
- More participation and awareness, consulting citizens of all social sectors. Counting all citizens should not only be as elections approach but a discipline at all levels of government.
- “No more silos” with agencies talking to each other and more coordination
- We see the Municipality becoming an advocate and ally to anti-poverty groups. Many issues of poverty fall beyond the scope of municipal law / jurisdiction, however, the City can actively support poor residents by:
 - Generating a conversation around class as it affects our city, and labeling class-based issues.
 - Providing physical space for anti-poverty groups to organize, regardless of their affiliation with the city’s Poverty Reduction Strategy Group.

Other

- Less negative media reports about the community
- Our reality is that we will not solve poverty
- It’s about how we are going to reduce it
- People understand about budgeting and financial management

- Community based budgeting
- Cutting edge

- Prosperous city
- We should look at examples from Norwegian countries to model our own policies after e.g. free education, free health care, more recreational and wellness opportunities, free child care - these make a compassionate society
- Working as a collective group for the collective benefit
- Sense of shared purpose and shared community
- People feeling a sense of community
- More equity
- Building a sense of equitable community
- Everyone putting in the same and getting back the same: no hierarchies or inequalities
- [Reversal of] privatization ideology
- Political [citizens]
- Affordable housing
- More efficient management of public resources
- Affordability of cultural and entertainment opportunities
- A good balance between lower taxes and [good] services
- Kids going to school having had a good breakfast
- People feeling that they are living a higher quality of life
- All people having the right to vote municipally (for councilors, mayor and trustees)
- Participatory budgeting
- Having proper meals and not having people sleeping on the streets
- Flourishing
- Inclusive
- Green
- Safe
- Community Connected
- No Traffic
- Youth Employed
- More options for seniors
- Partnerships with all sectors of the government and communities

3. What supports and services help?

Employment and Economic Security

Income

- ODSP has helped somewhat because you get more money than when on Ontario Works.
- Social assistance
- Ontario Works self-employment programs (have now been cancelled)
- The trustee program at St. Stephen's helps people manage their money. One participant said: "This is the first time I am going into January with money in my bank account, thanks to my trustee"
- "I work under the table because I don't get enough on ODSP."
- Micro loans

Employment

• Training

- We got out of poverty twenty years ago with full range of training programs complete with enough income to live while in the program. Now, they system doesn't trust people. So hard to get into these programs, if they even exist.
- Silver Springs reading circle
- Investing in neighbourhoods and other employment programs from the city

- Knowing what would change – that my education would not be sufficient

Housing

- Housing first” strategy works!
- At Home Chez Soi: One stop social safety net provider; so folks don’t have to go to 7 different places with 7 different workers
- Some of us are the beneficiaries of government investment in co-ops and other nonprofit housing, which has allowed us to maintain a middle class lifestyle in spite of very low income
- Drop-ins like Sistering and The Meeting Place were highlighted as were health services focused on helping low-income people.
- Housing workers at the Corner Drop-in and other places.
- The shelter system sometimes helps.
- The trustee program at the Corner Drop-in is helpful.
- YWCA helped, especially the housing
- YWCA housing changed my life and kept me out of the shelter system or from being homeless
- “We now have shelter and food so we are doing better than some.”
- “TCAT got me onto the Coordinated Access List for public housing.” TCAT staff help get people into supportive housing.

Food

- Food banks help to some extent but during winter it’s very hard to travel with shopping carts/grocery bags
- Supports like the food bank are very helpful in helping clients get through the day. It allowed some to focus on the other pressing needs
- Daily bread food bank
- Food banks (but the food is not healthy and if we had enough money we would not need food banks)
- Community programs- food banks, drop-in centers

Access to Services

- **Settlement services**
 - Settlement services like Rexdale Women’s Centre providing language skills and information to newcomers
- **Community supports and services/Recreation**
 - The senior residents’ community activities were very helpful
 - Grassroots community organizations who know the system
 - Participated the community events and activities
 - Helped to learn, reduced the TTC tickets price and community activities
 - The community provides us foods and clothes and takes steps to improve the low income families’ living standard
 - Faith communities
 - I have benefited lots from the community activities;
 - The medical system and community activities are helpful
 - CICS helps me expand one’s horizon, and the community brings me happiness;
 - Participated in the community activities and provided the TTC tickets
 - Free trips and visits etc
 - Many workshops in my community are very helpful for me to know the Canadian society.
 - The government and community support the seniors to have happy and healthy lives.
 - The community, people working together and sharing information
 - “Coming to this peer program helps us build our self-esteem up, especially through helping other people.”
 - For me, I was able to get all the support that a new immigrant could have. I personally would like to acknowledge ACSA for having given my family the direction how to adjust in a new Country. The services that this newcomer agency provided my family helped us to sustain our budget and finances while our family is on adjustment period. Food bank, Computer scholarship for kids,

- clothing assistance, Christmas gifts for kids, workshops for new immigrants and other social services extended to us facilitated early immersion of our family in Canadian living.
- The transition of sustaining basic needs were augmented by the efficient services of newcomer centers and some non profit organizations.
- **Health/Mental Health**
 - Detox programs.
 - Cheaper medication for the seniors because they are from low income families or don't have income
- **Other supports/services**
 - Access to used goods Ex. Clothing, appliances

Other

- Faith communities more sensitized to people among them who are struggling economically
- More competent social workers
- Church was a place to connect with community, a place to get help on all levels with settlement. Connection and settlement. Family rootedness.

4. What supports and services would help you move out of poverty?

General comments:

- Such a plan should suggest equitable access to good jobs, income support, affordable housing, public transit, and accessibility to affordable healthy foods

1. Employment and Economic Security

Economic Security

- **Employment income**
 - Increase to the minimum wage and we push for it to be indexed to inflation and set at a level such that no full-time, full-year worker lives in poverty
 - Participants want to see the City implement a \$14 to \$15 minimum wage to help lift people out of poverty. They would like the City to help create a guaranteed annual income. Some suggest that new funding streams be developed to make this possible.
 - We need a \$14 to \$16 minimum wage immediately. The City Council should set one for the city of Toronto.
 - Raising the minimum wage to \$14/hour, indexed to inflation
 - Municipal minimum wage
 - Moving minimum wage to \$15. This will help out the working poor because working at minimum wage can still keep people in poverty because essentials like rent and food are really expensive
 - Increase the minimum wage- People that work fulltime for the current minimum wage are still living below the poverty line. \$11.00 an hour is still not enough to sustain a person or family.
 - Raise the minimum wage, as some U.S. cities and one Canadian city have done.
 - Raising minimum wage to \$15.00
 - Living wages
 - Liveable wages, not minimum wages
 - Raising the minimum wage to \$14/hour, indexed to inflation
 - Increase minimum wage
 - Higher minimum wage
 - Higher minimum wage
 - Increase minimum wage
 - Increase in minimum wage
 - Increased wages

