
Poverty Trends in London | 2020



Prepared by



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Section 1.0

Introduction

1.1 Setting the Context

The Child and Youth Network

In 2007, partners across London, Ontario came together to address a significant community concern – 1 in every 5 children born in London was living in poverty.

In response to this issue, the Child and Youth Network (CYN) was formed and community partners started to change how they work together to support families in London. One of the key priorities identified by partners as a pathway to creating change was ending poverty, in addition to making literacy a way of life, promoting healthy eating and healthy physical activity, and creating a family-centred service system.

In 2014, statistics showed that 1 in 4 children born in London were living in poverty, indicating an increasing need for community-level strategies to move the needle on ending poverty for children, youth, and families in London.

The work started in 2007 continues to be important today, and ending poverty remains one of the four priorities of the CYN. Further, community partners have demonstrated an ongoing commitment to supporting and empowering children, youth, and families to break the cycle of poverty through their endorsement of the Child and Youth Agenda, which is in its third iteration. For a copy of the most recent Child and Youth Agenda, please go to the [Child and Youth Network Resource Repository](#).

London for All

In 2015, in response to an identified need to develop coordinated community strategies to address poverty in London, the Mayor's Advisory Panel on Poverty was formed. After more than six months of research, study, and community consultation, the Panel released *London for All: A Roadmap to End Poverty* in 2016 outlining a series of 112 recommendations for ending poverty in London in one generation.

To put the 112 recommendations into action, in 2017, United Way Elgin Middlesex became the lead agency for the three-year London for All (LFA) initiative to address poverty in London. Using a coordinated, collective impact approach, LFA brought together community organizations, volunteers, and individuals with lived and/or living experience to implement the LFA recommendations.

As outlined in the 2017-2021 Child and Youth Agenda, CYN Ending Poverty priority partners have aligned their actions with the LFA recommendations in support of LFA's vision of ending poverty in a generation. Further, CYN partners have worked to be a key community resource for implementing the LFA recommendations related to children, youth, and families.

For more information about the work being done by the CYN, LFA, and the City of London to break the cycle of poverty, see [Section 6.0](#) of this report.

1.2 About This Report

In 2015, the first Poverty Trends in London report was published as a resource for education and community planning. A copy of the [2015 Poverty Trends Report](#) can be found on the CYN's website.

Building on the 2015 analysis, the purpose of this report is to provide information about poverty in London, Ontario. Further, where available, annual trends presented in this report show changes that have happened in the community over time. The data and results included in this report represent the time period from 2012 to 2019.

This report includes descriptions of different methods used to measure and understand poverty and various factors related to poverty, statistics and trends specific to London, and where possible, a comparison with trends in Ontario. Further, an overview of strategies and work being done to end poverty in London is provided.

For those who want to learn about and discuss what poverty looks like in London and how to address poverty in the community, this report can be used as a key reference document. The information included in this report can also be used to support decision-making and inform strategies focused on ending poverty in London.

For a summary overview of the trends outlined in the report, please see [Section 3.0](#).

1.3 Data Limitations

The following data limitations help to provide context for the data included in this report:

- **Data Availability** – Data for some indicators is not available on an annual basis and is only available from census data, which is collected every five years. This means it was not possible to conduct a trend analysis for each indicator. Where a trend analysis was not possible, data from the most recent census year has been provided. Further, updates to this report will be made on a regular basis to incorporate new data as it becomes available.
- **Geographic Area Represented by the Data** – Wherever possible, this report provides data for the city level. However, some data is not available at the city level and is only available for the London Census Metropolitan Area (CMA). CMAs are geographic areas established by Statistics Canada to include a total population of at least 100,000 people of which 50,000 or more live in the core. The London CMA is larger than the City of London and includes St. Thomas, Thames Centre, Middlesex Centre, Strathroy-Caradoc, Adelaide Metcalfe, Central Elgin, and Southwold. While data for the City of London and London CMA are not directly comparable, they can both be used to understand the trends and experiences of people living in and around the London area.



Section 2.0

What Does Poverty Mean?

2.1 Defining Poverty

Poverty can be defined as “the condition of a person who is deprived of the resources, means, choices, and power necessary to acquire and maintain a basic level of living standards and to facilitate integration and participation in society.”ⁱ

While a lack of income is one of the most common factors used to define poverty, poverty is multi-dimensional and can be impacted by a variety of social, natural, economic, and political factors. Further, poverty can have far-reaching effects, putting people at increased risk of experiencing hunger and malnutrition, poor health, barriers to education, homelessness or inadequate housing, social discrimination, and social exclusion.ⁱⁱ

In 2008, Ontario’s first Poverty Reduction Strategy, *Breaking the Cycle (2009-2013)*, was released, highlighting poverty as a multi-faceted, complex problem requiring a comprehensive, results-driven approach. Health, education, income security, material deprivation, and housing security were identified in the first Poverty Reduction Strategy as critical factors impacting intergenerational poverty. Building on the poverty reduction efforts of the first strategy, Ontario’s second Poverty Reduction Strategy, *Realizing Our Potential (2014-2019)*, was released in 2014 and additional indicators to measure poverty in Ontario were identified.ⁱⁱⁱ For a full list of the indicators used to measure poverty in Ontario between 2009 and 2019, see [Section 2.2](#) below.

Additionally, in 2018, the federal government established Canada’s Official Poverty Line, which is the first official measure of poverty in Canada’s history. Canada’s Official Poverty Line is calculated using the Market Basket Measure. According to this measure, families live in poverty if they cannot afford the cost of a modest basket of goods and services (e.g. food, clothing, transportation, shelter, etc.) in their community required to meet their basic needs and a basic standard of living.^{iv}

Other measures commonly used to understand and define poverty include the Low Income Measure, which is used as a key indicator in the Ontario Poverty Reduction Strategy, and the Low Income Cut-Off. Each of these measures is described in more detail in the [next section of this report](#).

2.2 Indicators and Measures Used to Track Poverty

Outlined in this section is a description of the key measures and indicators used in this report to provide a picture of poverty in London, Ontario. These measures were selected for use in this report because they are standard measures that allow for comparison at a community, provincial, and national level, as well as the tracking of trends over time.

The data included for the Market Basket Measure and Low Income Cut-Off in the tables below is based on calculations for families living in an Ontario city of a similar size to London (i.e. with a population between 100,000-499,999 people). For more information about the data sources used to report on each indicator and measure, please see [Appendix A: Data Sources and Notes](#).

Market Basket Measure (MBM)

As previously noted, the Market Basket Measure (MBM) defines poverty using a set of goods and services required for individuals and families to maintain a basic standard of living in a specific community. Using the MBM, a family is considered to be living in poverty if they do not have enough money to afford the goods and services in their community required to meet their basic needs. These goods and services include healthy food, clothing and footwear, transportation, appropriate shelter, home maintenance (e.g. electricity, heat, clean water), and other goods or services needed to engage in the community (e.g. basic telephone service, recreation, school supplies, personal care items, etc.).^v

Outlined in the table below is the amount of income families of different sizes living in London, Ontario need to be able to afford a modest basket of goods and services. This minimum amount of income families need to meet their basic needs is referred to as the “MBM threshold.” The thresholds outlined below were those used for the 2016 Census.^{vi}

Table 1: MBM Threshold by Household Size¹

Household Size (# of People)	MBM Threshold
1 person	\$18,436
2 people	\$26,072
3 people	\$31,932
4 people	\$36,872
5 people	\$41,224
6 people	\$45,159
7 people	\$48,777

¹ The MBM threshold is calculated based on the community size within a specific province, meaning there is no province-wide threshold for comparison. The MBM threshold provided in this table has been calculated for an Ontario city with a population between 100,000-499,999 people, as London has a population size within this range.

Low Income Cut-Off (LICO)

The Low Income Cut-Off (LICO) represents the amount of income below which a family will likely need to spend a larger portion of its income on necessities like food, shelter, and clothing than the average family. Specifically, LICO is the income threshold at which families are expected to spend 20 percentage points more than the average family on these necessities.^{vii} LICO can be calculated based on a family's income before tax is deducted (i.e. LICO-BT) or after tax is deducted (i.e. LICO-AT). Outlined below are the LICO-BT and LICO-AT thresholds for 2019 for families living in a city the size of London.^{viii}

Table 2: LICO-BT Threshold by Household Size²

Household Size (# of People)	LICO-BT Threshold
1 person	\$22,759
2 people	\$28,332
3 people	\$34,831
4 people	\$42,290
5 people	\$47,963
6 people	\$54,096
7 or more people	\$60,227

Table 3: LICO-AT Threshold by Household Size

Household Size (# of People)	LICO-AT Threshold
1 person	\$18,520
2 people	\$22,540
3 people	\$28,068
4 people	\$35,017
5 people	\$39,874
6 people	\$44,221
7 or more people	\$48,568

² The LICO-BT and LICO-AT thresholds are calculated based on the community size within a specific province, meaning there is no province-wide threshold for comparison. The LICO thresholds provided in these tables have been calculated for an Ontario city with a population between 100,000-499,999 people, as London has a population size within this range.

Low Income Measure (LIM)

The Low Income Measure (LIM) is used to determine the number of families with an income below 50% of the national median household income. Based on the LIM, when a family is living in poverty, it means their income is substantially below the average.^{ix} The LIM can also be calculated based on before tax income (i.e. LIM-BT) or after tax income (i.e. LIM-AT). The table below provides the 2018 LIM before and after tax thresholds for various household sizes.^x

Table 4: LIM-BT Threshold by Household Size³

Household Size (# of People)	LIM-BT Threshold
1 person	\$27,750
2 people	\$39,244
3 people	\$48,064
4 people	\$55,500
5 people	\$62,051
6 people	\$67,973
7 people	\$73,420

Table 5: LIM-AT Threshold by Household Size

Household Size (# of People)	LIM-AT Threshold
1 person	\$24,183
2 people	\$34,200
3 people	\$41,886
4 people	\$48,366
5 people	\$54,075
6 people	\$59,236
7 people	\$63,982

³ The LIM-BT and LIM-AT thresholds are calculated as a fixed percentage (50%) of the national median household income. Therefore, there is no province-wide or community-specific threshold for comparison. The LIM thresholds provided in these tables represent the amount of income that is equal to half of the median income of all households in Canada for each household size.

Ontario Indicators Used to Track Poverty

The Government of Ontario is required by the *Poverty Reduction Act* to track and report on poverty reduction indicators each year.^{xi} These indicators provide a picture of poverty at a provincial level and are used in the Poverty Reduction Strategy to measure and track progress on reducing poverty in Ontario.

The table below lists the 11 indicators outlined in the 2014-2019 Poverty Reduction Strategy and whether comparable data is also available at a city level for London.⁴

Table 6: Availability of London-Specific Data for Each Poverty Reduction Indicator

Poverty Reduction Indicator	Availability of London-Specific Data
Child Poverty Rate (LIM-50)	• City level and CMA level data is available
Depth of Poverty (LIM-40)	• Not available at this time
Birth Weight	• Not available at this time
School Readiness (Early Development Instrument)	• Regional level (Middlesex-London) data is available
Educational Progress at Grades 3 and 6	• Board level data is available
High School Graduation Rate	• Board level data is available
Ontario Housing Measure	• Not available at this time
Youth Not in Education, Employment, or Training	• CMA level data is available
Long-Term Unemployment	• Not available at this time

⁴ Ontario’s first Poverty Reduction Strategy (2009-2013) included the Low Income Measure (LIM-50), Depth of Poverty (LIM-40), birth weights, school readiness (Early Development Instrument), educational progress (Grades 3 and 6), high school graduation rates, the Ontario Housing Measure, and the Ontario Deprivation Index. Due to changes at Statistics Canada, the Ontario Deprivation Index was removed from the list of indicators included in the second Poverty Reduction Strategy (2014-2019). Further, three new indicators were added to the second strategy, including youth not in education, employment, or training, long-term unemployment, and poverty rates of vulnerable populations. Further, the homelessness indicator (i.e. the rate of chronic homelessness per 10,000 people) was added as a poverty measure in 2018. The table includes the most recent list of indicators from Ontario’s 2014-2019 Poverty Reduction Strategy.

Poverty Reduction Indicator	Availability of London-Specific Data
Poverty Rates of Vulnerable Populations (people living with a disability, newcomers, female lone parents, unattached individuals aged 45-64, Indigenous people living off reserve)	<ul style="list-style-type: none"> • City level and CMA level data is available for newcomers and Indigenous people • CMA level data is available for female lone parents • Data for people living with a disability and unattached individuals aged 45-64 is not available at this time
Homelessness Indicator	<ul style="list-style-type: none"> • Not available at this time

London-Specific Indicators

There are also several additional indicators used in this report specific to London that can help to inform local poverty trends. These include:

- Use of the London Food Bank;⁵
- Food insecurity;
- Emergency shelter use;
- Social assistance caseloads (i.e. Ontario Works and Ontario Disability Support Program);
- Housing affordability;
- Rent-geared-to-income (social) housing waitlist, wait times, and applicants housed;
- Housing Stability Bank use; and
- Housing First program participation.

⁵ The data presented in this report regarding the use of food banks refers specifically to the use of the London Food Bank. However, it is important to note that additional programs that address food insecurity (e.g. food cupboards, emergency food kits, meal programs, etc.) are also available in the community and are being accessed by Londoners.



Section 3.0

A Snapshot of the Numbers

Who Is More Likely to Experience Poverty?

Children and Youth

An increasing number of children are living in families receiving social assistance (i.e. Ontario Works or Ontario Disability Support Program), but overall rates of child and youth poverty are decreasing.

32% increase in the number of children and youth living in families relying on social assistance.

2014 - **9,706** 2019 - **12,810**

Decrease in the number of children and youth living below the CFLIM-AT threshold.

2012 - **1 in 4** 2018 - **1 in 5**

Lone Parent Families

More lone parent families are receiving social assistance, but the overall rate of poverty amongst lone parent families is decreasing.

10.5% increase in the number of lone parent families receiving social assistance.

2014 - **4,232** 2019 - **4,676**

Decrease in the number of lone parent families living below the CFLIM-AT threshold.

2012 - **41.2%** 2018 - **34.1%**

Older Adults

More older adults in London are experiencing poverty.

4,110 Londoners aged 65 or older received social assistance in 2018.

Increase in the number of older adults living below the CFLIM-AT threshold.

2012 - **6.7%** 2018 - **8.6%**

7,800 older adults were living with income below the CFLIM-AT threshold in 2018.

Indigenous People

Poverty is disproportionately impacting Indigenous Londoners.

3,440 Indigenous Londoners lived in poverty in 2015 based on the LIM-AT.

35.4% of Indigenous people in London lived below the LIM-AT threshold in 2015, compared to 18.8% of all Londoners.

A Note About the Data

It is important to note that national census data has been shown to undercount Indigenous people, with research showing the number of Indigenous individuals living in London may be 3-4 times higher than the number captured through the census. This means census data may not be representative of this population and may underestimate the prevalence of poverty amongst Indigenous Londoners.^{xii}

Newcomers⁶

Poverty is more prevalent amongst newcomers living in London.

6,395 newcomers in London lived in poverty in 2015 based on the LIM-AT.

55.2% of newcomers living in London had an income below the LIM-AT threshold in 2015, compared to 18.8% of all Londoners.

Recent and Established Immigrants⁷

Poverty is experienced at a higher rate amongst recent immigrants and is lower amongst established immigrants living in London.

13,835 recent and established immigrants in London lived in poverty in 2015 based on the LIM-AT.

35.9% of recent immigrants in London were living below the LIM-AT threshold in 2015.

16.4% of established immigrants living in London had an income below the LIM-AT threshold in 2015.

⁶ For the purpose of this report, newcomers refers to landed immigrants who have been in Canada for five years or less.

⁷ For the purpose of this report, recent immigrants refers to landed immigrants who have been in Canada for 6-10 years, and established immigrants refers to landed immigrants who have been in Canada for more than 10 years.

Visible Minorities

Poverty is higher amongst Londoners who are part of a visible minority group.

26,260 Londoners part of a visible minority lived in poverty in 2015 based on the LIM-AT.

35.0% of people in London who were part of a visible minority group lived below the LIM-AT threshold in 2015, compared to 18.8% of all Londoners.

What Does It Mean to Experience Poverty?

Income Inequality

Poverty can mean not having enough money to pay for basic needs.

62,845 people living in London did not have enough money to pay for basic goods and services in 2015 based on the MBM.

16.6% of Londoners lived below the MBM threshold in 2015.

Poverty can mean having little money left after paying for food, shelter, and clothing.

43,855 Londoners were spending more of their income on food, shelter, and clothing than the average family in 2015 based on the LICO-AT.

11.6% of London's population was living below the LICO-AT threshold in 2015.

Poverty can mean living with income significantly below the average.

71,025 people in London lived on an income substantially below the median household income in 2015 based on the LIM-AT.

18.8% of Londoners lived with income below the LIM-AT threshold in 2015.

Poverty can mean experiencing income inequality.

13.0% increase in the income gap between low income families and all families living in London between 2012 and 2018.

\$7,200 increase in the gap between income earned by the top and bottom 10% of earners in London between 2012 and 2018.

Poverty can mean not having a stable income, limiting the ability to participate fully in society.

14.4% increase in the number of social assistance cases between 2014 and 2019, outpacing London's population growth.

26,085 Londoners aged 15 or older were considered to be part of the working poor in 2015.

Food Insecurity

Poverty can mean not having enough money to eat a healthy diet and not having enough food to eat.

1 in 7 households in Middlesex-London didn't have enough money in 2019 to maintain a diet that was nutritious, adequate, and deemed culturally acceptable by the individual or household.

25,439 Londoners received support from the London Food Bank in 2019, up from 24,604 in 2016.

4 was the average number of times households visited the London Food Bank in 2019.

27% of households assisted by the London Food Bank in 2019 were first-time visitors.

Housing Instability

Poverty can mean not having enough money to pay for adequate shelter.

Increase in the emergency shelter occupancy rate.

2014 – **90%** 2019 – **111%**

Increase in the average market rent for a one-bedroom apartment in London.

2015 – **\$781** 2019 – **\$915**

1.8% was London's housing vacancy rate in 2019.

27.4% of London households paid 30% or more of their income on shelter in 2015.

5,496 people were on London's rent-geared-to-income (social) housing waitlist in 2019.

Educational Disparity

Poverty can make it harder to learn and be successful in school.

3.3% of children were experiencing multiple challenges based on EDI scores in 2017-2018.

Decrease in the number of Grade 10 students passing the Ontario Secondary School Literacy Test.

2014-2015	2018-2019
TVDSB – 77%	TVDSB – 70%
LDCSB – 81%	LDCSB – 80%

Increase in London's high school graduation rate.