- Jobs with living wage
 - Good paying job
 - A well-paying job
 - Better income
 - Churches take the lead in advocating for just wages, which in turn will bring about a higher degree of dignity and social conduct.
 - Increase pay and benefits
 - First and foremost, more money
 - Increase salary; increases are not significantly big at all to make a huge difference in the ability to meet the needs of the family; prices keep increasing, minimum wage increased but others had the same salary but higher cost of living;
- **Income supports (EI, OW, ODSP)**
 - Work together with the province to raise the amount of un-taxable income for residents on social assistance from \$500 a year to \$10,000 per year, to enable residents to take advantage of more temporary and often low-paid work opportunities
 - Ability to work while on assistance without increasing rental costs or cutting cheque
 - Social assistance to top up working people's salaries for those who do not reach a minimum income level – top up to a level that is reasonable for someone living in the city (guaranteed annual income)
 - Guaranteed minimum income, rather than OW / ODSP.
 - Provide support for the working people, not just the low income families
 - One person said a more supportive Ontario Works system where she wouldn't feel penalized for working
 - An ability to retain assets and savings while on OW or ODSP, or when receiving OSAP
 - Income top up – OW and ODSP could raise the asset level as many are not eligible for assistance because they have a car or an insurance policy – they are taking people's futures away
 - Raising rates of ODSP
 - Provide higher OW/ODSP rates for people living in the city (Toronto costs more than non urban areas)
 - A (social assistance) income that would be equal to working full time at minimum wage, that would at least get us out of poverty
 - Increases in social assistance rates
 - Increase basic needs allowance to at least meet the cost of living: food, ttc, clothes, toiletries, cleaning supplies, some entertainment
 - Increase in ODSP
 - Raised income supports (OW, ODSP, childcare)
 - Higher OW ODSP rates.
 - Increased social benefits
 - Increased social assistance
 - Increased social assistance payments in some cases. Some take advantage. We didn't all agree on this.
 - Increases in social assistance rates
 - Better financial supports
 - Modernize income security for working age adults
 - Increased social assistance rates and lower restrictions (i.e. maximum earnings to be eligible for Ontario Works does not currently help with covering different costs including rent, food and other basic expenses etc).
 - Extra money needed for bills/emergency expenses
 - If the shelter amount actually covered the real cost of housing. There's a 10 year wait for social housing, and 3 or 4 years for supportive housing. What are we supposed to do in the meantime? Rents are so high in Toronto
 - Give people more money to live on
 - Increase in the social assistance rates
 - Guaranteed income program.

- No clawing back: govts claw back what received from other levels of govt.
 - Eliminating “claw backs” for housing and childcare when just starting to get ahead financially
 - Financial support to cover all basic expenses in Toronto
 - People need more access to move from Ontario Works to ODSP. Many people on OW have disabilities and need help to apply for ODSP
 - Significant **start-up money** for refugees and for people coming out of institutions
 - Reducing barriers to social assistance
 - Encourage people who want to get more education through allowing them to go to school while on ODSP, and give grants to people.
 - Welfare needs to include transition to training or apprenticeship. Not enough access to these programs.
 - I did not know about welfare or ODSP and suffered before getting connected.
 - You are not told what you are eligible for just the bare minimum
 - The time waiting for odsp from ow would have saved me from going bankrupt, paying rent through credit cards.
 - Applying for ODSP, it took 9 months to get it, those months were very difficult.
 - OW and ODSP and similar programs should have to be re-thought to discourage people in planning to obtain for no good reasons/not bona fide applicants but needy people should be clearly identified without making them frustrated
 - More consistency and accountability in services, particularly ODSP/OW.
 - Sometimes decisions seem based on the mood of the caseworker
 - Assistance with reducing student loans
- **Regulation**
 - More progressive Government controls for **rent increases**, increases in the cost of basic food items, clothing (especially winter clothing)
- **Benefits**
 - More child tax benefits for families having more children
 - Increase in benefits (i.e. CPP, ODSP, Survivors Pension for widowed spouses, etc...)
 - Increase the children’s benefits
 - The old age pension should be given to the seniors earlier and the amount should be increased gradually
 - The waiting period of time for old age pension should be changed to 5 years instead of 10 years
- **Taxation/Revenue streams**
 - The Government take reasonable taxes but ensure that the taxes are invested back into programs that support the alleviation of poverty
 - Reduce the tax
 - Reduce taxes
 - The prices are not stable and the government should give new immigrants more tax refund
 - Progressive taxation: although we know the government system needs income to cover operating, investing and financial debts, the taxation should free low income families and get more from those with high annual income.
 - Tax everyone who drive in to the city daily; road toll to raise money to fund programs
 - Increase taxes to help create a guaranteed annual income, and to fund a Toronto Poverty Reduction Strategy.
 - Decrease tax rate could also improve the financial capacity of families.
 - Unequal taxing system - implement new taxing policies, tax businesses (like New York City) not just homeowners to help pay for services.
 - Increased taxes and road tolls were mentioned as ways to fund a Toronto Poverty Reduction Strategy.
 - Lobby provincial and federal govt's to bring back 1972 federal income tax act.

- **Financial literacy**
 - Community based financial literacy programs
 - Increased community training programs to gain transferrable skills and working with a budget
 - Include in the ESL classes some sort of income management
 - Financial management classes made mandatory in high schools
- **Other**
 - Recognize women's unpaid labour as huge contribution to society
 - Debt forgiveness
 - Require banks to not trick low income people into using credit cards when they can't afford it.
 - Regulations on where 'payday loan' industries can set up shop not in areas of poverty
 - Revisiting the poverty amount for placing people who live below or above the poverty line
 - Reduce cost of insuring assets.
 - Get rid of debt situation of a lot of Toronto residents; banks are charging so much interests; this should be regulated more by the government and more programs should be set up to assist Toronto residents in their financial situation
 - Getting out of debt – always a month behind

Employment

- **Training**
 - Fund more community based education for access to credentials in childcare, language translation, catering, the trades, beauty work and haircutting etc., for low-skilled workers
 - Provide more subsidies for training programs leading in early childhood education (ECE), Education Assistant, Catering, Basic / Intermediate Accounting programs
 - Low cost/free training and skills development programs (for example, ECE, pharmacy assistant, banking)
 - City supports to capture current training programs (CPR, food handling)
 - Education that leads to jobs
 - Education and skills training for employment
 - We need better employment programs for people on ODSP. Some of the current programs they just try to get you into any minimum wage job, and often it's not the right fit for you and ends up causing more harm than good
 - Involve more women in adult after school programs
 - Training and employment programs to get women higher paid jobs (trades and self-employment programs were mentioned)
 - Offer certificate programs for women, particularly those who have limited formal education, empower them and help them to get training and find a job
 - Low tuition fee for certificate / diploma programs at colleges and other institutions to enable low income families access
 - Skills training, perhaps through small businesses
 - Training and apprenticeships services
 - More funding for youth who can't afford University
 - Community based leadership and skill development programs for people with lived experience on different areas
 - More community based soft skill and hard skill development opportunities and connect those opportunities to employment and labour market.
 - Higher literacy
 - Improved funding for students
 - Free education for those in low-income brackets
 - More affordable post-secondary studies.
 - Support for young adults re-entering education
 - Free education
 - End additional fees
 - Continuing education programs to complete high schools credits

- Free education and training programs
 - More access to education, especially for people who are experiencing poverty, disability and other forms of marginalization
 - More job training and education
 - Free employment training
 - Help with employment – help to start working again – practical. Job placements/internships
 - Increase access to education; more grants provided to people
 - In-depth career counselling for all skill and experience levels – not just resume writing
 - Better access to education and retraining
 - Job training is useful.
 - Educate ourselves/attend school
 - Mentoring/apprenticeships – being able to support people who already have skills
 - Programs like Working for Change that educate people with lived experience
 - Specialized training and employment programs for women with special needs/experiences
- **Workforce development/Working with employers**
 - Creation of jobs.
 - Jobs, especially for people coming out of post-secondary
 - More job oriented programs that fulfill your needs and are based on your educational background
 - Provide more employment opportunities- More jobs need to be created in Toronto.
 - Increase part-time jobs available in the community
 - Develop appropriate funding for creating and providing work positions with local businesses, clinics and agencies
 - Job creation strategies that support existing capacity of community and what community really needs
 - More job opportunities close to the house would be helpful to many residents
 - Job developers connected directly to employers who build relationships between potential employees and companies at all skill levels
 - Identify the potential of each community and implement a customized job training program for each community.
 - Provide those trainings within the community and develop more employment opportunity inside the community. (Eg: free licensing/trainings for child minding, catering, small business, small production units etc)
 - Encourage employers to provide on the job training
 - Government supported, local jobs in every industry/service market.
 - At varying education levels
 - On the job training
 - Availability of on the job training
 - Increase more job opportunities for mothers doing volunteering or schools
 - Provide volunteer to employment positions and opportunities
 - More opportunities for networking and mentoring to create social networks that act as an access point to jobs
 - A new way to find Jobs: Specifically matching to the education, interest and skill. Network with local business/employers – create local employment opportunities
 - Connect with employers even for entry level jobs
 - Employment: community benefits, social procurement policies
 - Investing in Neighbourhoods program should be expanded to include city-run services to give people on OW valuable skills and experience that could possibly lead to city jobs.
 - Increase the number of community based jobs for local residents in local school breakfast and lunch programs, and after school programs.
 - Develop local 'senior support worker' job opportunity to better serve seniors in the community.
 - Give incentives to TCHC tenants to do maintenance and repairs in their buildings

- How the TDSB can hire local residents and students
 - Fund and open community based lunch distribution sites for seniors and homeless people and hire community members to cook and provide these meals
 - Develop more co-operative housing than social housing – let people own their own houses and work at least 20 hours in a month for the community/building where they live. Resident association/council and connect everybody in the community/building.
 - Create simple jobs like paper-picking, giving work to people who aren't working - helps the person and helps the community at the same time.
 - Condo developers should be encouraged to hire people from the community
 - Cooling centres/warming centres that employ people with lived experience
 - Programs like CMHA that offer employment to people with lived experience, like cleaning
 - Second career programs should indicate where jobs are needed in the future(for example 40,000 new electricians are needed) so that people know what jobs will be available
 - Also it's vital to study on prevailing labour market trends and employers' expectations and then to prepare immigrants accordingly.
 - Developing employment programs that include affordable housing opportunities as a direct component of the program, as well as incentives and direction to support employer benefit programs that implement more childcare support for their employees
 - Ask employers to be more flexible when creating schedules
 - Support for Canadian industries and local/small-scale business
- **Good jobs**
 - Create a 'bad books' of companies with poor workplace practices, especially those companies who discriminate on mental health issues. While regulations are in place, it is difficult to advocate for yourself in the workplace.
 - Ensure that jobs being created are 'good jobs'
 - Make the City of Toronto a living wage employer
 - Being connected to more meaningful jobs. Many have gone to workshops; gone to job fairs and they kept ending up on contract temp positions which continue to keep them in poverty
 - Addressing precarious employment
 - Decent wages
 - Good paying jobs
 - Good jobs
 - A good job
 - Full-time work
 - Stable income and full-time work – not two or three jobs or part-time work or contracts
 - Well-paying jobs
 - Better paying jobs
 - Safer and more stable jobs
 - Non-contract positions
 - Benefits for every job including dental and vision (insurance guarantees through policy)
 - Increased pension and job benefits including dental, chiropractors and health ones
 - Employment with benefits
 - Jobs with benefits
 - Being able to work 9 – 5 pm – need to consider the role of women in supporting families and raising children
- **Employment Standards**
 - Enforcement of labour standards to prevent exploitation of precariously workers and low income earners
 - Enforcement of labour laws
- **Youth employment**
 - Create a combination of education, placement and employment program for the youth who have been suspended or expelled from school to encourage, motivate and support them for better integration and making better leadership skills

- More employment opportunities for youth
- **Newcomer employment/settlement**
 - It is important to set up a centralized government agency to formalize the job hunting process for newcomers. This service should provide recognition of foreign education and experience.
 - Provide a database centralized job bank that gives information to professionals regarding accreditation of their foreign education
 - Develop a new way to evaluate foreign credentials (to reduce unemployment and encourage job match)
 - Organizations responsible for migration, especially, skilled, have take effective measures in identifying the major problem and research in formulating effective measures to provide with them suitable employments in shortest time after immigration.
 - Organizations should not demand one year of Canadian experience, Instead, once license is obtained, which means that the Internationally Educated Professional qualified already in the tedious process of registration, Training should be given and after a satisfactory evaluation, that professional should be hired already. Instead of constantly asking for Canadian experience, respect for the internationally experience of skills and try to use them productively where they are highly trained.
 - Increase the opportunity of employment among immigrants, Review the policy /credentialing system of Regulated Professions (unreasonable requirements for Internally Educated Professionals and long wait times of assessment process).
 - Pre-immigrant awareness programs could have been taken place before their preparations to immigrate to give them a clear picture
 - Economic category should be encouraged with more benefits to them if they start up businesses soon.
 - Provide free, professional certificate programs in different fields for immigrants / refugees to get certifications and find jobs more quickly after arrival
 - Recognition of newcomers' skills in the job force; provide incentives to employers who will hire newcomers (ie. wage subsidy, or tax credit for businesses hiring new arrivals)
 - Create hiring incentives for Toronto businesses, organizations and hospitals to encourage hiring of foreign-trained professionals
 - Hire skilled newcomers as they are immigrated based on their skills and capabilities
 - Make the process to recognize the education, experience and qualifications / degrees from their home countries more expedient so that it can be used as a reference in their new works. These process takes too long, and it becomes increasingly more difficult to quickly integrate when looking for job opportunities.
 - There may be a system to screen qualifications and experiences those newcomers bringing-in here and if needed, free trainings to be arranged as the employers may not like to spend their resources to train these people.
 - Bridging programs between new Canadians and Canadian labour market.
 - Fast-track academic bridging programs for foreign trained professionals
 - More bridge programs
 - Internships to get Canadian work experience
 - Provide newcomers volunteer experience so they can get Canadian experience so they can get jobs
 - Create mentorship incentives for internationally trained professionals with Canadian trained professionals in the same field.
 - A comprehensive women empowerment project for recent immigrants
 - Provide some space and opportunities for international physicians to start working in their local communities to benefit the community and update their skills and knowledge based on Canadian Standards
 - Allocate space and funding for immigrants from abroad to work in the community
 - Maybe settlement of newcomers in other provinces at the beginning should have been encouraged
 - Provide newcomer workshops on computer skills

- Paid on the job training for newcomers
- **Other**
 - Self-employment opportunities– subsidized rent for small business, help to startups in the community.
 - Rent controls for small business renters. Currently, there are no rent controls on commercial properties. Small “mom and pop” shops are forced out of business when lease expires and landlord increases rent by 50%.
 - Low interest loans to start a new business
 - low-interest loan for small businesses
 - Help to start a small food business
 - Self-employment programs
 - Rulse and regulations that foster entrepreneurship in low income communities
 - Help to start a small business
 - Salary equity for women’s work
 - More flexible work with an understanding of different abilities
 - Besides the community craft activities, there should be some paid jobs for the seniors
 - Provide volunteer to employment positions and opportunities
 - Economic plan for a post manufacturing Ontario

Transit

- **General**
 - It is urgent to solve the problems such as transportation and language barriers
- **Affordability and accessibility**
 - Affordable public transit
 - potentially have the cost of transportation reduced for those on social assistance
 - Flexible, efficient, affordable transportation
 - The seniors over 70 years old should be free for taking TTC
 - Increase the seniors’ benefits such as get free TTC services
 - I suggest giving seniors over 65 years old free TTC services. There are many countries practice free bus services for the seniors and it is a good way for seniors to move out of the poverty
 - TTC senior tickets almost \$2/ ticket. The seniors have to pay lots of money for it. It will be very helpful for the seniors to get \$20 for senior monthly pass
 - Cheaper TTC senior tickets
 - Support in paying TTC fare for seniors
 - Affordable transit (especially for seniors and those on low incomes)
 - Metro passes for low income people and families
 - Better transportation. Subsidized metro passes
 - Reduce the cost of tokens, metro passes and tickets in Toronto, especially for low-income and seniors
 - More supports for people to find work while on OW/ODSP (for example, transportation). Incomes are already stretched so there is no room to absorb these costs.
 - Make cost more accessible to people
 - Subsidized bus passes, so that we can get to medical appointments, take care of our health and wellbeing, and break social isolation. Also a lot of the more affordable market rent housing is in neighbourhoods that have very poor walkability, we need access to transit as a basic need
 - Improve public transportation
 - More accessible, affordable transit, more transit service (lower income transit pass, time-based transfers)
 - Better transportation in the margins of the city: Malvern and Rexdale for example, takes 1.5 – 2 hours to go anywhere.