2014-2015	2017-2018
TVDSB – 78.2%	TVDSB – 79.1%
LDCSB – 88.3%	LDCSB – 90.4%

15% of London youth aged 15-29 years old were not in employment, education, or training in 2018.



Section 4.0

Who Is More Likely to Experience Poverty?

While anyone could experience poverty during their lifetime, data consistently demonstrates that some populations have an increased risk of experiencing poverty. These include children and youth, lone parent families (particularly female-led lone parent families), single individuals (specifically those aged 45-64 years old), Indigenous people, newcomers, ethno-cultural and ethno-racial groups, and people living with a disability.^{xiii, xiv}

This section of the report focuses on the populations that are more likely to experience poverty. Specifically, data related to indicators of poverty for children and youth, lone parent families, older adults, Indigenous people, newcomers, recent and established immigrants, and visible minorities is presented below. City level data was not available to report on key poverty indicators for single individuals and people living with a disability.

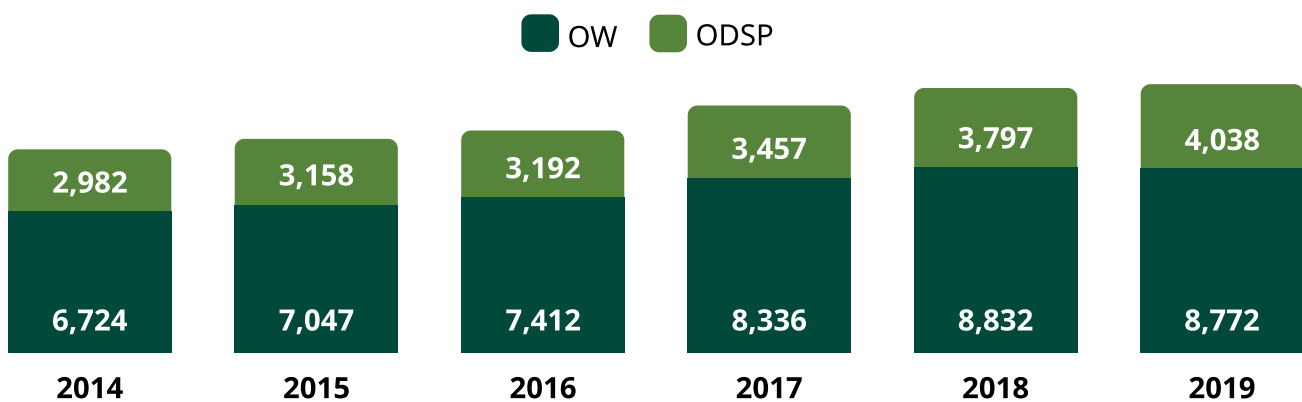
4.1 Children and Youth

An increasing number of children are living in families receiving social assistance (i.e. Ontario Works or Ontario Disability Support Program), but overall rates of child and youth poverty are decreasing.

Number of Children in London (City) Households Receiving Social Assistance

In 2019, a total of 12,810 children in the city of London were part of families receiving social assistance either from Ontario Works (OW) or the Ontario Disability Support Program (ODSP).^{xv}

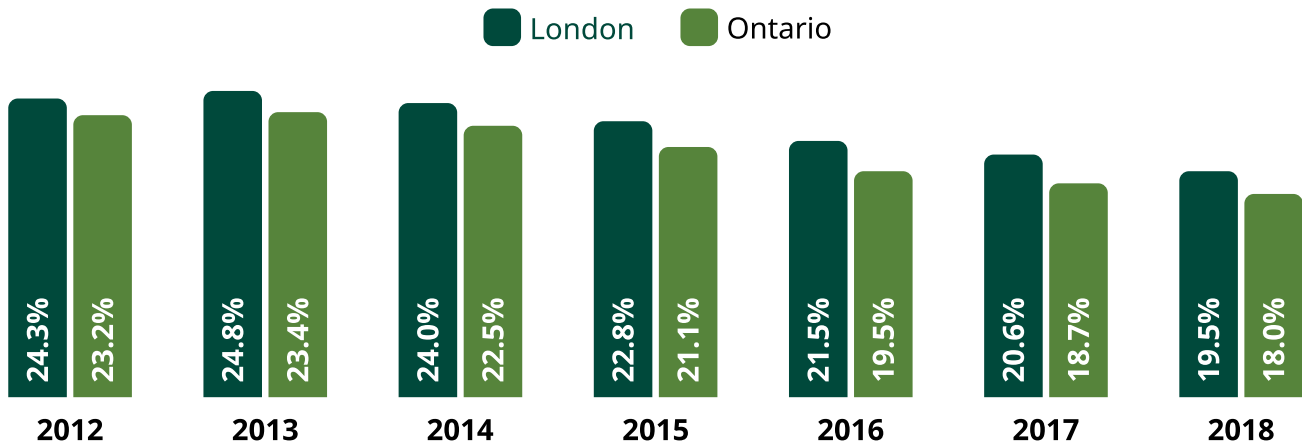
Figure 1: Annual Number of Children Under 18 Part of Social Assistance Caseloads



Between 2014 and 2019, the total number of children less than 18 years old who were living in London families receiving social assistance increased from 9,706 in 2014 to 12,810 in 2019, which represents a 32.0% increase or 3,104 more children.

Further, the number of children part of social assistance caseloads has been increasing consistently since 2014 at an average rate of 6.4% per year.^{xvi}

Figure 2: Percent of Children and Youth Living Below the CFLIM-AT Threshold – London (CMA) + Ontario



In both London and Ontario, there is an overall downward trend in the number and percent of children and youth less than 18 years old living in households with low income based on the CFLIM-AT.⁸ Specifically, the number of children and youth living in poverty in London has been decreasing by an average rate of 2.4% each year and decreased from 24.3% (n=24,270) of children and youth (approximately 1 in 4) in 2012 to 19.5% (n=20,710; approximately 1 in 5 children and youth) in 2018.⁹

When comparing London with Ontario, the percentage of children and youth living in poverty has remained higher in London than in Ontario each year between 2012 and 2018.^{xvii}

⁸ The Census Family Low Income After-Tax Measure (CFLIM-AT) uses census family income from tax filer data to determine low income status, whereas LIM-AT uses household income from census data (i.e. the 2016 Census of Population) to calculate low income status. As tax filer data is available on an annual basis, the CFLIM-AT provides an opportunity to understand trends over time, whereas the LIM-AT is only calculated every five years.

⁹ While data for children and youth living below the CFLIM-AT threshold indicates an overall downward trend in the number and percent of children and youth living in poverty, there is an overall upward trend in the number of children and youth living in families that receive social assistance. The reason for these trends is unknown and may be related to multiple factors. For example, a decrease in poverty amongst children and youth may be related to increases in child benefits and the minimum hourly wage. Further, the total number of households receiving social assistance has been increasing, which means more children and youth are living in families receiving social assistance. Additional data is needed in order to better understand these trends.

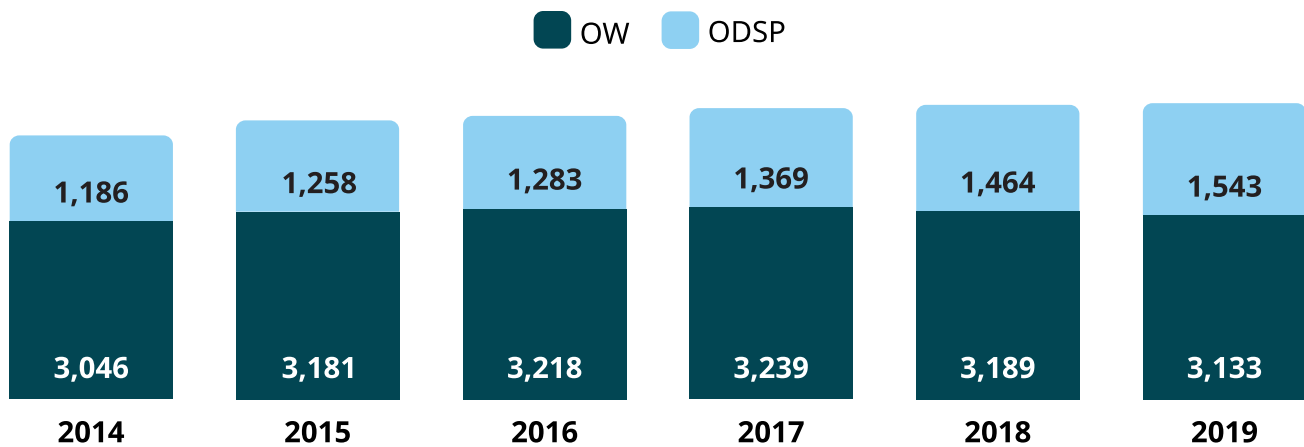
4.2 Lone Parent Families

More lone parent families are receiving social assistance, but the overall rate of poverty amongst lone parent families is decreasing.

Number of Lone Parent Households in London (City) Receiving Social Assistance

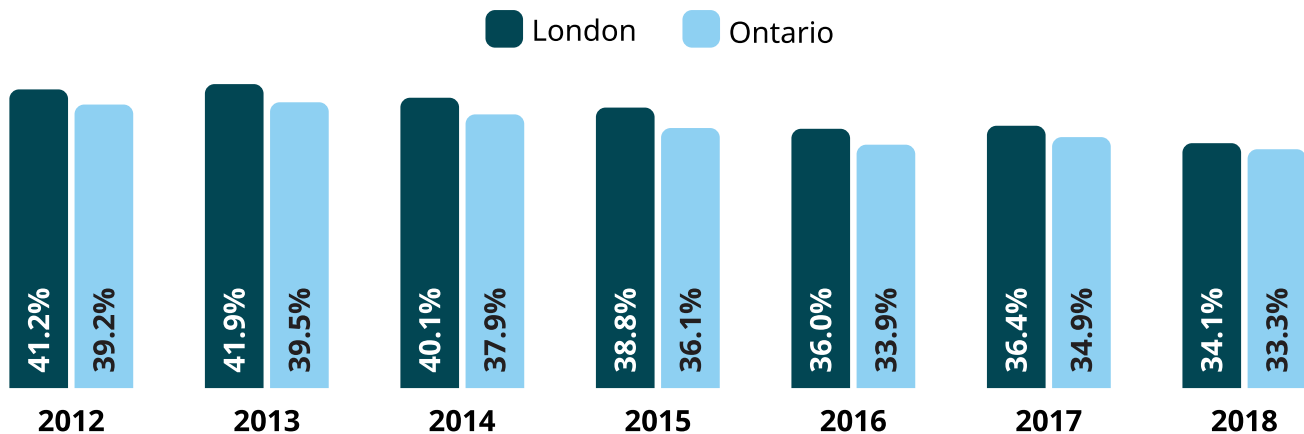
Of all 29,891 households in London that received social assistance in 2019, 4,676 were lone parent families, meaning lone parent families represented 15.6% of the total social assistance caseload. In total, 3,133 of these lone parent families received OW and 1,543 received ODSP in 2019.^{xviii}

Figure 3: Annual Social Assistance Caseload With Lone Parent Families



The number of lone parent families receiving social assistance has increased at an average rate of 2.1% each year since 2014. Overall, there were 444 more lone parent families receiving social assistance in 2019 than in 2014, representing an overall 10.5% increase in the number of lone parent families receiving social assistance between 2014 and 2019.^{xix}

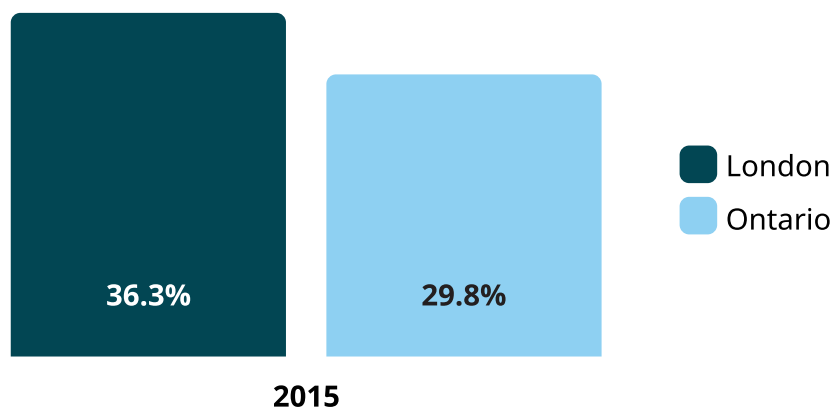
Figure 4: Percent of Lone Parent Families Living Below the CFLIM-AT Threshold – London (CMA) + Ontario



Overall, the number and percent of lone parent families with income below the CFLIM-AT threshold decreased between 2012 and 2018 in both London and Ontario. In 2018, there were 2,550 fewer lone parent families in London living with low income compared to 2012, representing an 11.4% decrease in the number of lone parent families living below the CFLIM-AT threshold between 2012 and 2018.¹⁰

The percentage of lone parent families living in poverty each year has remained consistently higher in London compared to Ontario.^{xx}

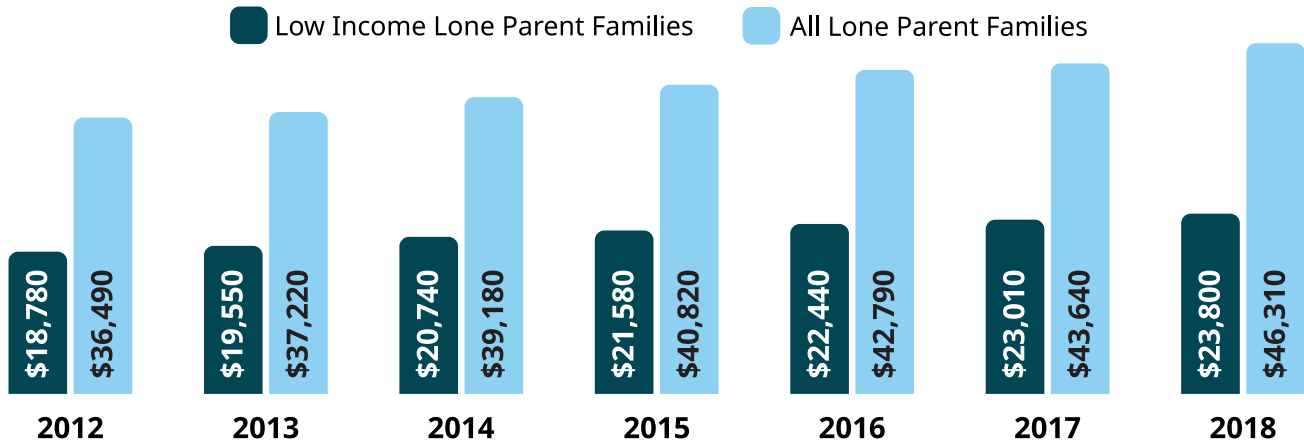
Figure 5: Percent of Female-Led Lone Parent Families Living Below the LIM-AT Threshold – London (CMA) + Ontario



Based on the LIM-AT, 36.3% of female-led lone parent families living in London experienced poverty in 2015 compared to 29.8% of female-led lone parent families in Ontario.^{xxi}

¹⁰ While data for lone parent families living below the CFLIM-AT threshold indicates an overall downward trend in the number and percent of lone parent families living in poverty, there is an overall upward trend in the number of lone parent families receiving social assistance. The reason for these trends is unknown and may be related to multiple factors. For example, a decrease in poverty amongst lone parent families may be related to increases in child benefits and the minimum hourly wage. Further, lone parent families have consistently comprised 16% of all households in London receiving social assistance between 2014 and 2019. However, the total number of households receiving social assistance has been increasing, which means more lone parent families are receiving social assistance. Additional data is needed in order to better understand these trends.

Figure 6: Income Gap Between Low Income and All Lone Parent Families in London (CMA) – Median After Tax Income¹¹



Between 2012 and 2018, the income gap between low income lone parent families (i.e. lone parent families living below the CFLIM-AT threshold) and all lone parent families grew by 27.1%, which is equal to an increase of \$4,800. While the change in the income gap during this time period has varied from -0.23% to 9.11%, overall, the income gap has been increasing at an average rate of 4.5% each year.^{xxii, xxiii}

¹¹ Median income is based on tax filer data, meaning the data represents individuals and families who filed a personal tax return in the reference year.

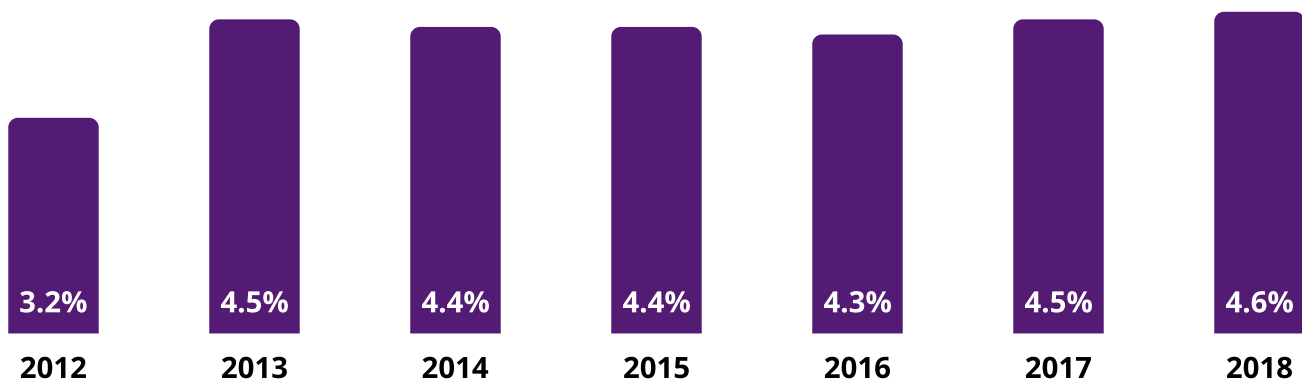
4.3 Older Adults

More older adults in London are experiencing poverty.