Housing

- **Affordability and choice**

- There is an urgent need for "affordable housing," as well as for municipal institutions that mandate landlords to keep up building standards. One of the main causes of poverty is the fact that many of us are spending up to 80 % of our income on housing. We can raise the minimum wage, and indeed should do so, but some professions will never allow people (the vast majority) to be paying monthly rent of \$1,000 AND MORE. Despite professional degrees many people never make more than \$40,000 a year if that, and rent is outrageous in this city, and the standards of housing appalling. The buildings and inspection departments were dismantled during the Harris regime, as was rent control. And of course poverty increased dramatically to crisis proportions.
- There is a critical need for targeted measures that address historically disadvantaged populations (e.g., preferential access to social housing for some groups)
- Affordable housing
- Enhancing and maintaining affordability
 - Providing affordable space for non-profits, artists and local-serving businesses
 - Working with partners to provide affordable home ownership, cooperative and supportive housing programs
- Quicker access to affordable housing/more affordable housing
- Affordable goods, commodities are very expensive right now
- Access to more affordable housing
- increasing the stock of high quality affordable housing for both renters and owners
- Low income housing
- Increase availability of subsidized housing
- The price of commodities go up too fast and the government should give living assistances to the low income families
- More affordable housing.
- Wish I had got housing subsidy before going to jail so that I wouldn't have lost my housing.
- Shorter waitlists
- We need to get more affordable housing built very soon that is safe and clean.
- Reduce wait list for social housing
- Wider subsidized housing net
- Reduce the cost of living in Toronto- lower the cost of rent and food, provide more funding for affordable mixed housing
- adequate and affordable housing
- More supportive and subsidized housing for families
- Increasing the supply of affordable housing
- More rent-geared-to-income housing.
- The price of rent and food should not increase a lot because these are really important for us to stay alive
- Affordable, comfortable housing-- many studies show this has often been the major turning point. People who have experienced poverty regularly speak of this as the critical component in their well-being.
- Housing services that actually works
- Use some of the empty spaces in Toronto for affordable housing, not condominiums
- Lots of empty government buildings could be converted into subsidized housing or to provide services and programs to people with low income.
- Repairing and making City properties available for rent rather than selling them
- Avoid private housing projects
- PanAm area should be changed to more affordable housing after games.
- The creation of more affordable housing stock, particularly at this time through supporting a percentage of private condo development be linked to the creation of affordable rental units.
- Planning bylaws that create accessible housing
 - Require builders to include social housing in new condo developments
- Development without displacement
 - facilitating local economic development opportunities and support

- creating and preserving community assets such as green space, cultural and heritage features
- Neighbourhood intensification and infill
 - Redeveloping or repurposing abandoned, blighted and underused properties for the benefit of the community
- Coordinating skills-building opportunities for residents around local land use and development issues
- Drop the amount of rentwhy can't the city work with developers to build more affordable housing?
- Affordable housing, leverage existing power to create
- Each new apartment building should come with a policy reserving sections to affordable housing
- Condo developers have to give a public space for the community (section 37), but this community hasn't been enforcing this bylaw as they should!
- improving existing affordable housing stock, including mixed-income housing
- Mixed income housing
- I live in subsidized housing and they base rent on gross income instead of net if you work. Basing on net would move me out of poverty
- Help in finding affordable housing
- Develop more co-operative housing than social housing – let people own their own houses and work at least 20 hours in a month for the community/building where they live. Resident association/council and connect everybody in the community/building.
- TCH in particular - Stop pushing seniors out of their home and telling them to go to seniors homes. Away from support network and family.
- Real rent controls
- Implement rent cap
- Lower rent
- Rent controls
- Rent controls. It appears owners have no ceiling to charge tenants.
- Bring back rent control
- Starts with rent reduction
- There should be more help from the City to ensure landlords can't discriminate against people who try to rent an apartment.
- Revamping criteria for social supports such as Habit for Humanity
- Having government sources provide references for those on OW/ODSP when seeking housing/shelter
- In a matter of housing, for example, British Columbia provides a fixed subsidy for "housing" directly to those who qualify (for low income)? People can use this subsidy to apply to any home they choose, instead of having to sit for years on a waiting list for a special building of "houses of the Government" (Toronto Housing) or cooperatives, meanwhile paying sometimes up to 80% of your income for rent only. This is a kind of "decentralization" effective and that can be applied immediately (with sufficient funds dedicated to the same purpose).
- More rent subsidizes as opposed to big social housing sites. Mixed income housing
- Put the people who need housing into empty condominiums, using rent supplements to help pay their rent
- Increased supports for Rent / Housing – Support (More rent banks)
- Expand programs like Women's Habitat
- Have a building for newcomers and find which price are acceptable rent
- More control of housing.
- Increase number of rent subsidies for housing, but also recognize that some people require additional supports.
 - Recognize when moving people into housing that they often have existing supports in their communities and try to maintain them in place

- **Shelter supports**

- The City should put in place a barrier-free standard for all shelters across the City. They should enforce these standards, as a number of shelter users have mobility impairments
- More shelter space and a 24-hour women's drop-in are urgent issues
- Transitional housing is also a major area of concern for women living in poverty. Women discussed the urgent need for more dedicated shelter space and other forms of support for women fleeing abuse
- Safe, accessible spaces for LBGT, particularly trans community
- Shelters for LLFBTQ community to ensure safety
- The LGBT community needs a women-centered queer support system, including supports for youth and immigrants. This is particularly a concern for women who rely on family for physical supports (shelter, food, etc.). They risk losing these supports if they come out, compromising their physical safety. Queer women of all ages need a queer service centre, which can ensure their essentials, such as food, clothing, hygiene products and shelter are provided.
- Toronto needs an LGBT centre for housing supports.
- Accessible shelters for people with pets, LGBT community, couples
- Toronto needs more dedicated shelters for vulnerable populations. (Out of the Cold was established as a Band-Aid solution that still runs over capacity each winter).
- .
- **Safety/quality**
 - TCH housing - ensure elevators function better/breakdown less often/are fixed more quickly; Options for people with physical disabilities to be on the ground floor
 - Safe and clean homes/neighbourhoods
 - Landlord accountability and enforcement of tenants' rights

Food

- **Food access/food insecurity**
 - Food security
 - Create low threshold access to affordable food
 - Accessible food supply outlets in the community
 - More food banks – Review the income limitation of some food banks. Provide long-term financial support to food banks.
 - Increase fresh food outlets – connect them with community kitchens
 - Access to healthy food decreasing barriers like bylaws/food deserts
 - Local food and grocery stores should be made for low income people.
 - More affordable healthy places to shop
 - Fund and support more nutritious food through community food banks
 - More land for growing your own food/community gardens, self-sustaining and sell for profit. Also, support for rooftop gardening and greenhouses, using solar energy.
 - City space given out for free to do community garden for food access. This is not consistent across Toronto
 - Extra support for seniors with respect to transporting groceries from store to home
 - More food banks (especially in Priority Neighbourhoods)
 - More food banks accessible within buildings
 - Provide real nutritious food like fruits and vegetables to low income people
 - More healthy food (not enough from foodbanks)
 - Better access to food banks
 - Food banks
 - Information on where you can go for healthy food
 - Special diet has been cut back – need to put it back
- **Student nutrition**
 - Free breakfast and lunch program at school for children of low income families
 - Increased food programs at schools and daycares
 - Nutrition programs beyond current schools (supplementing income for workers who run it)

- Food and nutrition (hungry kids don't learn)

Access to Services

• Improving access to services

- Greater coordination
- Bureaucratic red tape to accessing services.
- Create clearer access points into the system
- More integrating systems. For example, putting services in schools.
- Social services efficiency and availability. With regard to existing services that provide support to women living in poverty, the women felt that there was a need for increased transparency and information about access, including language translation of information and materials. Many also described a lack of co-ordination among City agencies and levels of government, making the system unnecessarily difficult to navigate, especially for vulnerable women with compounding issues.
- Awareness/knowledge through free programming or workshops regarding poverty reduction
- Provide funding for peer support and mentorship programs that could be offered at the community level by the immigrants to recent newcomers and other immigrants and give them appropriate information, guidance, referrals, support, and services that can minimize vulnerabilities and exposure to poverty and ease integration
- There should be trained professional in each community organization that is available as outreach person in the community who is available to answer questions. This person should have enough knowledge to provide resources. As well this person should be fluent in the language that is used in that community. Many immigrants want to get involved and contribute but there is language barrier and are unaware of the resources and support that is available to them
- There are no coordinated information centres where individuals can receive one-on-one guidance around accessing services. Establishing one-stop-shop, or information hubs, where individuals could access information about services in person, and on a walk-in basis, may improve the ability of Torontonians to navigate the social service system
- More open houses on social services and community centre activities to help people move out of isolation as well
- Coordinated service hubs to assist us in completing the necessary forms required to receive supports
- Resource Centers' in every neighborhood that function as an access point to all resources, 'one stop shopping' (health, dental, mental health, income support). Like a community centre.
- Community capacity building – more capacity building opportunities
- Strategic city planning to sustain local communities having services where the areas of poverty are aligning the delivery to school hours
 - More information about community resources and opportunities
 - Community based translation service
- I did not know of the resources that are available...no education about what resources are out there.
- Better advertising of what services are available, and have services come to people (rather than the other way around)
- Information about where to access services
- Wish I knew about grants and opportunities earlier, people just aren't getting the info they need in time.
- Better advertising of City services. The supports are there but you have to find them. Need ways of getting information to people.
- Sixteen years ago wish I would have known what was out there, was uninformed, misinformed. So many programs and services could have helped me so much earlier.
- Only found out about this community centre (What Next Drop In) five years-ago, took me forever to find this centre and it would have helped me so much earlier.
- Help to fill out forms: literacy and dignity

- Revisit the boundaries/criteria of existing services. The resource centres that do exist are too specialized (i.e. newcomers, mental health), or you need to live within boundaries. These services should be targeted to the whole community
 - CHC's are a good access point, but you have to give up your family doctor, and be in their boundary.
 - One person said she could use a caseworker who could support her with the complexity of issues she is facing. She spoke about how she is dealing with 4 different workers for 4 different things (i.e. OW, mental health worker, newcomer supports, etc)
 - Bringing social workers to our level – more approachable
 - Caseworker who could help with the complexity of issues rather than going to multiple people
 - Help to find services like babysitters, more agencies on a 1 on 1 basis
 - ODSP doesn't tell you about any of the services, it's like they're on a gag order, they don't tell you what you have the right to access
 - Priority access
 - Provide equal support for all schools and make most all of the social service and recreational programs free
 - Fit services to people, rather than having people need to fit into services
- **Supports for children, youth and families**
 - Supports for women and children
 - A women's centre
 - Open or fund stores that provide free or second- hand equipment and supplies for babies, infants and children for low income families
 - Create Book Bank and Game / Toy bank for (school) children to have access to different story books, text-books, supplementary and instructional materials , toys and games, and other audio-visual aids for education
 - Share community resources among each other like affordable retail clothing places, computer workshops, etc.
 - Develop after school programs for immigrant / newcomer kids facing language barriers or develop some training programs for those children and their parents to help them for better integration
 - School bus transportation
 - Reduce waitlists for after school programs.
 - More youth programs to keep kids out of trouble
 - More recreational support for youth
 - Street-involved young people - need more places like Evergreen where people can be reached out to and attend a safe drop-in, where they can access food and other supports
 - More resources for single fathers so they can support their children and share in child custody
 - Provide more support for youth- training, education, after school tutoring
 - Academic – based summer programming and community centres offering academic and mentorship supports
 - More afterschool and tutoring programs
 - Affordable summer camps run by the city
 - Pre-natal, child care as part of the HUBS
 - Early literacy
 - Well – baby clinics/access to doctors
 - Social services in schools
- **Community spaces/recreation**
 - Community hub
 - More spaces for community members to come together and socialize
 - Community education/training centres
 - Community led association/council
 - Community centres
 - Recreation accessibility (welcome program)
 - More local services, community services, involving the entire Toronto community

- Build communities in each building by creating spaces for people to share resources and have community kitchen programs, cooking clubs, nutritionists support, etc.
 - Access to community centres for overcrowded schools/coordinating spaces (eg.FDK, day care centres)
 - Funding for community centres where there are none.
 - More common open space in the community like parks, libraries etc
 - Learn from each other and share with other people in the community
 - More centers like Community Centers
 - More space in St. James Town Community Corner
 - Community networking locations
 - The services in the community centre should be increased because these kind of institutions currently provide poor services
 - Sometimes these centres don't give enough training to new immigrants to get a good job
 - Opportunities to organize community events
 - Organize more activities
 - More public swimming pools/leisure facilities
 - Libraries
 - Greater community safety
 - Expanded beyond 3:30, can't afford permits/are programs/recreation (extension of FDK) city in collaboration with TDSB
 - Support for maintaining green space and pools (maintain in exchange for access)
 - Community-based ARTS
 - Classes, social groups
 - Programs that bring people together. Talking, sharing food, etc. Getting involved in community, doing advocacy with others.
 - Connecting with each other, having programs in the buildings, helping folks who aren't doing well. Checking in and visiting.
 - Field trips, e.g. for seniors. Going to the beach or the Islands.
- **Health/Mental Health**
 - Support services for children, youth & adults living with health, mental health & disability challenges
 - Better integrated, universal health care --including dental care and mental health services (latter to include more psychotherapists).
 - Access to preventative (early) health care
 - Free dental services for all children, adults and seniors
 - Dental access
 - Health and dental care.
 - More free eye care and dental services
 - Should talk more about the seniors' health and wellness
 - Seniors - better insurance - specifically for medications
 - Affordable dental and eye glasses for seniors
 - Free eye care for seniors and other health related services should be covered by OHIP
 - Extra support for seniors with respect to medication
 - Extra support for seniors with respect to in-home support for seniors with medical issues
 - The seniors over 65 years old from low income families should get discount for the traditional Chinese medicine
 - Dental services and eye care benefits for newcomers
 - Increase to dental care through OHIP
 - Expansion of dental programs (inclusion of "working poor")
 - Dentist that is low cost and not just for students
 - Creation of programmes to decrease drug addiction.
 - There are no good mental health supports for addicts.
 - Arts based programs for people with disabilities and mental health issues
 - Open up more detox beds, especially for women.