Number of Older Adults Receiving Social Assistance in London (CMA)

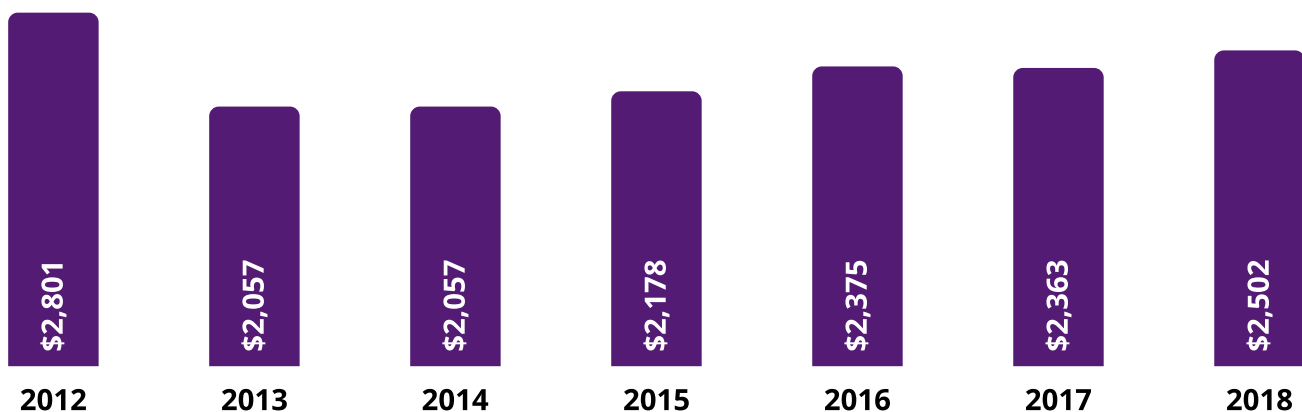
According to tax filer data, a total of 4,110 older adults received social assistance benefits in 2018, representing 4.6% of all older adults living in London.^{xxiv}

Figure 7: Percent of Older Adults in London (CMA) Receiving Social Assistance



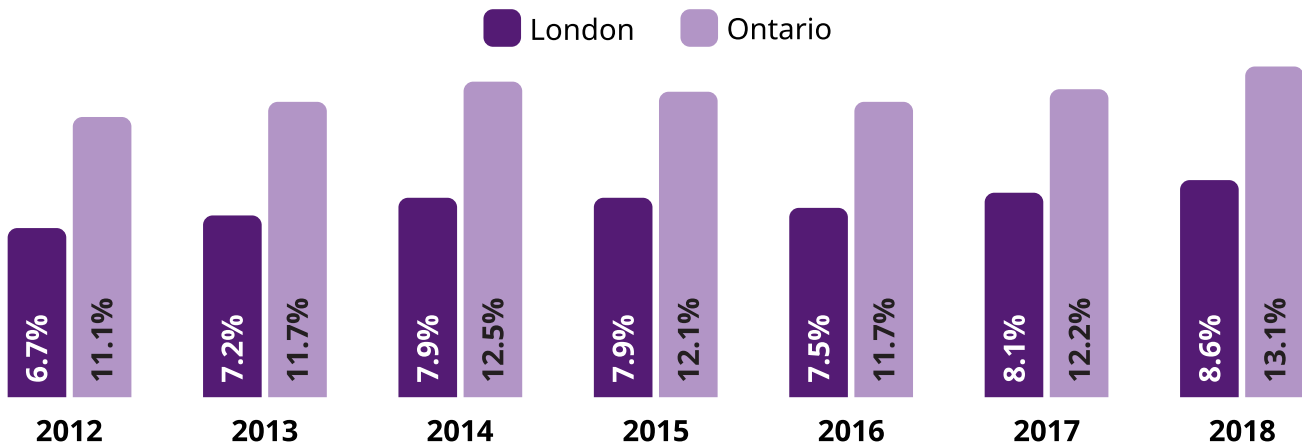
While the percentage of adults aged 65 or older receiving social assistance increased from 3.2% (n=2,360) in 2012 to 4.5% (n=3,440) in 2013, the proportion of older adults receiving social assistance has remained fairly consistent between 2013 and 2018.^{xxv}

Figure 8: Average Amount of Social Assistance Older Adults in London (CMA) Receive



A decrease in the average amount of social assistance received by older adults occurred between 2012 and 2013, with a decrease of 26.6% (i.e. a decrease of \$744). The average amount of social assistance older adults received then increased by 21.7% (\$446) between 2013 and 2018. However, the average amount of social assistance older adults received in 2018 (\$2,502) was still lower than it was in 2012 (\$2,801).^{xxvi}

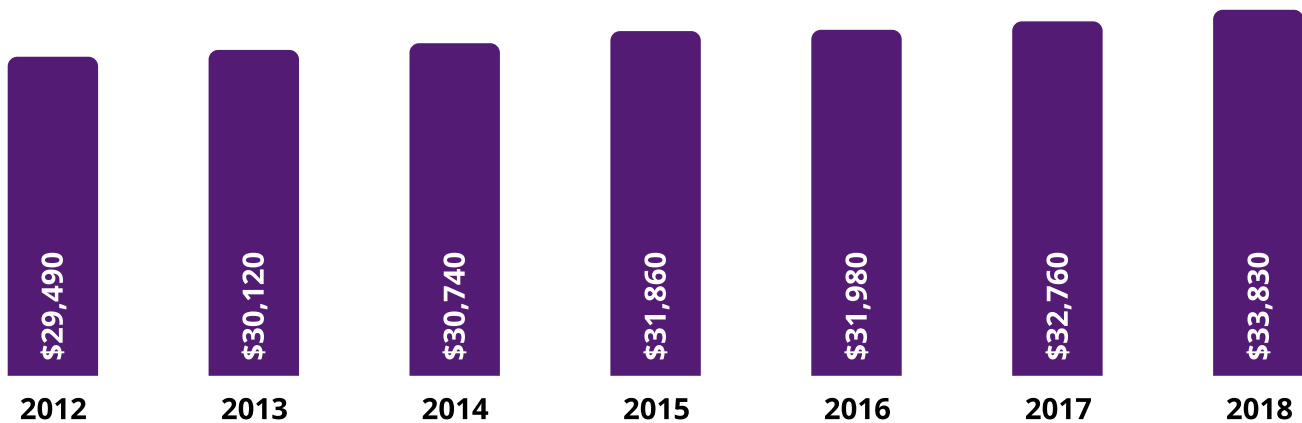
Figure 9: Percent of Older Adults Living Below the CFLIM-AT Threshold - London (CMA) + Ontario



Between 2012 and 2018, the number and percent of older adults living with an income below the CFLIM-AT threshold increased in both London and Ontario. In London, there has been a 58.9% increase in the number of older adults living with low income, increasing from 6.7% (n=4,910) of older adults in 2012 to 8.6% (n=7,800) in 2018.

Although the number and percent of older adults living below the CFLIM-AT threshold has been increasing in London and Ontario, since 2012, the proportion of older adults living with low income has remained lower in London compared to Ontario.^{xxvii}

Figure 10: Median Before Tax Income for Older Adults



According to tax filer data, the median before tax income of older adults living in London in 2018 was \$33,830, which is 14.7% (\$4,340) more than in 2012 when the median income was \$29,490 for older adults.^{xxviii}

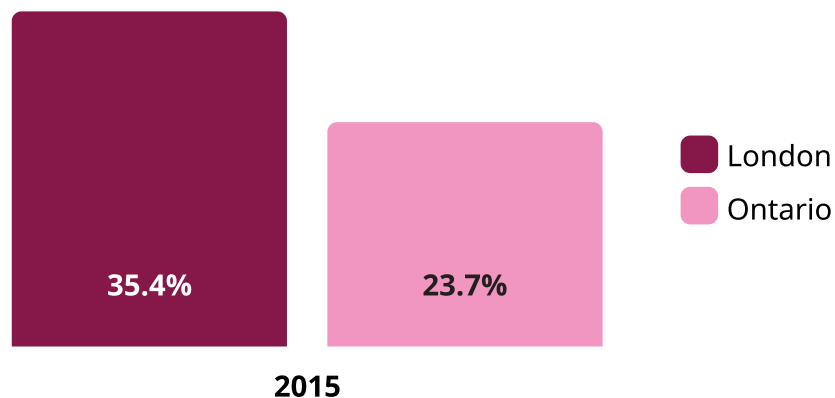
4.4 Indigenous People

Poverty is disproportionately impacting Indigenous Londoners.

Number of Indigenous People in London (City) Living Below the LIM-AT Threshold

In 2015, 9,725 people living in London identified as Indigenous, representing 2.6% of the total population. Of these people, 3,440 had an income below the LIM-AT threshold, meaning 35.4% of Indigenous people in London were living in poverty in 2015. For comparison, 18.8% of all Londoners were living below the LIM-AT threshold in 2015.^{xxix}

Figure 11: Percent of Indigenous People Living Below the LIM-AT Threshold – London (City) + Ontario



Based on the LIM-AT, the percentage of Indigenous people living in poverty in 2015 was higher in London (35.4%) than amongst Indigenous people living in Ontario (23.7%).^{xxx, xxxi}

Impact of Financial Hardship on the Health of Indigenous People

According to a study conducted by the Southwest Ontario Aboriginal Health Access Centre (SOAHAC), only a small percentage of Indigenous adults participated in the 2016 Census. Specifically, it was found that the number of Indigenous individuals living in London may be 3-4 times higher than the number captured through the census. As a result, census data may not be representative of Indigenous Londoners and may underestimate the prevalence of poverty in this population.

Therefore, the “Our Health Counts Survey” was done to get a more representative sample of Indigenous households. According to the study results, in 2015, 90% of Indigenous adults in London were living below the LICO-BT threshold. Further, 58% of Indigenous adults reported that financial hardship in the past year had impacted their overall health and well-being. For more results from this study, please visit the [Our Health Counts London website](#).

4.5 Newcomers

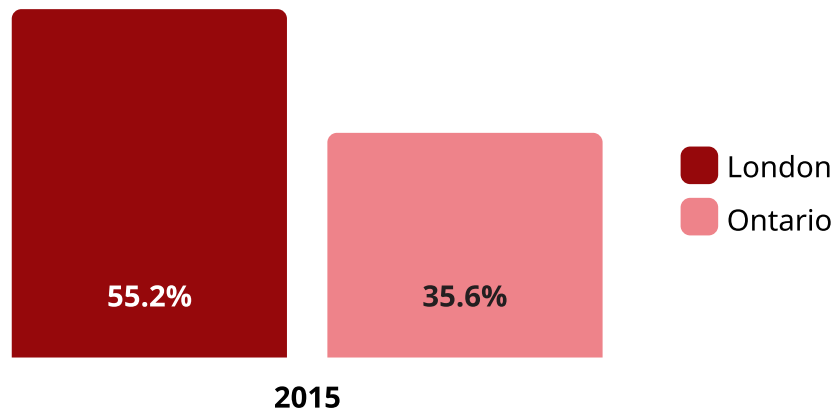
Poverty is more prevalent amongst newcomers living in London.

Number of Newcomers in London (City) Living Below the LIM-AT Threshold

A total of 11,595 newcomers (i.e. people who had been in Canada for five years or less) lived in the city of London in 2015. Newcomers represented approximately 3.1% of London's total population in 2015.

Of all newcomers living in London in 2015, 6,395 (55.2%) were living in poverty according to the LIM-AT. In comparison, 18.8% of the general population living in London were experiencing poverty based on the LIM-AT in 2015.^{xxxii}

Figure 12: Percent of Newcomers Living Below the LIM-AT Threshold – London (City) + Ontario



In 2015, a higher proportion of newcomers were living below the LIM-AT threshold in London (55.2%) compared to newcomers living in Ontario (35.6%).^{xxxiii, xxxiv}

4.6 Recent and Established Immigrants

Poverty is experienced at a higher rate amongst recent immigrants and is lower amongst established immigrants living in London.

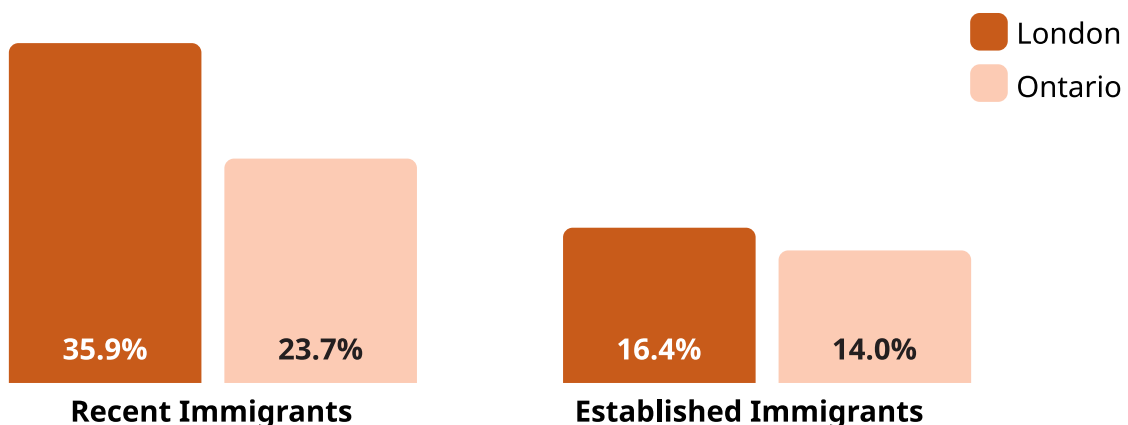
Number of Recent and Established Immigrants in London (City) Living Below the LIM-AT Threshold

In 2015, 72,170 recent and established immigrants were living in London, of which 10,270 were recent immigrants (i.e. landed immigrants who had been in Canada for 6-10 years) and 61,900 were established immigrants (i.e. landed immigrants who had been in Canada for more than 10 years). Overall, recent immigrants represented 2.7% of London's total population and established immigrants represented 16.4% of London's population in 2015.

Of the 72,170 recent and established immigrants living in London in 2015, 13,835 (19.2%) were living in poverty according to the LIM-AT. Further, of the 10,270 recent immigrants living in London, 3,685 (35.9%) had an income below the LIM-AT threshold in 2015 and 10,150 (16.4%) of the 61,900 established immigrants had an income below the LIM-AT threshold.

Based on the LIM-AT, in 2015, a higher proportion of recent immigrants (35.9%) were living in poverty compared to the general London population (18.8%). However, poverty was lower amongst established immigrants (16.4%) than the general population living in London in 2015.^{xxxv, xxxvi}

Figure 13: Percent of Recent and Established Immigrants Living Below the LIM-AT Threshold in 2015 – London (City) + Ontario



The proportion of recent immigrants living below the LIM-AT threshold in 2015 was higher in London (35.9%) compared to recent immigrants living in Ontario (23.7%). Further, London had a slightly higher proportion of established immigrants with an income below the LIM-AT threshold (16.4%) compared to all established immigrants in Ontario (14.0%) in 2015.^{xxxvii, xxxviii}

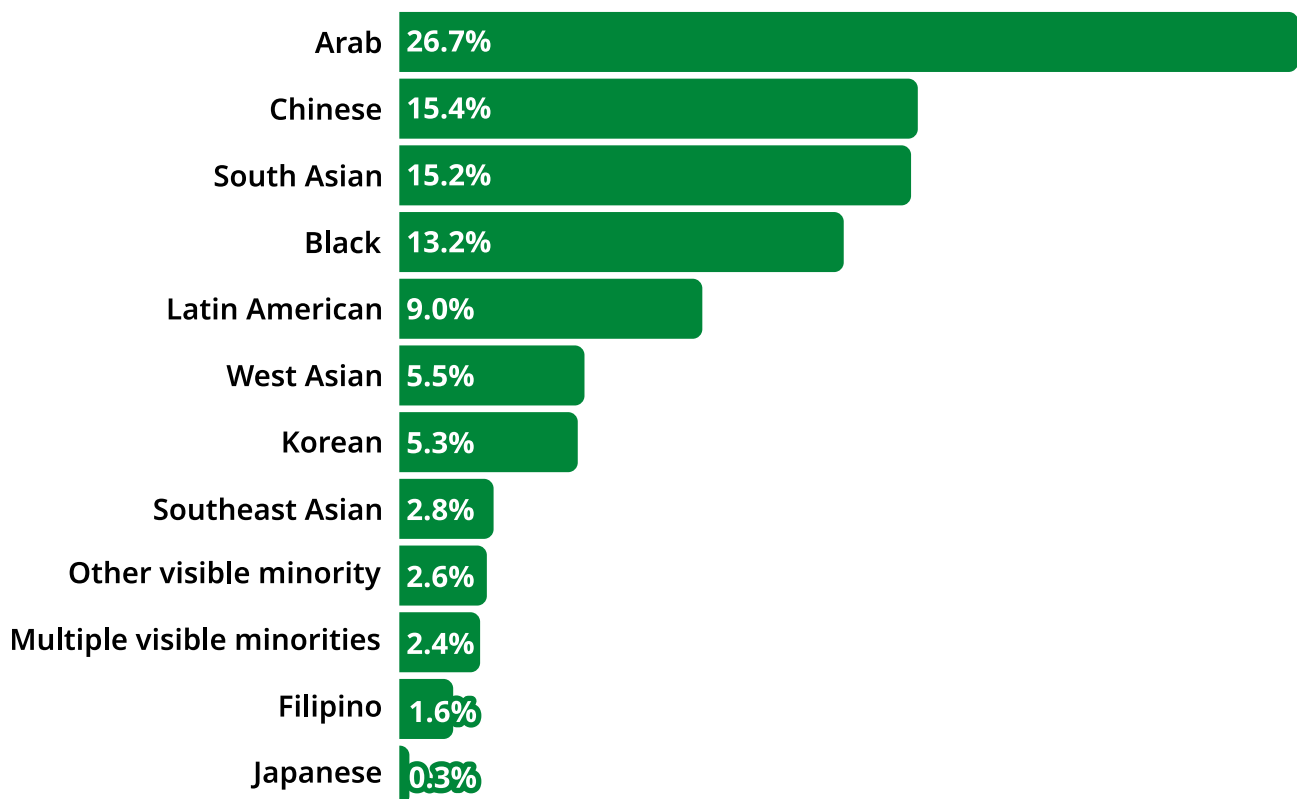
4.7 Visible Minorities

Poverty is higher amongst Londoners who are part of a visible minority group.