- People who are in hospital for substance overuse should be properly assessed for mental health issues.
- Women's College Hospital helps you come down off drugs and then go through detox with support but other hospitals don't typically offer this.
- The additional services and supports that clients identified as needed are: harm reduction services specifically, "*Crystal Meth help*" and "*LGBT Programs for drug users and drop-ins for everyone to access here*"
- Access to treatment
- Create and provide more support/services for people with mental health issues
- Mental health services
- Mental health
- There is almost no access to counselling for people with trauma. The WRAP program at Women's College Hospital is good, but has a long waiting list.
- Programs and services such as Salvation Army counselling and support programs
- Counselling services for immigrants who are struggling with stress in this category lack of empathy
- Better counselling at a basic level
- Sexual reproduction health
- Parenting programs, Public Health & other
- Social services in schools
- Service for adults with special needs – respite, day program, etc.
- More services for disabled – accessibility, employment
- Provide housekeeping and homecare support to disabled people
- Caregiving for elderly parents. As women are more likely to be caregivers (often having to give up their own jobs in order to do so), there is a need for an increase in elderly care services and supports for women who are full-time caregivers
- The lack of discharge planning from hospitals
 - Prioritize discharge of patients into stable housing;
 - Re-introducing legal Single Room Occupancy (SRO) properties
- **Other**
 - More ELT classes and OSLT classes with support
 - Free legal aid
 - When you have a criminal record, it should be easier and less expensive to get a pardon.
 - Access to legal services.
 - Legal aid
 - Support for managing legal issues, particularly involving parents and children
 - Free legal aid
 - Volunteer services
 - Workshops on Canadian living and experience
 - LINC classes and ESL classes
 - Immigrants should overcome the barrier of the English. The English barrier is a serious issue and a challenge at the same time (recognizing that there are programs). Perhaps you have to offer more programs in the evenings and/or "part time", to allow people to work and study at the same time.
 - Supports for newcomers
 - There should be more language classes for the seniors and there should be more services in Mandarin
 - Aging criteria – aging out of support services
 - Intergenerational services (seniors)
 - Community safety

Childcare

- Childcare strategy, without which low-income women's efforts to move out of poverty and into the workplace will be continually thwarted

- City should play a much greater role in increasing the number of childcare spaces and making them more affordable, as well as reducing the wait times for a subsidized space.
- Childcare that is based on the reality of women's working hours
- Fund cooperative and other day-cares in communities to provide a source of jobs for people in the community and needed childcare supports for low-income families
- More quality, affordable child care services
- Affordable subsidized childcare
- Free daycare
- Affordable childcare so that women can leave their children in childcare and go to work
- Affordable child care across the board -- Ontario is very behind in this regard
- Affordable or government daycares
- More subsidized daycare spaces. Close to home or work.
- Accessible child care
- More subsidized daycare including subsidies for part-time childcare
- A childcare program that is affordable (like the one in Quebec)
- Childcare
- More daycare/child care centers – subsidized spaces like Montreal
- Affordable daycare services for the moderate income earners. Low income families receive support from the government but not those who are working but do not necessarily have excessive salary to throw away to daycare fees;
- Have more cheaper and acceptable daycare, so women could go outside to work
- The need for emergency/occasional childcare with flexible hours of operation was identified, especially for single mothers who may lack other forms of support in an emergency
- 24-hour daycare
- Childcare for newcomers who are volunteering to gain Canadian experience
- Have more afterschool program or low paid daycare for newcomers' families

Other

- “Services that don't let me down, Provide a better diet, Increase in well-being, Travel allowance, More accessibility, and More housing”.
- Need to marry rich or sell myself (laughter) it just looks grim and bleak
- To get government's help and attention
- Using services that are available are great but they do not resolve the issue of poverty, it's just a band-aid solution.
- Women viewed many existing poverty initiatives as band-aid solutions, and identified the need for a long-term and meaningful way to engage with women and help them out of poverty.
- The government should increase the services to the low income families and take measures to increase their income and decrease the living expenses
- The government should attach more attention on the seniors' lives
- To manage the household industriously and thriftily, work hard and be on the alert
- Better communication and decrease the prices
- The government, community and residents all donate a little will help poor people to have better lives.
- Improved student-discounts at local business
- Keep basic services at an affordable cost for families with low income
- Avoid making people dependant on food or income. One's own self-esteem grows with becoming a useful member of society.
- You need also to regulate population growth and decentralize localized clusters. Let's not forget that Toronto is one of the economic bastions of this country; but, in many areas the infrastructure and services have not grown enough in comparison with the population growth and needs. Toronto also receives a very large percentage of the immigrants, but the financial support received from the federal Government to provide services to immigrants does not reflect the same.
- City hall staff and politicians should try living in this community on OWA for a month!!

- Being able to stay closer to family, could have saved on rent, kept family connections, saved money, but I had to come here to access the health care I needed (didn't exist in my home community) Have to choose one or the other
- We need to keep hope alive, that it can get better. Need to hear from people who have been through something similar and have gotten out
- Integrated gang prevention strategy
- Energy office – environmental stewardship
- Families first, empathy, sympathy, rules/regulations, keep schooling systems, expensive transportation, need community help for employment, unaffordable/expensive tuition for colleges and universities
- Mindfulness as a tool

Cross cutting themes

Social inclusion

- No labelling on community (Priority / hi-risk / poverty pocket)
- Contesting the notion that only supports and services for low-income people is a solution to poverty, one client aptly reflected that what is needed is “Poverty awareness to people who are privileged... so they can acknowledge the divide and do their part to help instead of blaming the poor, leaving them isolated”.

Poverty affects us all

- Engage everybody in poverty reduction it's the responsibility of every citizen

Advocacy

- Need more advocacy around this issue
- Advocacy programs run by community members/peer supports
- Strength building organizations that advocate and educate
- Poverty advocate at City Hall
- Poverty advocate on staff at City Hall (like an ombudsman)

Collaboration and coordination

- What can a city do? For improved employment and housing, need federal and provincial collaboration.
- building community assets and capacity through collaborative projects
- Increasing partnerships: senior services, accessibility to schools (HUBS)
- Holistic approach to solutions
- Coordinating services across institutional silos & defined to meet local needs (kids, seniors, disabled, etc.)
- Advocate for cooperation among governments at the municipal, provincial and federal levels on this issue – the problem cannot be addressed well unless it has a comprehensive, integrated, thoughtful approach. Ultimately to make the essential changes, the wealthy and corporations need to be taxed more heavily. Raising the minimum wage is a good and necessary intermediary stop, but it will not make enough of a difference.
- Parks and Recreation programs should be aligned with school programs (coordination with local schools)

Accountability

- Accountability by the city is vital!
- Ensure they become sustainable
- Need for increased levels of accountability with regard to City policy.
- A dedicated Women's Equality Office at City Hall could help to bring women's voices to City policy, for example, with regard to poverty.
- Consultations and policy development on a poverty reduction strategy for Toronto needs to move beyond restating the causes and impacts of poverty and must prioritize the implementation of tangible pilot programs with structured evaluations.

- Money to support the plan

Decision-making

- Involve people who are experiencing or have experienced poverty on the advisory committees
- Increased levels of public engagement, especially for women, to ensure programs and policies address gender gaps. Women felt that they should be consulted more and that structures of decision-making should include mechanisms for public participation, for example, through participatory budgets
- Improving implementation of community-led neighbourhood
- Let people with lived experience be on boards.
- Get us on boards and committees at the City of Toronto
- Get us on boards and committees

Equity

- Bringing a racialization lens to all of our programs, serious conversation about 'isms'
- An active commitment to fighting exclusion and discrimination based on race

Other

- Practical solutions that work for all!
- Continually return to the root causes – so, for example, although we aren't in a position to abandon food banks, we should not accept them as a solution to the deeper, more complex problem of the lack of nutritious food for everyone is a society where there is absolutely no reason it cannot be available for everyone (Right now even many of those living above the minimum wage – the working poor – cannot afford to eat more nutritiously)
- This is a naïve question. There are societal issues **and systemic issues behind poverty**. So complex.