Number of People Part of a Visible Minority in London (City) Living Below the LIM-AT Threshold¹²

In 2015, 75,125 people living in London identified as belonging to a visible minority group, representing 19.9% of London's total population. Of those identifying as belonging to a visible minority group, 26,260 (35.0%) were living in poverty based on the LIM-AT compared to 18.8% of all Londoners.^{xxxix}

Figure 14: Percent of People Part of a Visible Minority in London (City) Living Below the LIM-AT Threshold by Visible Minority Group in 2015



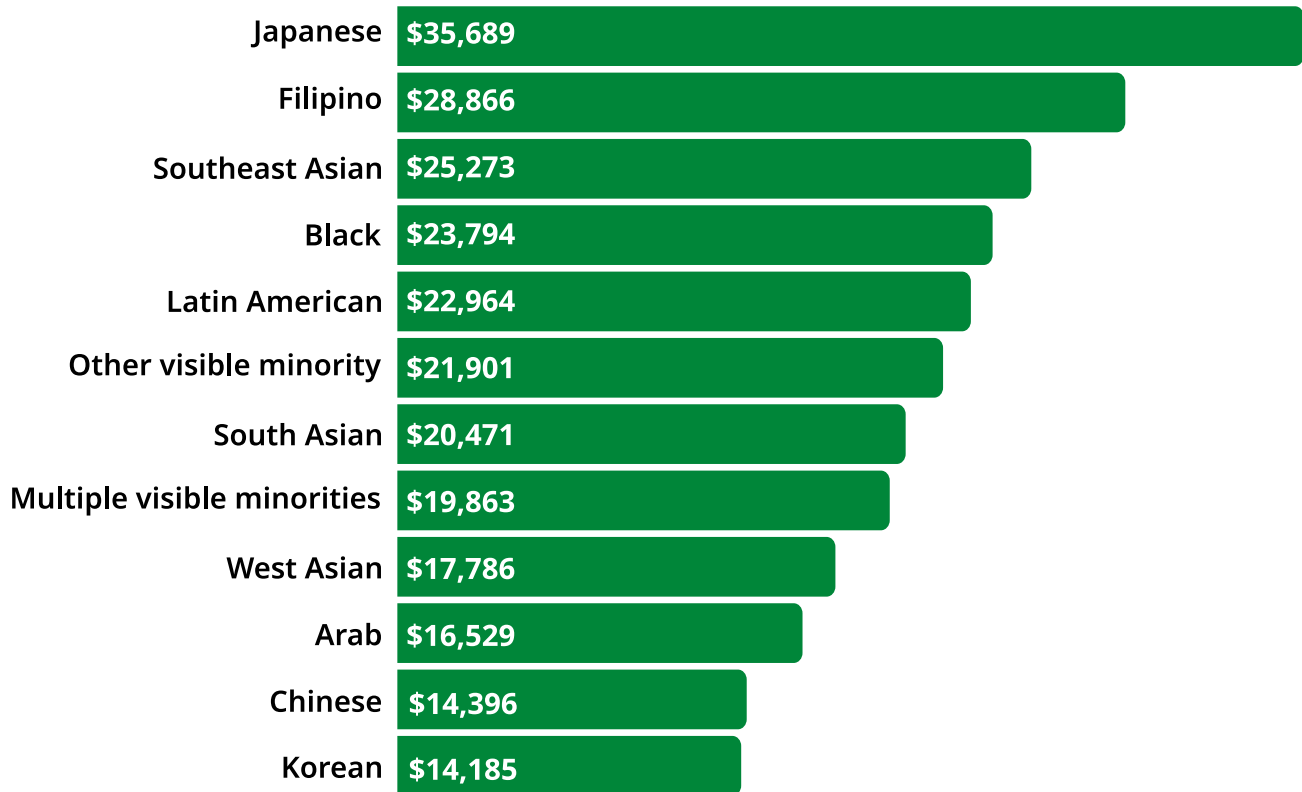
The five largest groups represented within the 26,260 Londoners who were part of a visible minority group and living below the LIM-AT threshold in 2015 were Arab (26.7%, n=7,015), Chinese (15.4%, n=4,035), South Asian (15.2%, n=3,990), Black (13.2%, n=3,455), and Latin American (9.0%, n=2,370).^{xi}

¹² The term "visible minority" is defined by the Government of Canada as "persons, other than Aboriginal peoples, who are non-Caucasian in race or non-white in colour." (Statistics Canada. 2020. Visible minority of person. Government of Canada. <https://www23.statcan.gc.ca/imdb/p3Var.pl?Function=DEC&Id=45152>)

Median After Tax Income for Visible Minorities in London (City)

Overall, the median after tax income for those belonging to a visible minority group in London was \$19,866 in 2015.^{xli}

Figure 15: Median After Tax Income by Visible Minority Group in London (City) in 2015



The five visible minority groups living in London with the lowest median after tax income in 2015 included Korean (\$14,185), Chinese (\$14,396), Arab (\$16,529), West Asian (\$17,786), and individuals identifying as belonging to multiple visible minorities (\$19,863).^{xlii}



Section 5.0

What Does It Mean to Experience Poverty?

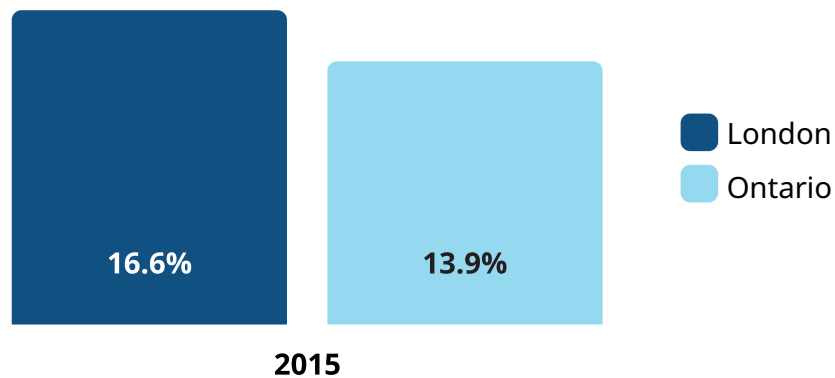
5.1 Income Inequality

Poverty can mean not having enough money to pay for basic needs.

Number of Londoners With a Lack of Money for Basic Goods and Services

Based on the Market Basket Measure, in 2015, 62,845 people living in the city of London did not have enough income to meet the cost of living, meaning they were unable to afford a modest basket of goods and services required to meet their basic needs.^{xliii}

Figure 16: Percent of People Living Below the MBM Threshold – London (City) + Ontario

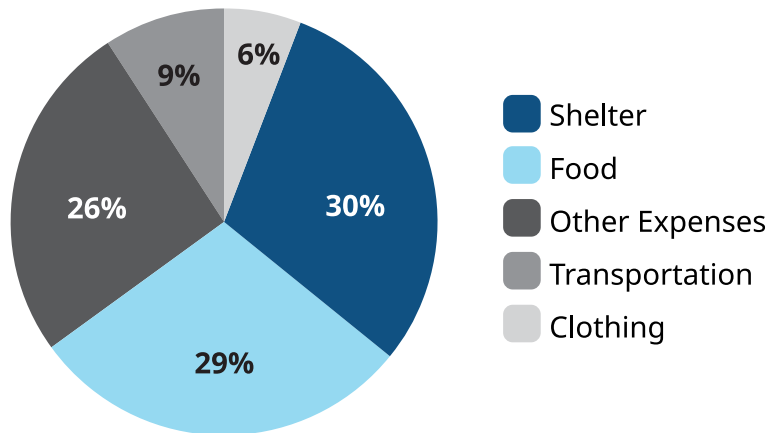


In 2015, the percentage of people living with an income below the MBM threshold was higher in London (16.6%) than in Ontario (13.9%).^{xliiv} That means that based on the MBM, 1 in 6 Londoners are unable to cover their basic needs.

Market Basket Measure

Based on the Market Basket Measure (MBM), a family is considered to be living in poverty if they do not have enough money to afford the goods and services they need to meet their basic needs and standard of living in their community.

Figure 17: How Income Is Spent by a Family of Four Purchasing a Modest Basket of Goods in 2018



Based on the MBM, a family of four living in London in 2018 with an annual income of \$37,799 would need to spend 30% (\$11,386) of their annual income for adequate shelter, 29% (\$11,045) to maintain a healthy diet, and 26% (\$9,941) to cover other expenses needed to maintain a minimal standard of living. Further, they would need to spend nine percent (\$3,282) of their annual income on transportation and six percent (\$2,145) on clothing.^{xlv}

Poverty can mean having little money left after paying for food, shelter, and clothing.

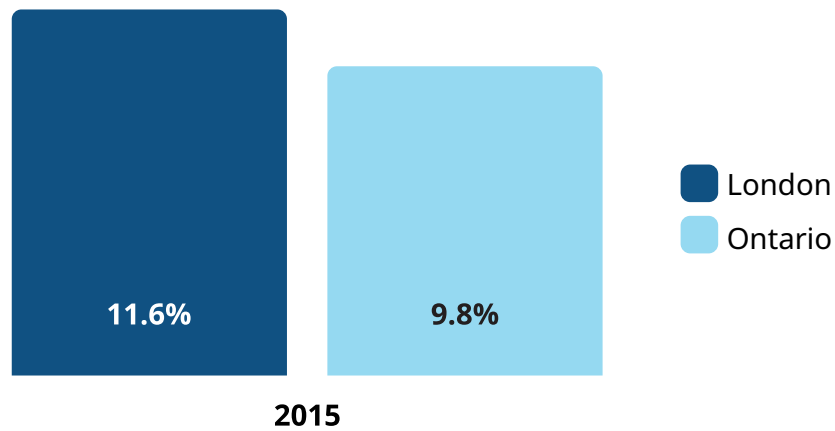
Number of Londoners Spending More for Food, Shelter, and Clothing

According to the LICO-AT threshold, in 2015, 43,855 people in the city of London were living with low income, meaning they were spending more of their income on food, shelter, and clothing than the average family in London.^{xlvi} When people live with an income below the LICO threshold, it means they are likely spending 63% or more of their after tax income on food, shelter, and clothing.^{xlvii}

Low Income Cut-Off

The Low Income Cut-Off (LICO) is the amount of income below which a family will likely need to spend a larger portion of its income on necessities like food, shelter, and clothing than the average family.

Figure 18: Percent of People Living Below the LICO-AT Threshold – London (City) + Ontario



In 2015, 11.6% of Londoners were living below the LICO-AT threshold compared to 9.8% of all people living in Ontario.^{xlviii}

Poverty can mean living with income significantly below the average.

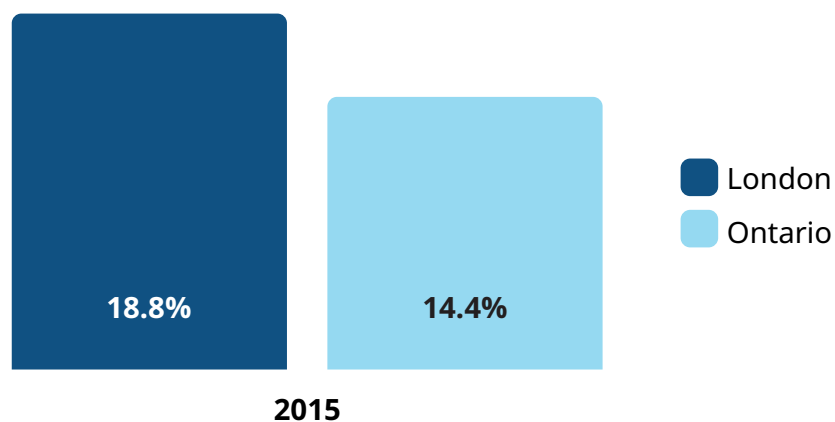
Number of Londoners With Below Average Income

Based on the LIM-AT threshold, 71,025 residents in the city of London had low income and lived in poverty in 2015.^{xlix} For reference, a four-person family with an after tax income less than \$44,704 in 2015 would be considered to be living in poverty based on the LIM-AT.^l

Low Income Measure

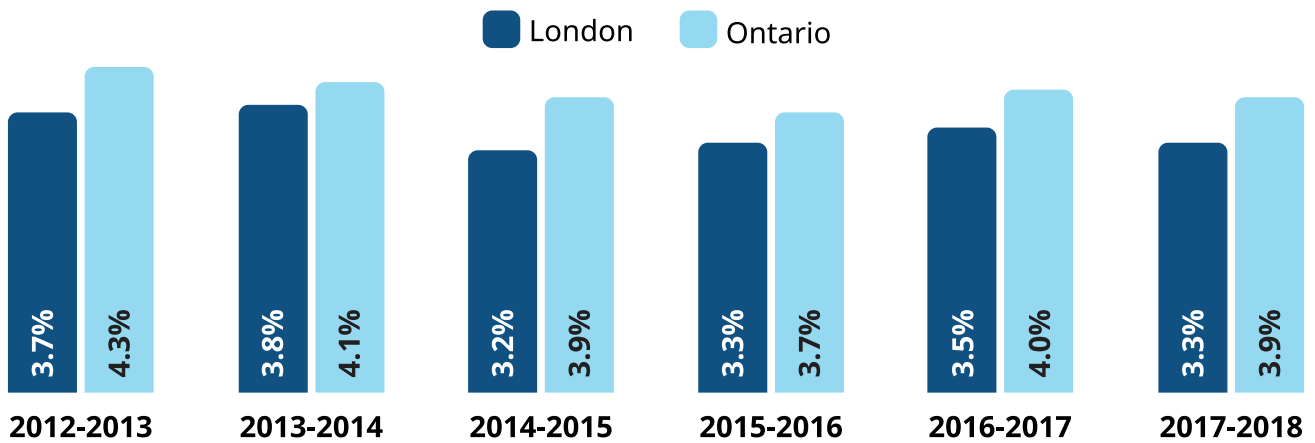
According to the Low Income Measure (LIM), a family is living in poverty if their income is below 50% of the national median household income.

Figure 19: Percent of People Living Below the LIM-AT Threshold – London (City) + Ontario



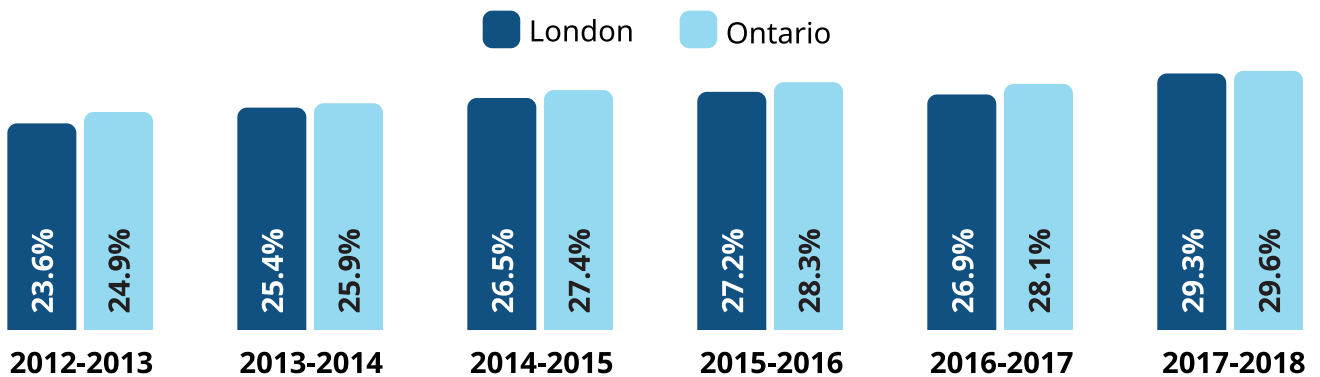
The proportion of the population living with low income in 2015 was higher in London (18.8%) than in Ontario (14.4%) based on the LIM-AT.ⁱⁱ That means that according to the LIM-AT, approximately 1 in 5 people living in London are living with low income.

Figure 20: Low Income Entry Rates - London (CMA) + Ontario



The low income entry rate is based on tax filer data and represents the number of people who were not considered to have low income the year before, but then enter low income in a given year. Overall, the percentage of Londoners entering low income each year has decreased from 3.7% in 2012-2013 to 3.3% in 2017-2018. Further, the low income entry rate has continued to be lower in London than in Ontario.ⁱⁱⁱ

Figure 21: Low Income Exit Rates - London (CMA) + Ontario

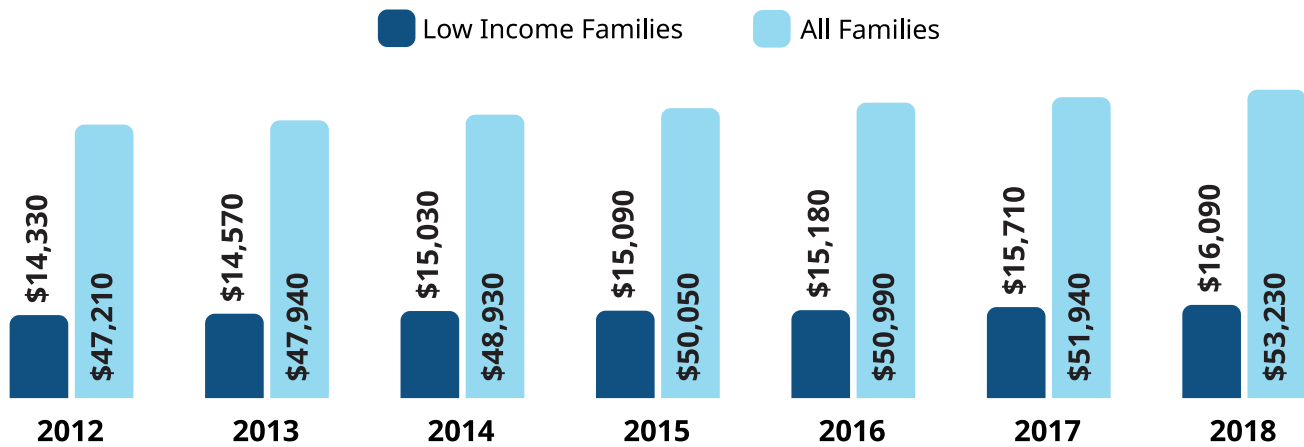


Similarly, the low income exit rate refers to the number of people who filed taxes that were considered to have low income the year before, but then exit low income in a given year.

Overall, in both London and Ontario, the percentage of people exiting low income increased between 2012 and 2018. In London specifically, the low income exit rate increased from 23.6% in 2012-2013 to 29.3% in 2017-2018. Further, while the low income exit rate has increased in London, it has remained consistently lower than the low income exit rate in Ontario.^{liii}

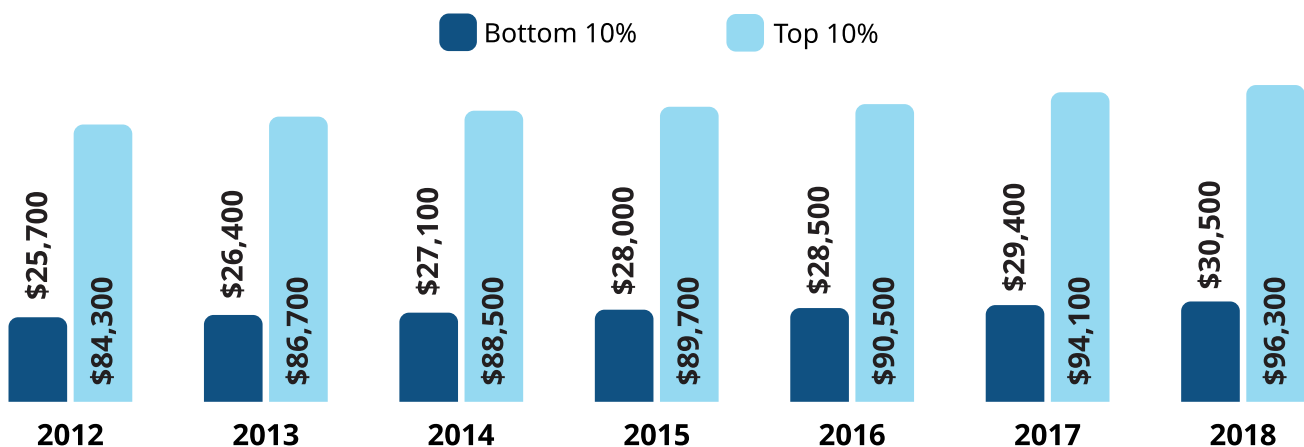
Poverty can mean experiencing income inequality.