5. What is the best way to keep this conversation going with you?

Principles of Engagement

Equitable engagement process

- **Resources to participate**

- When the city does come to us, there has to be translation and childcare support so that those in our community can attend
- Provide transportation funding (TTC) for volunteers
- Provide TTC tokens and childcare for these meetings. Dinner
- Childcare/food/honorariums/accessible locations to encourage participation –need \$ in budget to allow that
- Compensation for our time. People should get \$20 or more to be in a focus group
- Compensate individuals involved in consultations

- **Venue**

- The city needs to come to us to have the conversation.
- Invite people from the city to talk about the plans at local community centres – come to us
- Go into the communities, the subsidized housing, the run-down apartment buildings, the LINC and ESL classes, daycare centre. Ask the homeless people who would like to escape their situation
- Important to participate in workshops being offered that involve newcomers
- Community activities and community organizations
- Meet in nursing homes, old-age homes
- Have a public discussion in places like Community Health Centres, Neighbourhood Centres, Food Centres and community centres and churches
- Visit old-age homes
- Visit old age homes
- Attending meetings in community centres can help in the process of passing the message on to

- the ones in power.
- Seniors and people with mental disabilities must be reached, possibly via video recording and going to their buildings
- LINC classes to get the opinion of newcomers

Access to decision-making

- **Contributing to the conversation**

- Participate in more meetings with those shaping Toronto's future to make our voice heard.
- Move the decision-makers to the back of the room. People with lived experience at the front
- Learn from others and from people with lived experience
- Valuing the concerns and viewpoints of consumer survivors
- Involve us
- Keep listening to us
- Be able to discuss what changes we want to see happen
- Keep doing community conversations. Keep checking in with those most affected
- Keeping us at the table
- Make it about people with lived experience.
- Nothing about us without us
- Nothing about us without us
- For voices to be heard, newcomers themselves need to be included, newcomers sharing what they have learned to other newcomers is important
- Include newcomer in the decision making process
- People with "lived" experience should take part in the discussions
- Allowing people to vote for programs and services in their communities
- Participatory budgeting and town halls

- **Leading consultations**

- Hire people with lived experience to do consultations
- Hire peer outreach workers to support public consultation process so it actually includes residents living in poverty
- Hire community animators to work in the communities to keep this conversation going.
- Some people want to be on a City advisory committee for poverty and policing and mental health issues going forward, especially since they are the experts due to lived experience
- Recognize our experience and skills
- Peer support models
- Employ people from various communities to engage in participatory work around this issue

Partner with existing community leaders and organizations

- Tap into courses like Voices from the Street and Women Speak Out
- Partner with community agencies
- Connecting with community and faith-based organizations that work with those in poverty
- Go out to existing programs/groups/community and residents associations
- Word of mouth through settlement agencies
- The ANC and other resident engagement programs can identify the community members for appropriate feedback. Newcomers clients can give recommendations around improved strategies

Accountability

- Many respondents said that they weren't interested in taking part in the conversation as they saw it as pointless and don't think the city will do anything
- Accountability
- Accountability
- Accountability
- Transparency
- Strategy evaluation

- Follow up and staying involved
- See from the onset that measures are taken to improve the quality of life of hungry, desperate families.
- Acknowledge that our concerns are taken seriously, and will be acted on
- The most important thing is for the city to make decisions that will improve people's lifestyle
- To have meeting frequently and looking for some living examples and the methods to solve the problems
- Get the Mayor to address homelessness now
- The problems that the residents point out should be solved by the government; then the residents will be more active to participate
- Thinking about the residents' living conditions and help them living easier
- Clarify who city contacts are for participants; ie who is on the receiving end of our correspondences
- The City of Toronto should consider the value and the opinions of newcomer groups including those with low income.

Open and timely communication

- Improve community outreach. Just by fluke our community saw this request for public consultation. No one from the City spoke with Community Development staff.
- Continuing to ask for feedback
- Call us back.
- Report back to us with action plan.
- Report back to us
- We want to read the framework and have opportunity to comment on it before it's presented to Council.
- Better city outreach

Political commitment

- Politicians and the private sector need to be more proactive
- Politicians should be seen not only at election time
- Politicians whom we elected, too long a wait to get any answer from them
- Invite people who were voted in to sit in on meetings, hear what we have to say
- we have to get our MP's to listen to the residents, and condo management isn't of help
- we're talking, nobody's here to listen
- Attending meetings in community centres can help in the process of passing the message on to the ones in power.
- Keep MPs, MPPs, Trustees, and other influencers in the loop
- Leadership from the top (the Mayor)
- "Nobody is listening"
- The mayor should sit on the poverty reduction board as well as on the police board.
- Constant community dialogue and bringing this dialogue to municipal leaders/bureaucrats' awareness

Other

- By engaging in a cooperative process grounded in anti-oppressive practices.
- Getting people out to vote

6. What is the best way to keep this conversation going with you?

Tools for engagement

Art and creativity

- Stop making everything into a report

- Stop making everything into a report and research.
- Bring in Alternative Planning Group (APG)

Media

- Keep it in the media
- Keep in media
- Media

Newsletters/e-mails

- Mechanical: email, not phone
- Circulate a newsletter that attaches the minutes for any panels or actions that the municipality is taking
 - Ensure any newsletters are accessible (provide option for mail or electronic mail)
 - Proactively circulate this information via mailing lists; online information is often difficult to locate and download
- Create a website of resources and information
- Website
- Resource on the web, like rent hub for people with lived experience, to be kept up by people with lived experience

Social media

- Social media
- Social media strategy
- social media
- Using different forms of media, like the internet
- Young people can be reached on their smart phones
- Use the internet
- Use the internet
- Open a special blog which can allow more people discuss about the opinion

Town halls and community meetings

- Build excitement so people want to join – e.g., like Jennifer Keesmat's Planner Talks (perhaps these could be 'Tory Talks')
- We need the voice and the stories!
- These discussions should be recorded so the city officials and politicians can hear the voices and feel the emotions
- Town hall meetings
- Have town hall meetings
- Have town hall meetings
- Have meetings in community centres, but people are not interested
- Public conversations around the city's financial activities and investments that show explicitly yearly how this is being carried out. Show in yearly budgets.
- Open Houses and seminars around identifying and addressing poverty
- Have a question and answer session with the police force and the community in the community centres
- Public discussion forums with Councillor participation
- Councillors should partner with community groups to hold meetings in every ward
- Have public meetings
- Open (to public) full day meetings with city staff
- To have forum to discuss the questions; hope to have more opportunities for the residents to discuss the problems
- To have some meetings that the city councillors have chances to listen to the residents' opinions
- The councillors should go to the community and listen to the voices of the residents
- Invite MPs to a community meeting

- “Speakers corners”
- Have a public discussion in places like Community Health Centres, Neighbourhood Centres, Food Centres and community centres and churches
- Organize wider community meetings and action around poverty
- These discussions should be recorded so the city officials and politicians can hear the voices and feel the emotions
- Public conversations around the city’s financial activities and investments that show explicitly yearly how this is being carried out. Show in yearly budgets.
- More accessible discussions

Workshops and focus groups

- More of what we’re doing today (i.e. small table discussions)
- Focus groups
- More focus groups
- Attending workshops that are structured and educational. Great way to network
- More focus groups
- Focus groups
- Involving community activists in focus groups
- Small focus groups with our peers at St. Stephen’s are better than large town halls
- Facilitation guide
- To study and discuss the issues seriously
- One person mentioned the LHIN committee, discussing access to treatment for concurrent disorders. The committee was useful, since it had a range of people taking part including recipients, nurses and doctors, in the consultation phase
- Having these discussions is important as the voice of low income people must be heard
- More poverty focused community meetings are needed with “leaders”

Service fairs

- Ways to be reached can be through job fairs, life skills fairs where we learn about Canadian living/experience
- Workplace interviews
- Involve Canadian public, business owners, citizens of Canada so that they can hear what newcomers are saying (build bridges). Government can send bulletins to social agencies, community agencies, banks to inform them of events where they can talk about their businesses like job fairs
- Also, immigrants should play an active role in knowing the services available for them instead of ignoring them and getting information from unreliable sources. Spreading the news to new immigrants regarding the services of the Newcomers Centre like ACSA is very important which can lead to networking and facilitate easy adaptation to Canadian way of life.