Figure 22: Income Gap Between Low Income and All Families in London (CMA) – Median After Tax Income



Since 2012, on average, London’s low income families (i.e. families living with an income below the CFLIM-AT threshold) have been making less than a third of the income of the general population. The gap in income between low income families and all families has grown by 13.0% since 2012, which represents an increase of \$4,260. Further, this income gap has grown over time at an average rate of 2.2% per year.^{liv, lv}

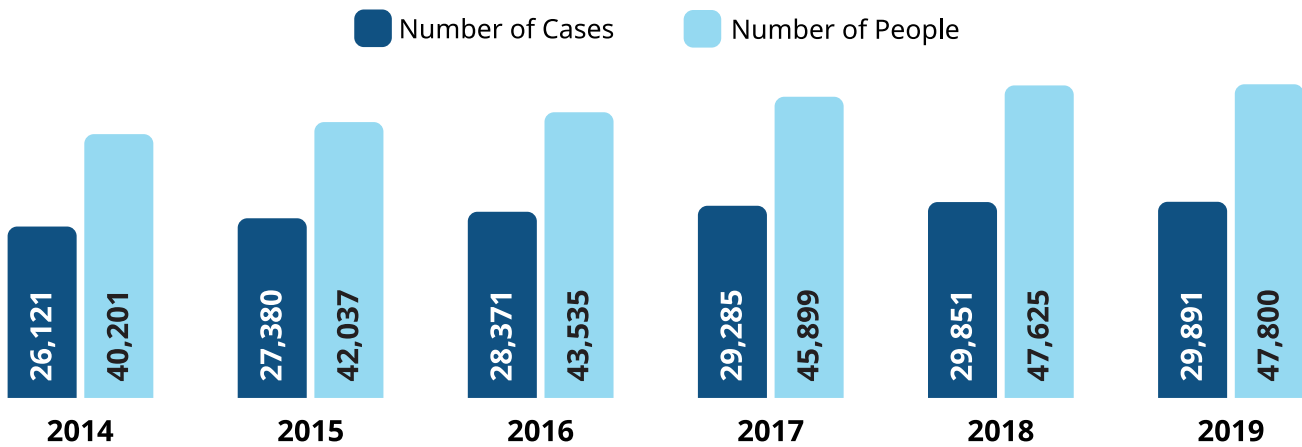
Figure 23: Income Gap Between the Top and Bottom 10% of Earners in London (CMA) – Median After Tax Income



A comparison of the median after tax income made by Londoners in the bottom 10% and top 10% of earners shows that the income gap between these two groups is growing by an average of 2.0% each year. Between 2012 and 2018, the income gap between the bottom and top 10% of earners grew by \$7,200, which represents a total increase of 12.3%.^{lvi}

Poverty can mean not having a stable income, limiting the ability to participate fully in society.

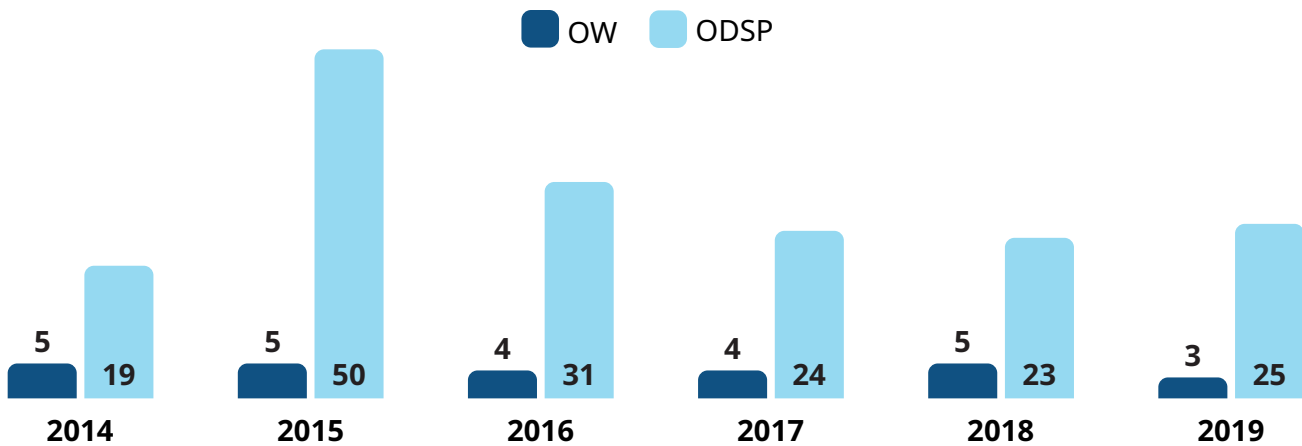
Figure 24: Number of Londoners Receiving Social Assistance – Cases + People



The number of social assistance cases (i.e. households receiving OW or ODSP) increased by 14.4% between 2014 and 2019, meaning 3,770 more households required social assistance in 2019 than in 2014. Further, the number of Londoners receiving social assistance increased by 18.9% between 2014 and 2019, from 40,201 people in 2014 to 47,800 people in 2019.^{lvii}

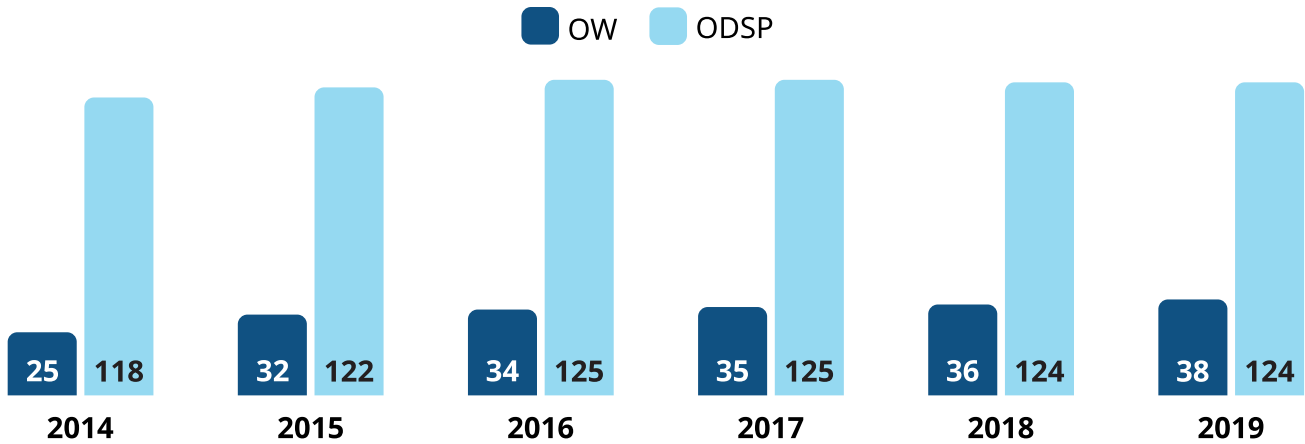
According to population counts, the city of London’s total population increased by 5.4% during the same time period. This indicates the social assistance caseload is outpacing London’s population growth. Further, approximately 10.6% (n=40,201) of all people living in London received social assistance in 2014 compared to 12.0% (n=47,800) in 2019, demonstrating that overall, an increasing number of Londoners are relying on social assistance.^{lviii}

Figure 25: Average Number of Days to Determine Social Assistance Eligibility – OW + ODSP



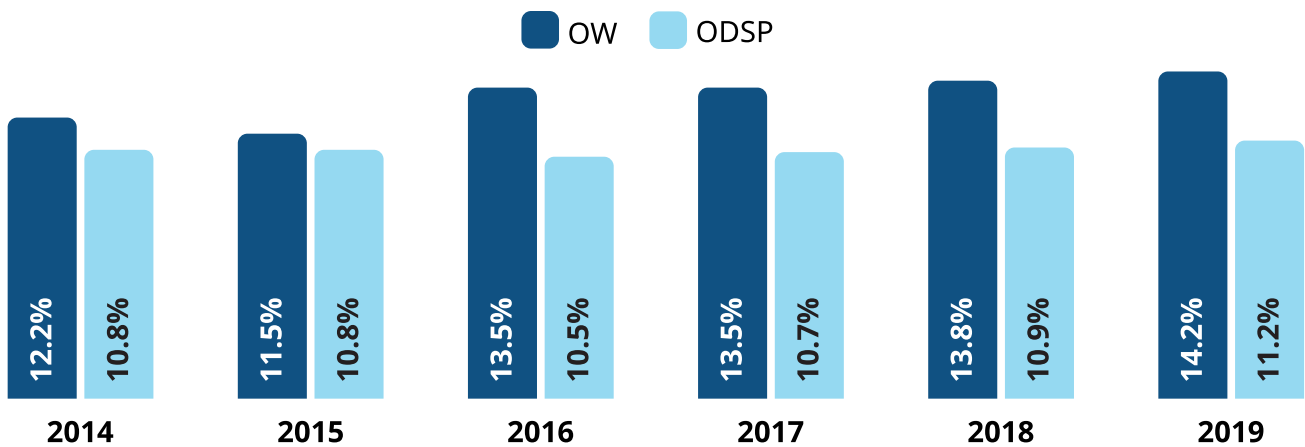
In 2019, the average number of days Londoners had to wait before receiving a decision about their eligibility for social assistance was three days for OW and 25 days for ODSP. Overall, the length of time to determine eligibility for OW has decreased from five days in 2014 to three days in 2019. For ODSP, the wait time has varied each year with an overall increase from 19 days in 2014 to 25 days in 2019.^{lix}

Figure 26: Average Number of Months Londoners Receive Social Assistance – OW + ODSP¹³



The average length of time Londoners required social assistance increased for both OW and ODSP between 2014 and 2019. Specifically, the average length of time households received OW increased from 25 months (just over 2 years) in 2014 to 38 months (just over 3 years) in 2019, an increase of 52% (13 months). Further, households on the ODSP caseload received assistance for 118 months (approximately 9 years and 10 months) in 2014, which increased to 124 months (approximately 10 years and 4 months) in 2019, representing a 5.1% (6 month) increase.^{lx}

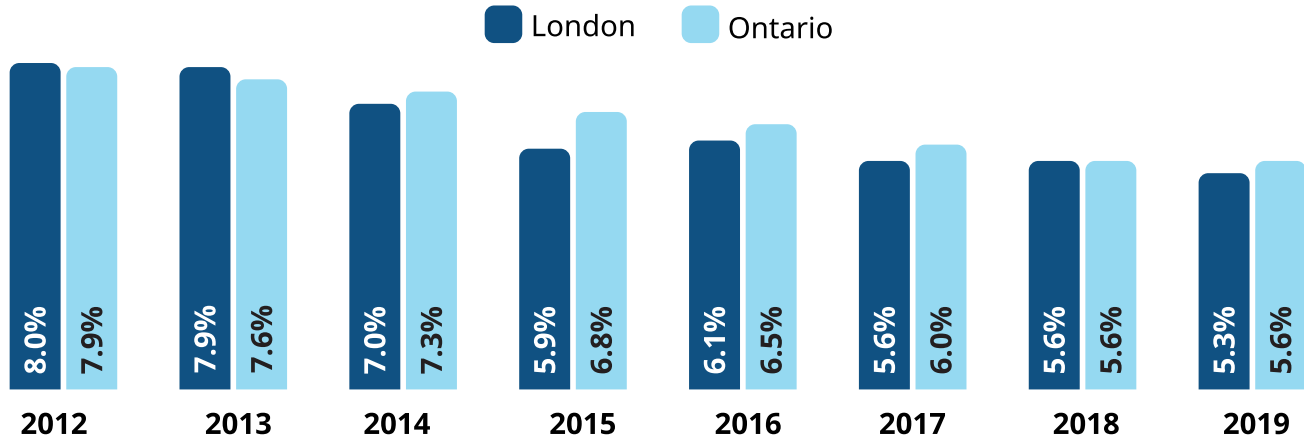
Figure 27: Average Number of Social Assistance Cases With Employment Earnings



¹³ The length of time individuals have been receiving social assistance refers to the cumulative number of months households on the caseload each year have received assistance.

Since 2014, the percentage of social assistance cases with employment earnings has increased for both OW and ODSP. In 2014, on average, 12.2% (n=1,357) of OW cases had reported employment earnings, which increased to 14.2% (n=1,617) of all OW cases in 2019. For ODSP, the percentage of cases with income from employment increased from 10.8% (n=1,622) in 2014 to 11.2% (n=2,068) in 2019.^{lxi}

Figure 28: Level of Unemployment in London Region¹⁴



There has been an overall downward trend in London’s unemployment rate between 2012 and 2019, with 2019 seeing the lowest unemployment rate in the past eight years. Specifically, the percentage of Londoners without employment decreased from 8.0% (n=28,064) in 2012 to 5.3% (n=18,815) in 2019. Further, in 2019, London’s unemployment rate was lower than the overall unemployment rate in Ontario.^{lxii}

Indigenous Adults Experience Higher Rates of Unemployment

The “Our Health Counts Survey” conducted by SOAHAC found that Indigenous adults are disproportionately impacted by unemployment. Specifically, in 2015, 56% of Indigenous adults aged 15 and older in London were unemployed compared to 5.9% of adults in London and 6.8% of adults in Ontario. For more results from this study, please visit the [Our Health Counts London website](#).

Number of Londoners Part of the Working Poor

Working poor refers to adults 15 years or older that are employed full-time or part-time and have an after tax income below the LIM-AT, meaning they are working, but are still living in poverty.

In 2015, 26,085 adults living in London were considered to be part of the working poor, representing 9.8% of the workforce. Further, a higher proportion of Londoners were part of the working poor compared to Ontario, where 8.7% of the population was part of the working poor in 2015.^{lxiii}

¹⁴ This data represents the London Economic Region, which includes Elgin, Middlesex, and Oxford Counties.

More Indigenous Adults Are Part of the Working Poor Than the General Population

According to the “Our Health Counts Survey” conducted by SOAHAC, 76% of employed Indigenous adults in London lived at or below the LICO-BT threshold in 2015, indicating they were part of the working poor. Based on the LICO-BT, the proportion of people part of the working poor was significantly higher amongst Indigenous adults compared to the general population in London (8.4%) and Ontario (8.6%). For more results from this study, please visit the [Our Health Counts London website](#).

5.2 Food Insecurity

Poverty can mean not having enough money to eat a healthy diet and not having enough food to eat.

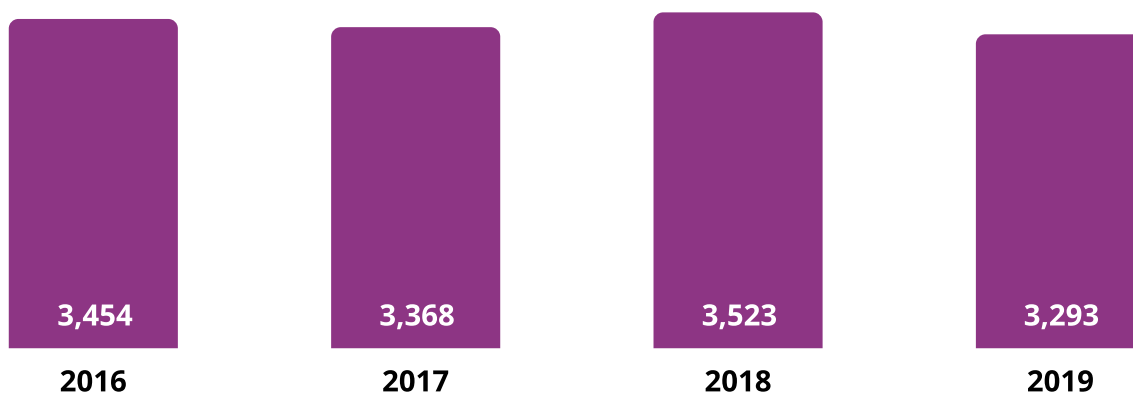
Rate of Food Insecurity

According to data provided by the Middlesex-London Health Unit, approximately 1 in 7 Middlesex-London households experienced food insecurity, meaning they didn’t have enough money or the ability to access food that was nutritious, adequate, and deemed culturally acceptable by the individual or household.^{lxiv}

Percent of Income Required for Adequate Food

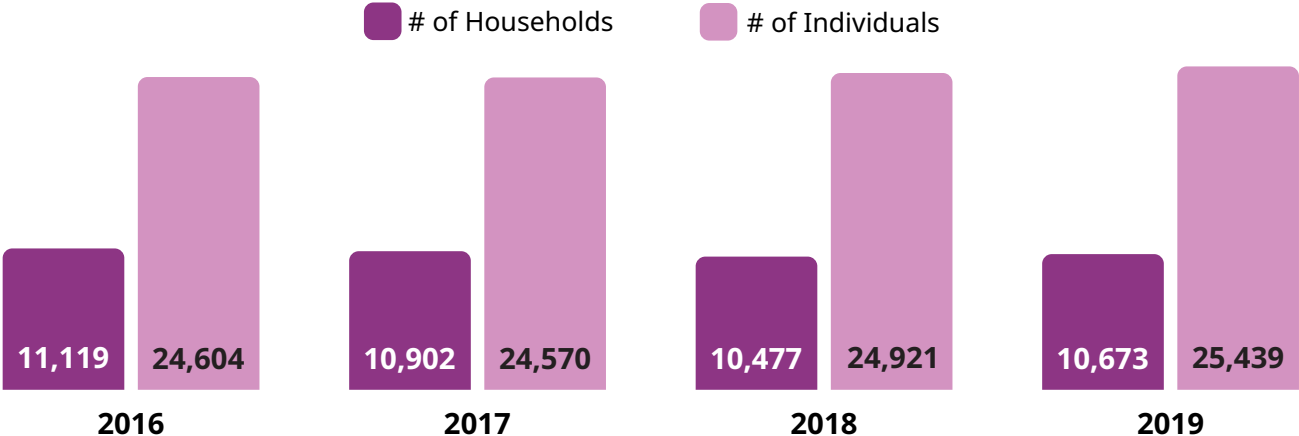
Based on the MBM, in 2018, a family of four living in a city the size of London with an income of \$37,799 would need to spend 29% of their annual income in order to be able to eat a nutritious basket of food, which is equivalent to \$11,045 a year.^{lxv}

Figure 29: Average Number of Households Accessing the London Food Bank Each Month



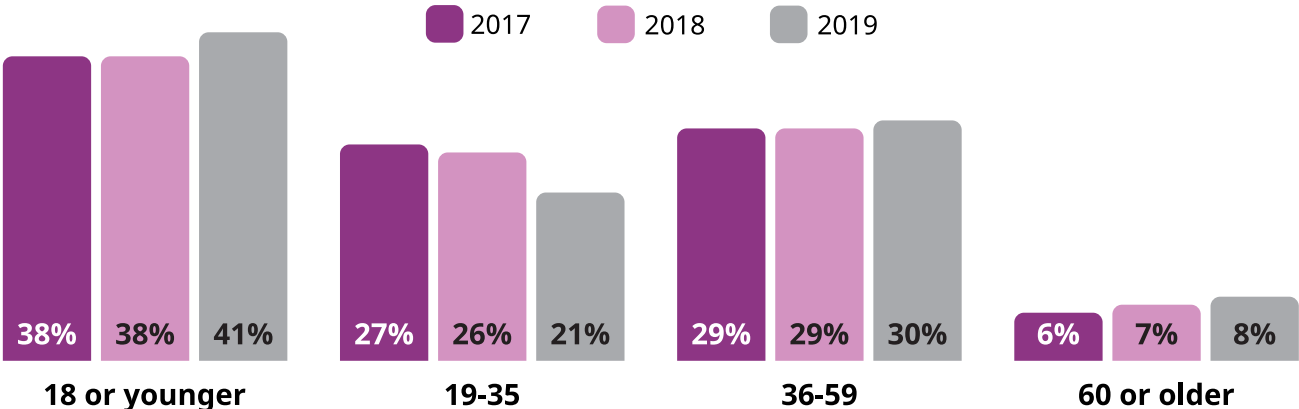
Overall, between 2016 and 2019, the average number of households that accessed the London Food Bank each month decreased by 4.7%, from 3,454 households per month in 2016 to 3,293 households per month in 2019. This represents a decrease of an average of 161 households each month. The highest monthly average occurred in 2018 with 3,523 households visiting the London Food Bank each month.^{lxvi}

Figure 30: Total Number of Households and Individuals Assisted by the London Food Bank Each Year



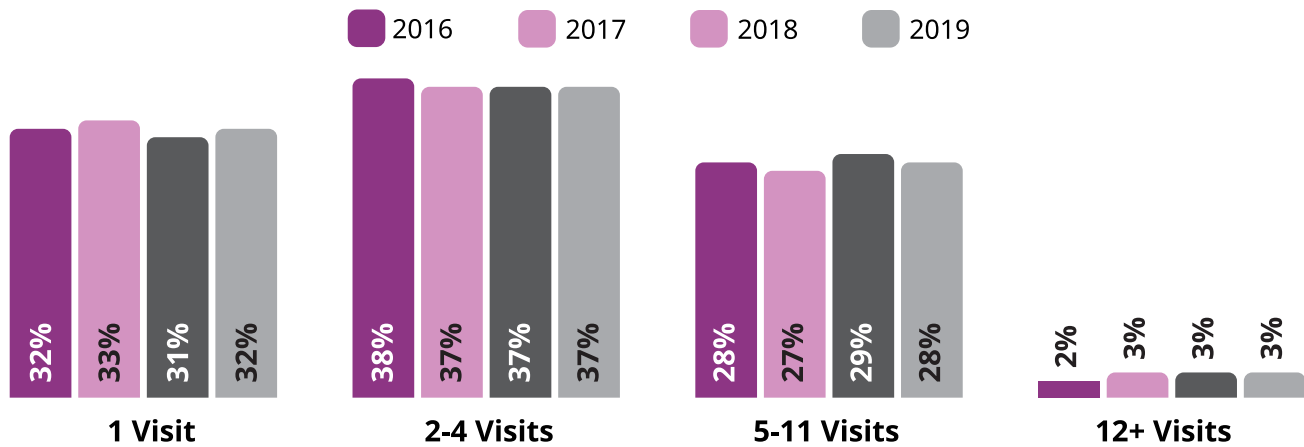
While the total number of unique households assisted by the London Food Bank decreased overall between 2016 and 2019 by 4.0% (446 households), the total number of unique individuals receiving support from the London Food Bank increased by 3.4% (835 people). This shift may have occurred as a result of an increase in bigger households (i.e. households with more people) accessing the food bank.^{lxvii}

Figure 31: Age of Individuals Assisted by the London Food Bank Each Year



Between 2017 and 2019, people aged 18 years old or younger (i.e. children and youth) remained the largest age group served by the London Food Bank. Further, an increasing proportion of individuals assisted by the food bank are children and youth and older adults aged 60 or older.^{lxviii}

Figure 32: Number of Times Households Visited the London Food Bank Each Year



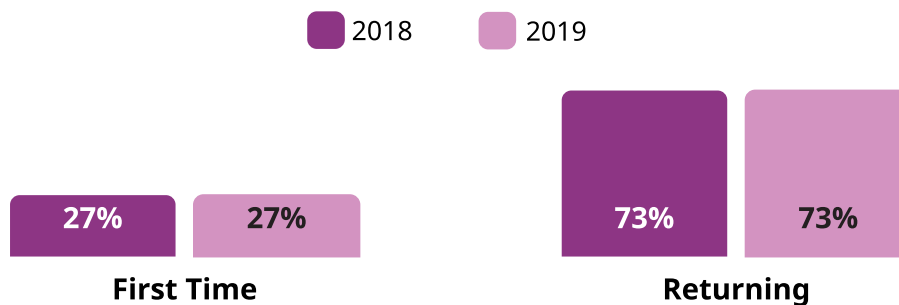
Overall, the number of visits made by unique households to the London Food Bank remained fairly consistent between 2016 and 2019, with approximately one-third of households visiting the London Food Bank only one time and two-thirds visiting two or more times.^{lxx}

Figure 33: Average Number of Visits Made by Households to the London Food Bank Each Year



The average number of times households visited the London Food Bank remained fairly consistent at approximately four visits per household between 2016 and 2019.^{lxx}

Figure 34: Percent of Households Accessing the London Food Bank for the First Time¹⁵



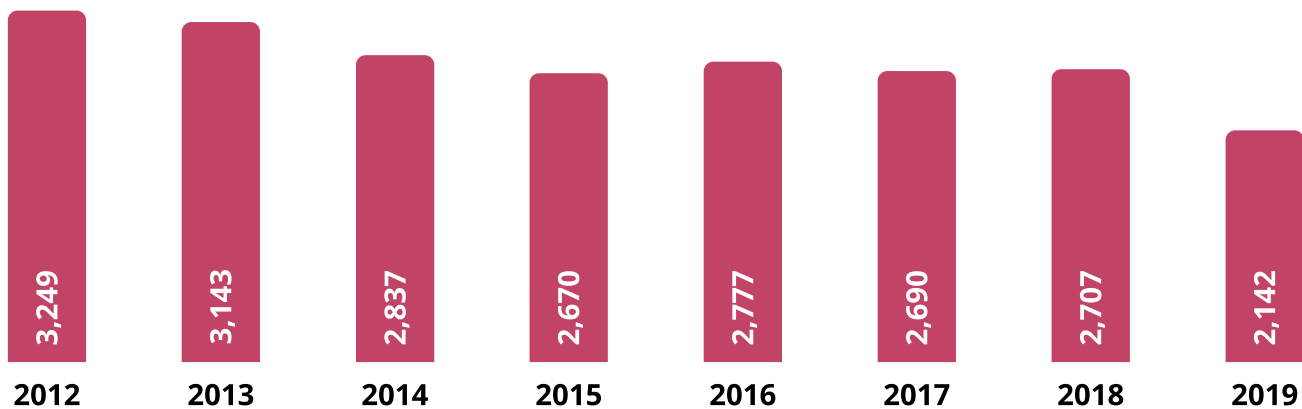
In both 2018 and 2019, for 27% of households, it was their first time receiving assistance from the London Food Bank, while 73% of households had accessed the food bank before.^{lxxi}

¹⁵ Reporting related to the number of people accessing the London Food Bank for the first time started in 2018.

5.3 Housing Instability

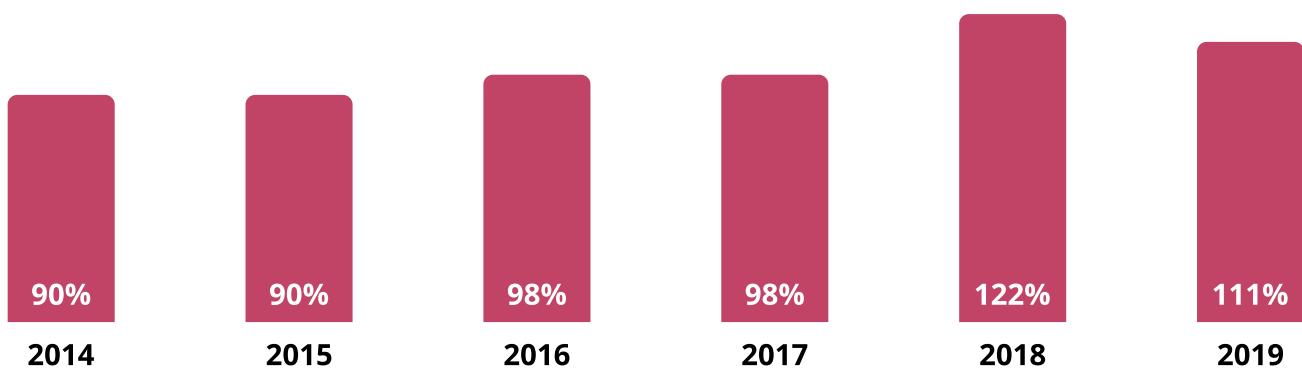
Poverty can mean not having enough money to pay for adequate shelter.

Figure 35: Total Number of Londoners Accessing Emergency Shelter Each Year



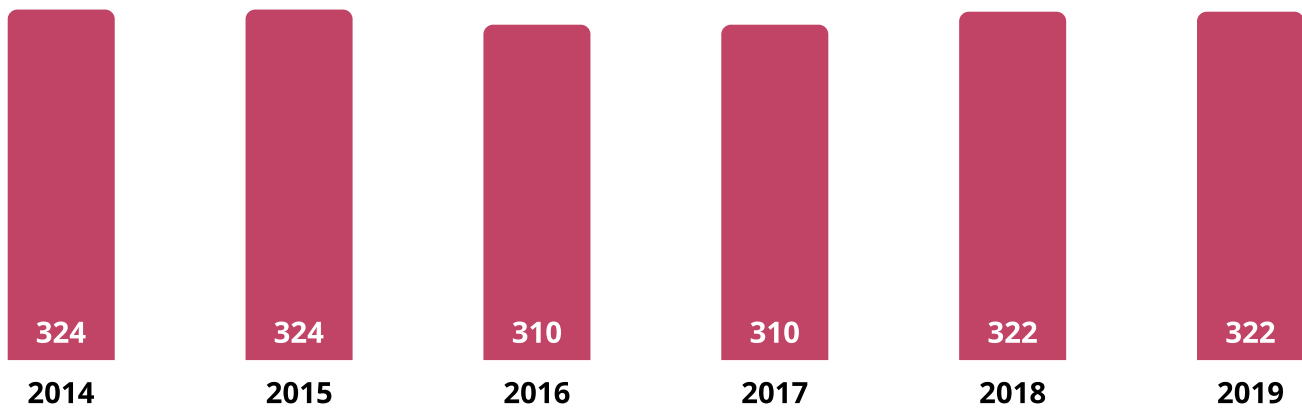
Overall, the total number of unique individuals accessing emergency shelter in London each year has decreased by 34.1%, from 3,249 people in 2012 to 2,142 people in 2019.^{lxxii} This means 1,107 fewer people accessed an emergency shelter in 2019 compared to 2012.

Figure 36: Annual Emergency Shelter Occupancy Rate



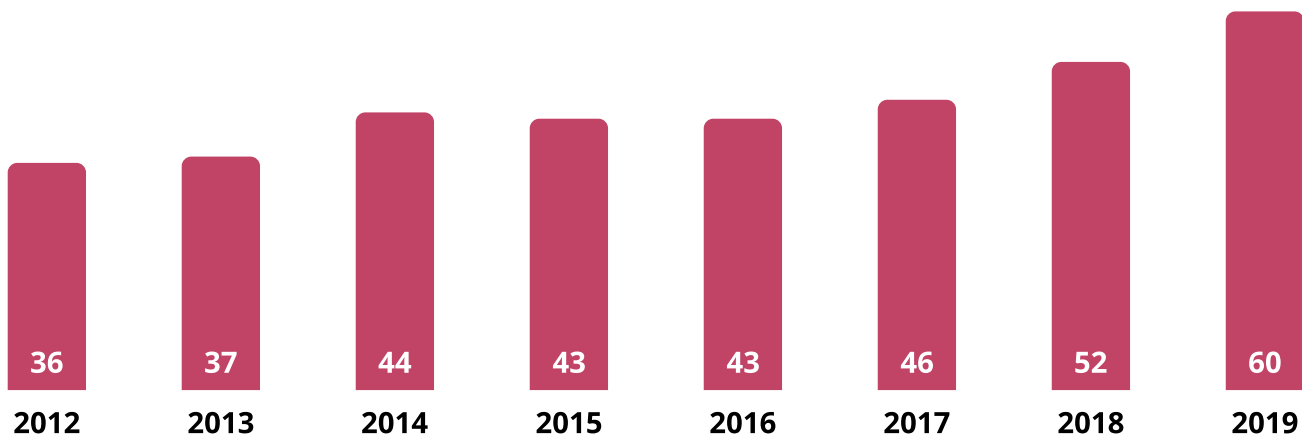
Occupancy rate refers to the ratio of the number of emergency shelter beds that are occupied compared to the total number of beds that are available. The annual occupancy rate of London's emergency shelters increased between 2014 and 2019, from 90% in 2014 to 111% in 2019. Further, the highest occupancy rate of 122% occurred in 2018. An occupancy rate over 100% means emergency shelters are operating over capacity.^{lxxiii}

Figure 37: Average Number of Emergency Shelter Beds Used Each Night



While the average number of emergency shelter beds accessed by Londoners each night decreased in 2016 and 2017 to 310 beds, overall, when comparing 2014 and 2019, the average number of beds used each night remained fairly consistent at approximately 322-324 beds.^{lxxiv}

Figure 38: Average Number of Nights Londoners Stay in Emergency Shelter Each Year



In 2019, on average, Londoners who accessed emergency shelter stayed for a total of 60 nights, which is a 66.7% increase in the average number of nights people stayed in emergency shelter compared to 2012. Overall, individuals were staying an average of 24 nights longer in emergency shelter in 2019 than they stayed in 2012.^{lxxv}

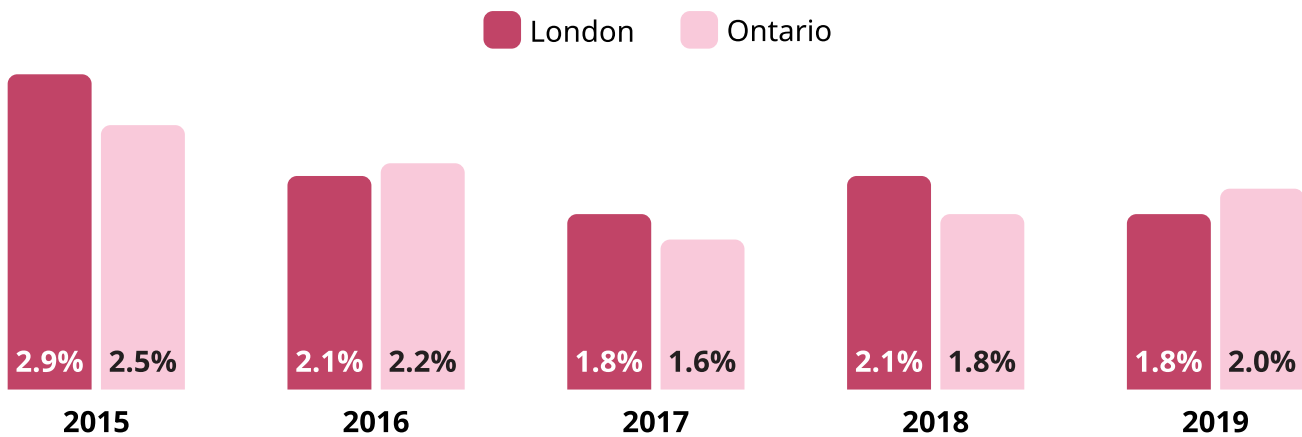
Figure 39: Average Market Rent in London (CMA) for a One-Bedroom Apartment



The average monthly cost to rent a one-bedroom apartment in London has been continually increasing, from \$781 in 2015 to \$915 in 2019. This represents a 17.2% increase between 2015 and 2019, meaning on average, Londoners are paying \$134 more a month for a one-bedroom apartment.^{lxxvi}

In 2018, low income Londoners had a median annual income of \$16,090. To be able to rent a one-bedroom apartment at \$915 per month (i.e. \$10,980 per year), low income Londoners would need to spend approximately 68% of their annual income on housing. With increasing rental costs and more demand for rental housing, it is becoming more difficult for low to moderate income households to find affordable rental housing in London.