Surveys

- Surveys with follow up
- Print and electronic media survey
- Door to door survey for people
- Community based surveys can help with this type of data collection
- Collect surveys from newcomers
- Questionnaire to research in areas among population living below poverty line with some incentives
- All community based organizations should collaborate to obtain the evaluation/feedback and integrate poverty reduction strategies into their service delivery system.

Democratic engagement/participatory tools

- Engagement models like Put Food in the Budget and OCAP educate you and involve you in the community – make you feel better

- Policy improvements – people directly involved in policy making
- Engaging community in participatory budgeting model initiated in Brazil
- Consider participatory research methods

Advocacy/Political Action

- Allow agencies to do more than 10% advocacy
- Demonstrations/shaming
- Engagement models like Put Food in the Budget and OCAP educate you and involve you in the community – make you feel better
- Seek action. Having people come together can be really powerful to create progressive changes in our city. Examples like Occupy Toronto can call for a push for change
- Email to mayor, city councillor and MPP
- Social service agencies doing more to communicate issues to those in power

Public Education

- Public education to dispel myths about poverty
- Education. Let everyone know what is happening in their city/country can also create progressive changes
- Remind everyone in the city that this could happen to you
- Educate general people around homelessness to address stigma issues. Respect that we are part of the community
 - Address that this could happen to you

Other

- Hire city staff to do own engagement with residents.
- City of Toronto staff are too hands off. Residents don't trust them
- Recognize that poverty reduction is also a question of income distribution. Do not accept that lack of funds in the City's budget, created by a politically and ideologically motivated populist pledge not to raise taxes, is a valid excuse. Property taxes by definition are paid by property owners, who have the financial resources to own property. The poor can't afford property. Poverty cannot be addressed by finding a few dollars here and there in the budget. The public needs to be educated that if poverty is to be reduced, those who are not poor must provide the resources. Otherwise we will be wasting our time, and there still will be unacceptable levels of poverty in five or ten years' time.

7. Who else should we be talking to?

- **Private sector**
 - Being engaged with corporations and corporate decisions
 - Tap into business community
 - Politicians and the private sector need to be more proactive
 - Engage with corporations
 - Go to middle class companies to educate and hold conversations around poverty
 - Corporations
 - Work with corporations
 - big businesses
- **Politicians**
 - Local politicians
 - mayor...city hall
 - MPP
 - I think we need to talk with the Mayor and the Government of Canada
- **Government**
 - Higher levels of government (feds/province)

- The federal government
- Government, all levels
- Policymakers
- All levels of gov - from bottom up
- Second those who are responsible for the economy and policies basically the government
- **Labour**
 - Unions
 - Union
 - Labour councils
- **Newcomers Communities**
 - Involve newcomer community members to discussions, ask them what they want
 - Newcomers
 - All newcomers should join this program
 - New immigrants
- **Faith community**
 - Churches
 - Faith communities
 - Invite more faith group people join the discussion
- **Education system**
 - Educators
 - Educators
 - Educators
 - TDSB (need to go into the root of why there are many 'problem' youth and how poverty play a role)
 - Engage school youth and provide a platform where they are given a voice
 - We should be talking with children and youth because in 10 years they will continue to be impacted by pressing issues around poverty.
 - Teachers as they are the first ones to see/hear about issues.
 - Students. They will likely know what is poverty and how to overcome it
 - School residents
- **Health and social service sector**
 - Social workers
 - Health care providers
- **Community-based organizations**
 - Community sector
 - Social service agencies.
 - Children's aid societies
 - Community service providers including agencies that are immigration and settlement focused
 - Case workers need to be included and time management for meetings would be helpful.
 - All people who work at community and non profit agencies
 - Community workers
 - Social planning organizations
 - City should reach out more to social service agencies
- **People with lived experience of poverty**
 - Service users
 - People with lived experience
 - who have the lived experiences e.g. Toronto Community Housing, Co-ops, new immigrants
 - Community leaders
 - Anyone in a difficult situation should be involved in the discussions.

- Representatives from all groups of people who are facing these difficulties should discuss their problems together
 - The people who are in poverty.
 - More people affected by poverty.
 - First you should be talking to people that are directly affected by poverty such as seniors, immigrants, person with disability, single mothers, aboriginals youth and children
 - Homeless people who are not getting any help
 - People who live in the worst conditions should have their chance to raise their concerns
- **Leaders/Champions**
 - Community leaders
 - Community organizers
 - We also need to talk with major stake holders
 - Likeminded people
 - We recommend that the Poverty Reduction Strategy Group consult with groups and organizers who are currently involved in “community engagement and organized action,” as called for in *The Hidden Epidemic*. These may include organizers from the Raise the Rates campaign, the Ontario Coalition Against Poverty, Jane Finch Action Against Poverty, The Toronto chapter of the ACORN Foundation, and the Toronto chapter of the ODSP Action Coalition.
 - Consult directly and regularly with the anti- poverty advocates at the grassroots level -- there are many excellent groups of this type --e.g., Stitching Our Social Safety Net, Ontario Coalition Against Poverty.
- **General public/residents**
 - New people participating, not just the usual suspects
 - People those who are not experiencing poverty to get a different perspective
 - New ideas and new people participating
 - It is very important to get different groups their perspective instead of focusing on one group
 - Education is the key to everything
 - Middle class
 - Public
 - People with different income levels need to be part of the discussion.
 - Start with residents
 - More awareness with the public
 - Talking to our families and friends to make changes
 - The community should pay more attention to the residents so they can participate in the community discussion better
 - Involve Canadian public, business owners, citizens of Canada so that they can hear what newcomers are saying (build bridges). Government can send bulletins to social agencies, community agencies, banks to inform them of events where they can talk about their businesses like job fairs
 - Taxpayers
 - Neighbours
 - Involvement of resident associations
- **Broad consultation**
 - To assist the City in drafting its report and recommendations about ending poverty in Toronto, it is suggested that the City talk with the federal government, the mayor and international organizations that have successfully responded to addressing poverty.
 - There needs to be an attempt to understand the problem from the grass-root level.
 - Ask for the opinions of students and middle age and older people.
 - It is important to include representatives from the government, community centres, local people, and women’s welfare centers in the discussions.
 - Toronto Community Housing
 - People who don’t speak English well enough to participate
 - People who don’t read and write.

- To encourage the elderly to voice their opinions more
- Government representatives should be part of the discussion. As well as, community workers, oppressed people, councilors, social service workers, Mayor, teachers, companies
- The city must consider all community members including; labourers and workers, seniors and women.
- Engaging Property Managers of co-ops and other social housing complexes
- Mobilize parent councils, LHINs, LIPs
- The people in the community, especially the newcomers and the homeless, need to be involved in the discussions.
- We have to also involve men in this conversation, especially young men like our sons or brothers or even our husbands, etc.
- The whole community should be involved. I mean, the government, NGO's, private institutions and people (immigrant and citizens)
- Community Housing
- Funding organizations