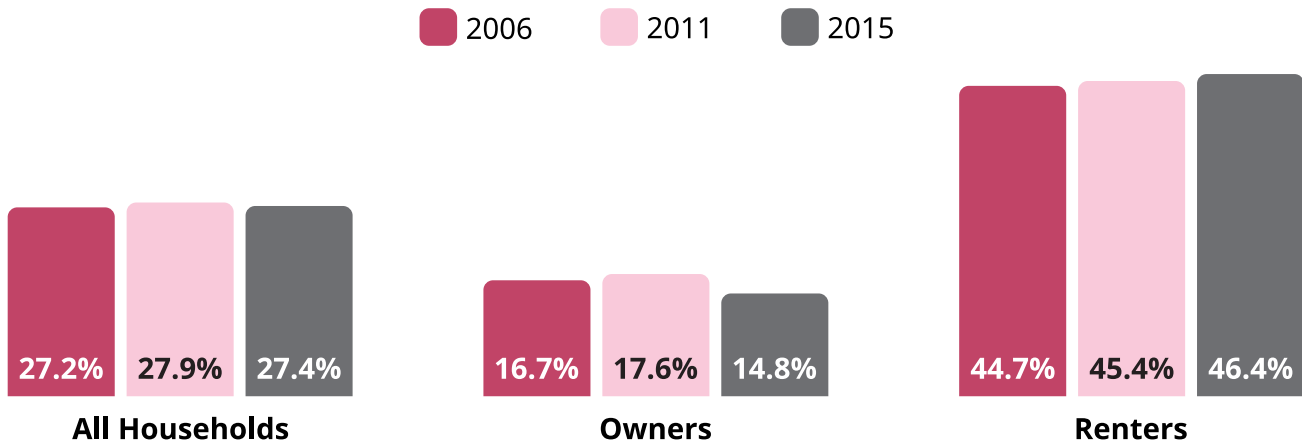
Figure 40: Housing Vacancy Rate – London (CMA) + Ontario



While the vacancy rate has varied in London, there was an overall downward trend in the average rental market vacancy rate between 2015 and 2019, with the vacancy rate decreasing from 2.9% in 2015 to 1.8% in 2019.¹⁶ This indicates there is an increasing demand for rental housing in London.^{lxxvii}

Although the average rental market vacancy rate has remained slightly higher in London than in Ontario most years since 2015, in 2019, London's vacancy rate of 1.8% dropped below the Ontario average of 2.0%.^{lxxviii}

Figure 41: Percent of London (City) Households Paying 30% or More of Their Income on Shelter – All Households + Owners + Renters¹⁷

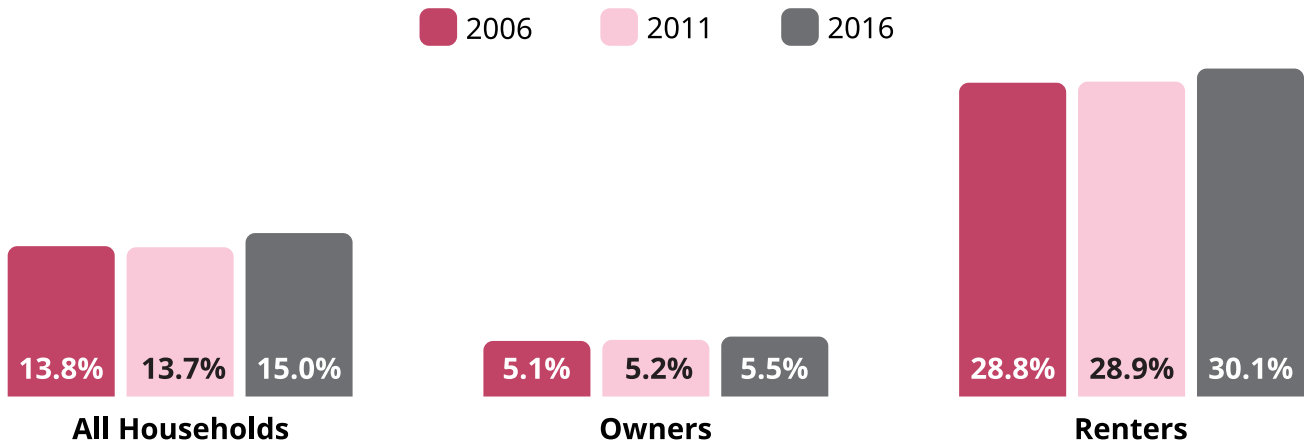


When households spend 30% or more of their income on housing, they are considered to be living in housing that is not affordable. Since 2006, more than one-quarter of all London households have been paying 30% or more of their annual income on housing, and this trend has remained consistent. While the percentage of owners without affordable housing has decreased from 16.7% (n=15,100) in 2006 to 14.8% (n=14,503) in 2015, the percentage of renters living in unaffordable housing has increased from 44.7% (n=24,440) in 2006 to 46.4% (n=30,190) in 2015.^{lxxix, lxxx, lxxxi}

¹⁶ The average rental market vacancy rate refers to the average vacancy rate across all rental types, including bachelor, one-bedroom, two-bedroom, and three or more bedroom rental units.

¹⁷ While data for each 2006, 2011, and 2015 represents City level data, the methodology used to gather this information differed each year and therefore results may not be directly comparable. However, this data helps to provide an understanding of overall trends over time.

Figure 42: Percent of London (City) Households Living in Core Housing Need



A household is considered to be living in core housing need if their housing requires major repairs, does not have enough bedrooms for the size and make-up of the household, and/or is not affordable, meaning housing costs 30% or more of their before tax income.

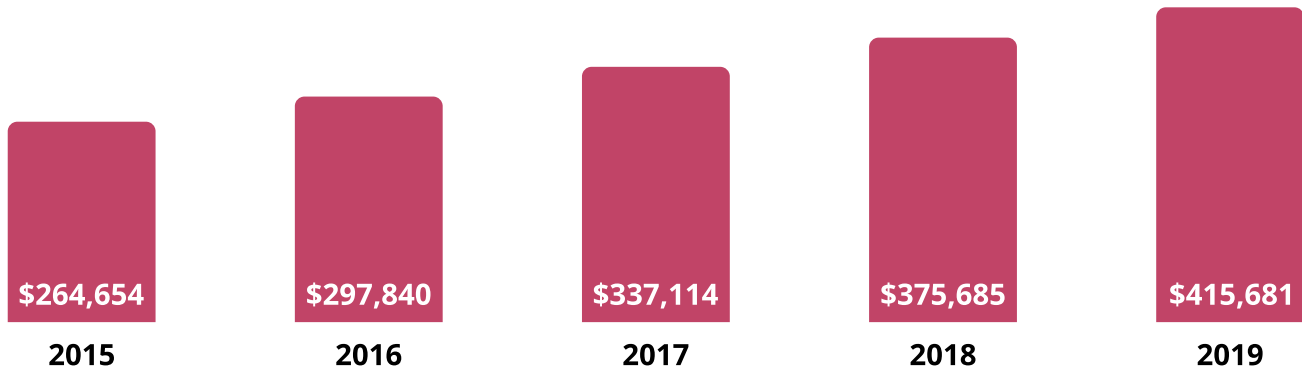
Between 2006 and 2016, the percentage of all London households living in core housing need increased from 13.8% (n=19,240) in 2006 to 15.0% (n=23,375) in 2016. Further, this upward trend has occurred for both owners and renters, meaning more Londoners who own and rent their housing are living in core housing need.^{lxxxii}

Figure 43: Number of New Affordable Housing Units Approved in London



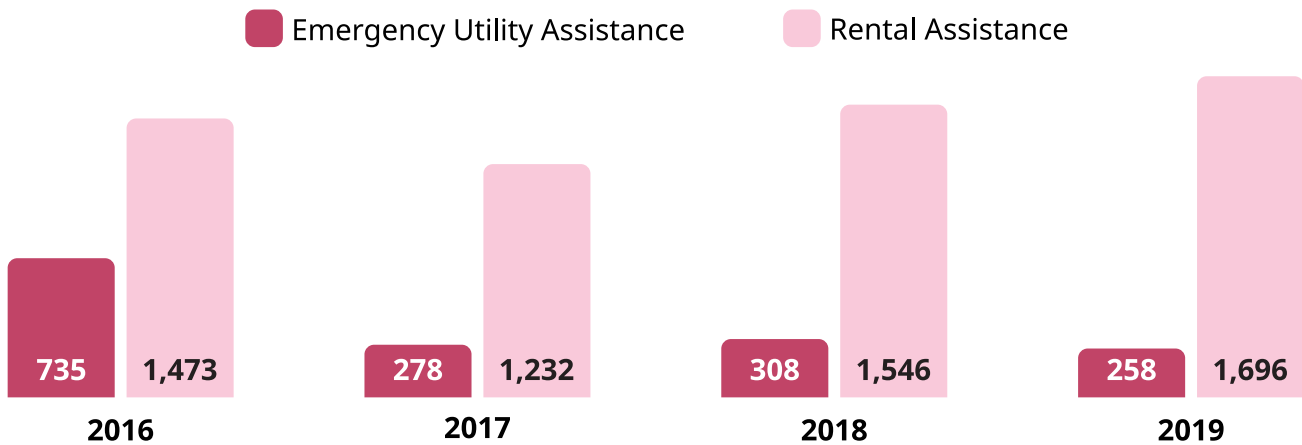
A total of 694 new affordable housing units were approved in London between 2015 and 2019. Further, 72 new affordable housing units have been approved as of July 31, 2020 and Housing Development Corporation, London (HDC) is pursuing multiple negotiations with developers to add approximately 30-40 more bonus units.^{18, lxxxiii}

Figure 44: Average Cost to Buy a Home in London¹⁹



The average resale price of London houses (i.e. the average cost to buy a home) has consistently increased since 2015. Overall, between 2015 and 2019, there was a 57.1% increase in the average price of a home, which means Londoners were paying on average \$151,027 more for a home in 2019 than they were in 2015.^{lxxxiv}

Figure 45: Number of Londoners Accessing the Housing Stability Bank²⁰



¹⁸ The City of London uses Bonusing, under Section 37 of the Planning Act, as a planning tool to secure more affordable housing units in exchange for allowing a developer to increase the height and density of their building beyond the current zoning restrictions.

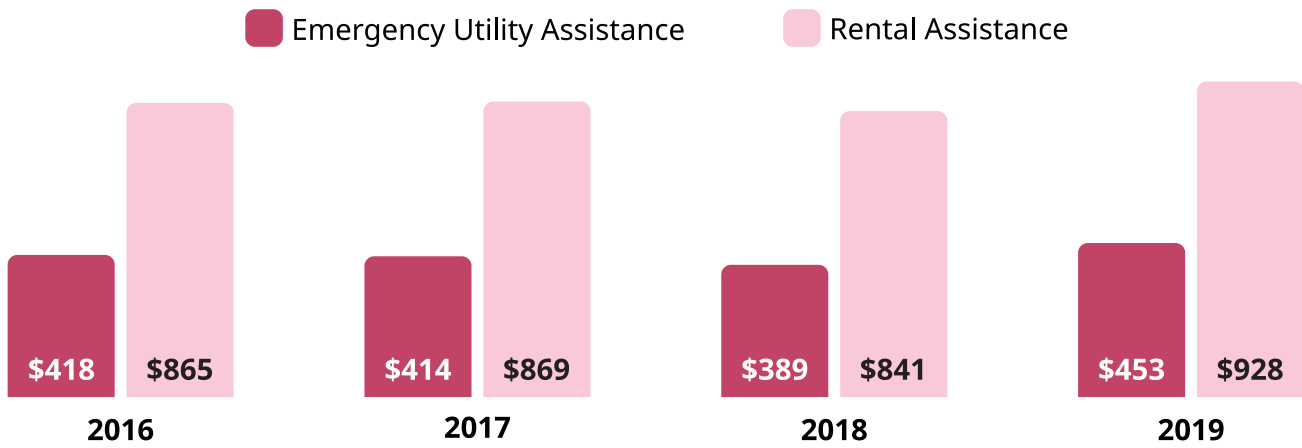
¹⁹ Data for 2015 and 2016 represent London and St. Thomas markets combined, while data from 2017 to 2019 represent the London market.

²⁰ The Housing Stability Bank provides low income Londoners with financial assistance to secure and retain their housing and helps individuals at risk of homelessness to remain housed. For more information about the Housing Stability Bank, please visit <https://centreofhope.ca/housing-stability-bank/>.

The number of Londoners accessing the Housing Stability Bank for Emergency Utility Assistance has decreased between 2016 and 2019, with approximately one-third as many people accessing Emergency Utility Assistance in 2019 as in 2016. The Emergency Utility Assistance program provides Londoners with support for gas, electricity, or water utility arrears in the form of grants and interest-free loans.

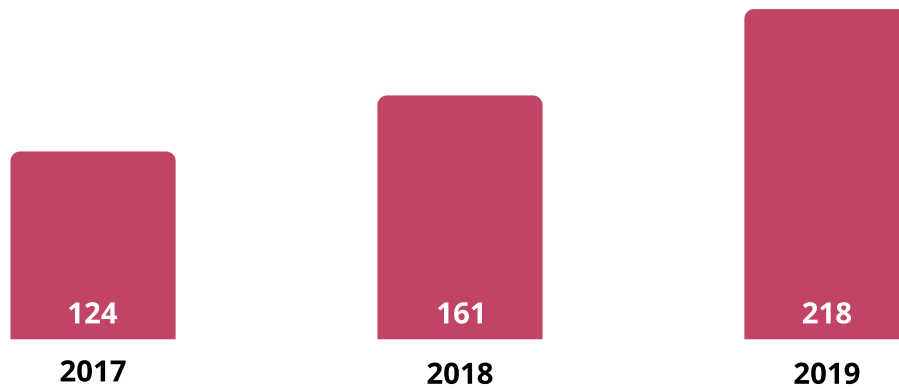
Additionally, more Londoners received assistance from the Housing Stability Bank's Rental Assistance program in 2019 than in 2016, with an overall upward trend in the number of Londoners accessing rental assistance. The Rental Assistance program offers interest-free loans to help Londoners with rental arrears, first month's rent (for ODSP recipients only), and/or last month's rent.^{lxxxv}

Figure 46: Average Amount of Assistance Provided by the Housing Stability Bank



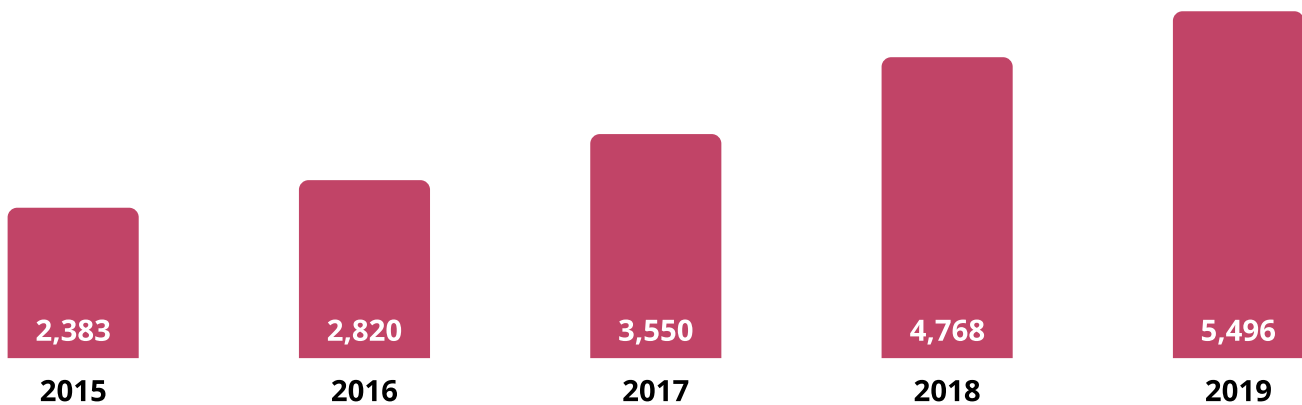
For the Emergency Utility Assistance program, the average amount of assistance provided increased slightly between 2016 and 2019 from \$418 per person in 2016 to \$453 per person in 2019. Further, the average amount of assistance provided per person for Rental Assistance has also increased from \$865 in 2016 to \$928 in 2019.^{lxxxvi}

Figure 47: Number of Londoners Supported by Housing First Programs²¹



The number of participants being supported by a Housing First program in London has increased each year between 2017 and 2019. Overall, there has been a 75.8% increase in the number of Housing First program participants between 2017 and 2019, meaning there were 94 more people being supported through Housing First programs in 2019 than in 2017.^{lxxxvii}

Figure 48: Number of Londoners Waiting for Rent-Geared-to-Income (RGI) Housing²²



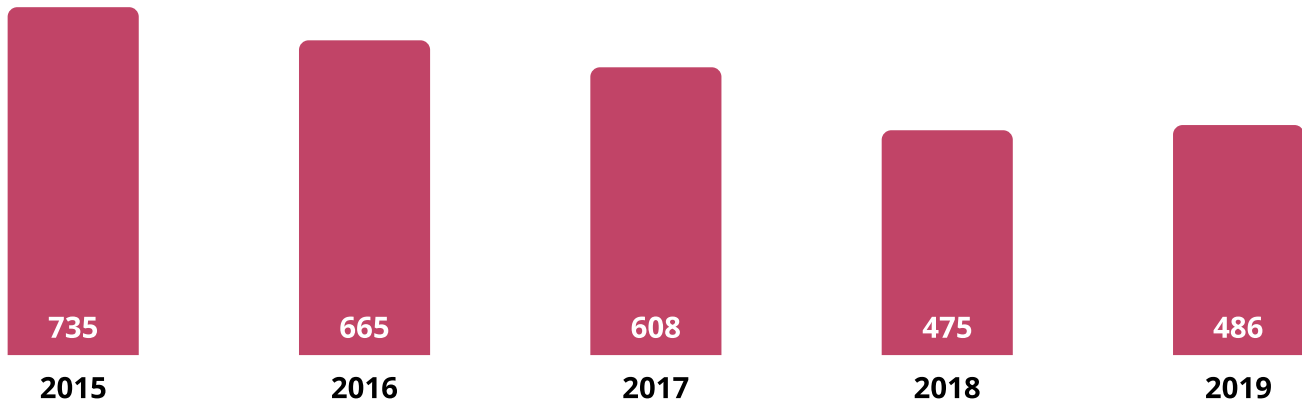
The number of Londoners on the centralized waitlist for RGI housing has been steadily increasing each year since 2015.²³ There were more than twice as many people on the waitlist in 2019 than there were in 2015.^{lxxxviii}

²¹ Housing First programs focus on helping individuals experiencing homelessness to access and maintain permanent housing with supports.

²² Rent-geared-to-income housing (i.e. social housing) refers to housing that is owned and operated by non-profit housing societies, housing co-operatives, or provincial, territorial, or municipal government and is subsidized through government funding to provide rent based on a tenant's income. In most cases, rent is set at 30% of the household's gross total monthly income.

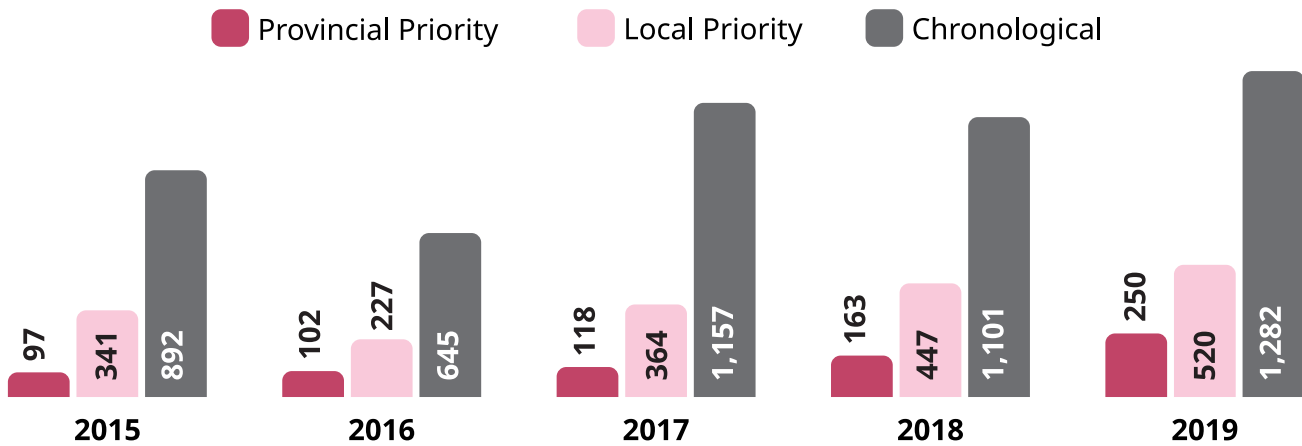
²³ The centralized waitlist is a list of all applicants who are eligible for RGI housing who are waiting for an RGI unit to become available.

Figure 49: Number of RGI Housing Applicants Housed



Overall, between 2015 and 2019, there has been a downward trend in the number of eligible applicants housed in RGI housing each year. In 2019, there were 249 fewer people housed in RGI housing than in 2015, representing an overall decrease of 33.9%.^{lxxxix}

Figure 50: Average Number of Days Before Moving into RGI Housing for Each Priority Group – Provincial Priority + Local Priority + Chronological²⁴



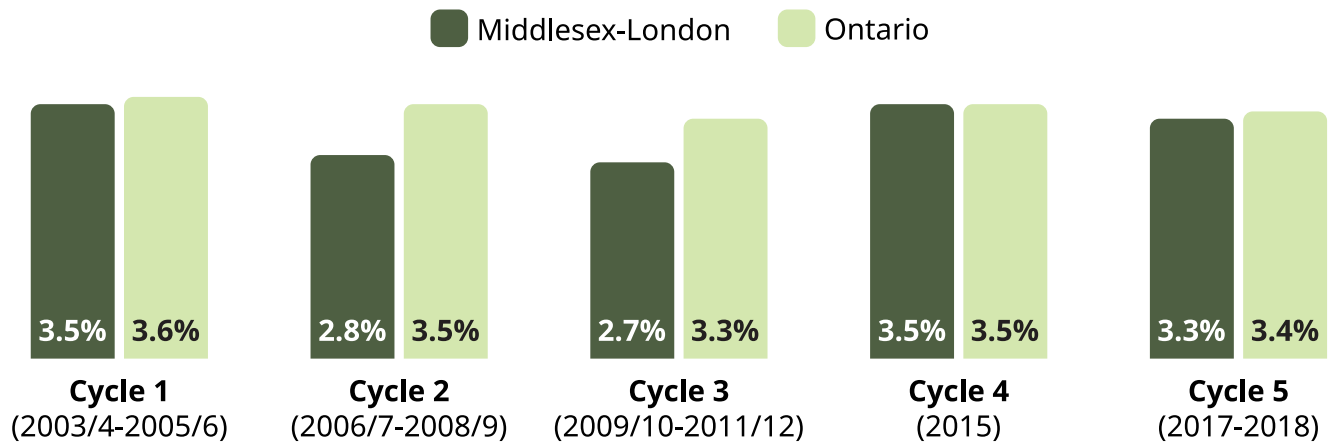
Between 2015 and 2019, the average wait time to move into RGI housing increased overall for each priority group. The average wait time for RGI housing increased the most for people who were not part of a priority population. The wait time for the chronological group increased by 390 days (approximately 13 months) between 2015 and 2019 compared to 179 days (approximately 6 months) for local priority populations and 153 days (approximately 5 months) for provincial priority populations.^{xc}

²⁴ Individuals who are eligible for RGI housing are prioritized on the centralized waitlist based on provincial and local criteria for priority populations. The chronological category refers to eligible applicants not part of a priority population that are placed on the RGI housing waitlist based on the date of their application.

5.4 Educational Disparity

Poverty can make it harder to learn and be successful in school.

Figure 51: Percent of Children With EDI Scores Below Expectations – Middlesex-London + Ontario



The Early Development Instrument (EDI) measures early child development in the areas of language and cognitive development, communication skills and general knowledge, physical health and well-being, social competence, and emotional maturity.

When a child has an EDI score below expectations on nine or more of the 16 subdomains of the instrument, they are considered to be experiencing multiple challenges (i.e. challenges that cross several major developmental domains).^{xcii} When children have multiple challenges, without additional support, they may be at higher risk of experiencing difficulties in school and society in the future.^{xcii}

Between 2003 and 2018, the percentage of children in Middlesex-London that were experiencing multiple challenges fluctuated. Cycle 3 (2009/10-2011/12) had the lowest percentage of children experiencing multiple challenges, accounting for 2.7% of children. In Cycle 4 (2015), the percentage of children experiencing multiple challenges increased to 3.5% and remained fairly consistent in Cycle 5 (2017-2018) at 3.3%. Overall, the proportion of children experiencing multiple challenges in Middlesex-London has remained lower than or the same as in Ontario.^{xciii, xciv}

Figure 52: Percent of TVDSB Grade 3 Students at or Above the Provincial Grade Level Standard – Reading + Writing + Mathematics²⁵

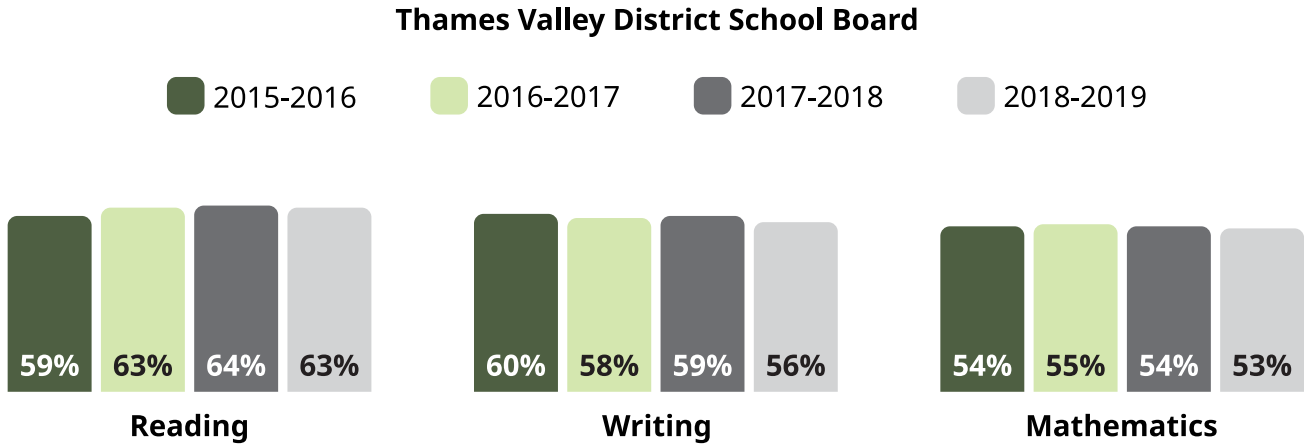
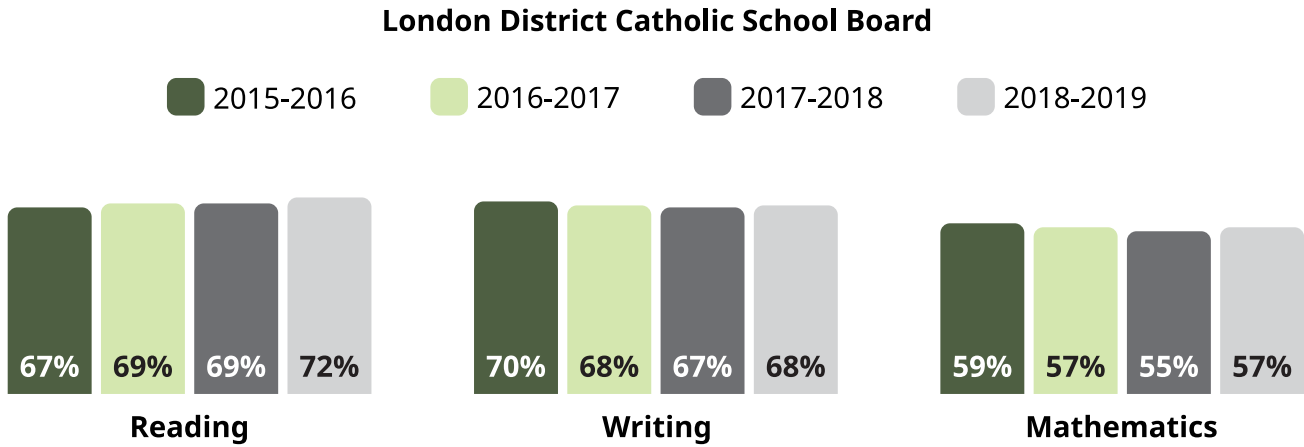
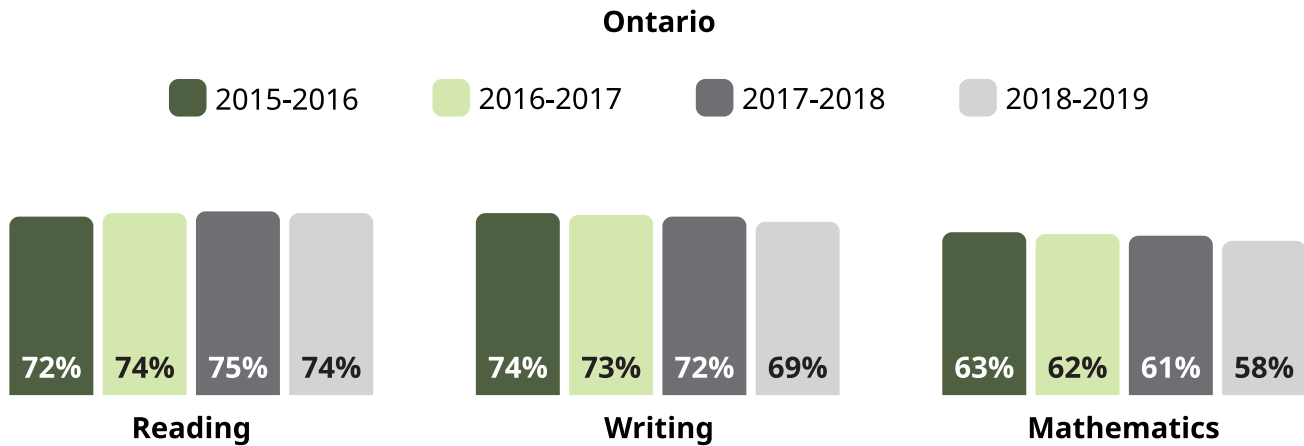


Figure 53: Percent of LDCSB Grade 3 Students at or Above the Provincial Grade Level Standard – Reading + Writing + Mathematics



²⁵ The percentage of students considered to be at or above the provincial standard for reading, writing, and mathematics is determined based on Education Quality and Accountability Office (EQAO) standardized assessments. EQAO testing is used to assess the reading, writing, and math skills students are expected to have learned by the end of Grade 3 and Grade 6. EQAO testing was cancelled for the 2019-2020 school year due to the COVID-19 pandemic.

Figure 54: Percent of Ontario Grade 3 Students at or Above the Provincial Grade Level Standard – Reading + Writing + Mathematics



The percentage of Grade 3 students in the Thames Valley District School Board (TVDSB) at or above the provincial standard for reading increased from 59% in 2015-2016 to 63% in 2018-2019. In the same time period, there was an overall downward trend in the percentage of Grade 3 TVDSB students meeting the provincial writing standard, from 60% in 2015-2016 to 56% in 2018-2019. Further, the proportion of TVDSB students meeting the provincial standard for mathematics remained fairly consistent between 2015-2016 and 2018-2019 around 53%-55% of Grade 3 students.

For the London District Catholic School Board (LDCSB), the percentage of Grade 3 students at or above the provincial standard for reading increased from 67% in 2015-2016 to 72% in 2018-2019. However, the percentage of Grade 3 LDCSB students who met the provincial writing and mathematics standards decreased between 2015-2016 and 2018-2019.

Overall, in each reading, writing, and mathematics, the percentage of Grade 3 students that meet the provincial standard has remained consistently lower for TVDSB and LDCSB students than all students in Ontario.^{26, xcvi, xcvi}

²⁶ Please note that data for Conseil scolaire Viamonde (CSV) and Conseil scolaire catholique Providence (CSC Providence) was not included in this report for any of the education indicators, as the data available for these school boards represents larger geographic areas for which only a few schools are located in London and the data is not representative specifically of London.

Figure 55: Percent of TVDSB Grade 6 Students at or Above the Provincial Grade Level Standard – Reading + Writing + Mathematics

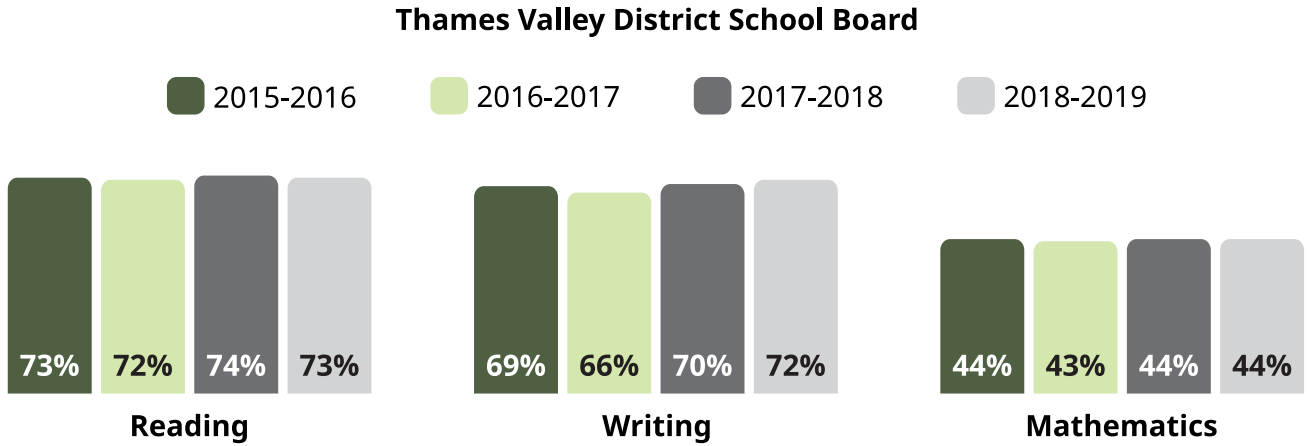


Figure 56: Percent of LDCSB Grade 6 Students at or Above the Provincial Grade Level Standard – Reading + Writing + Mathematics

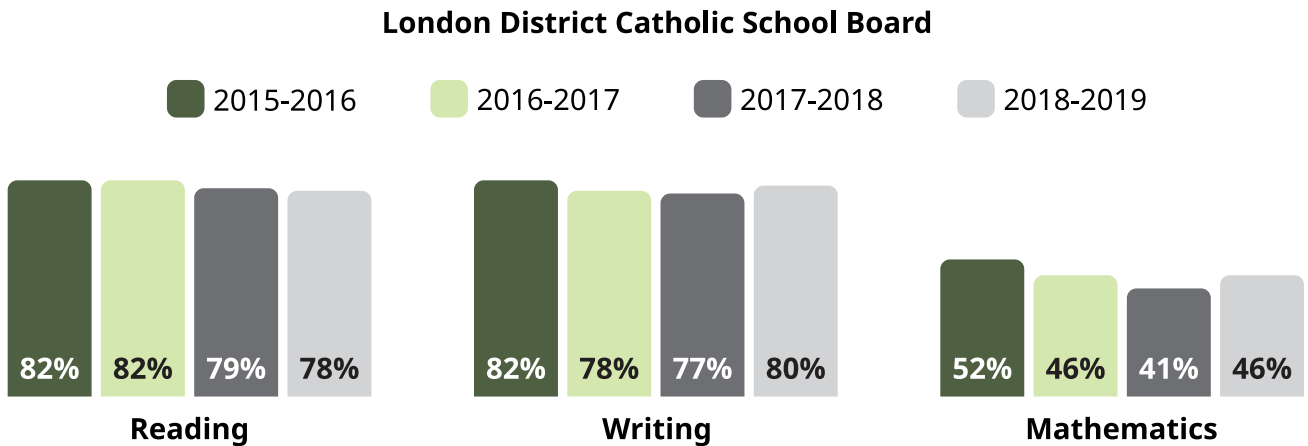
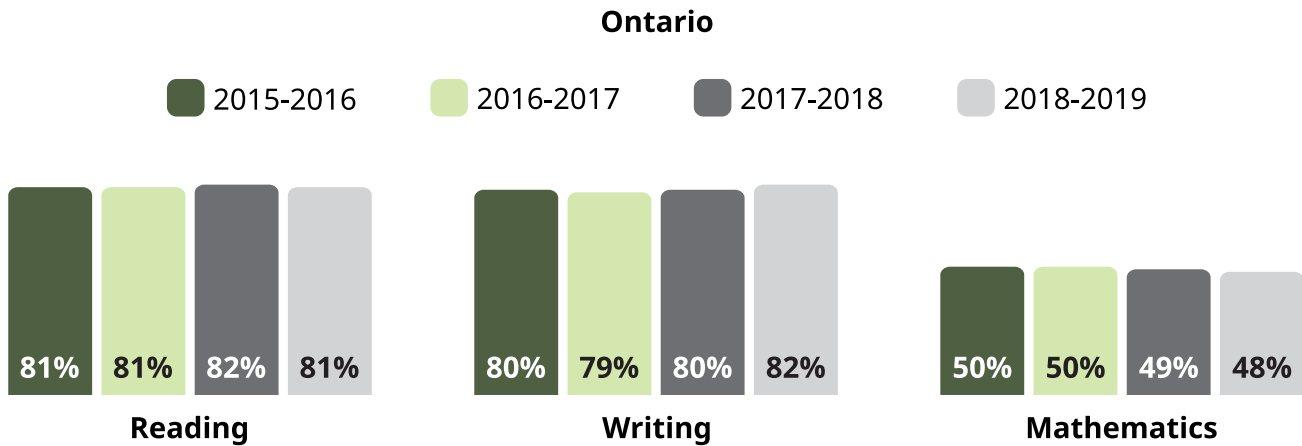


Figure 57: Percent of Ontario Grade 6 Students at or Above the Provincial Grade Level Standard – Reading + Writing + Mathematics



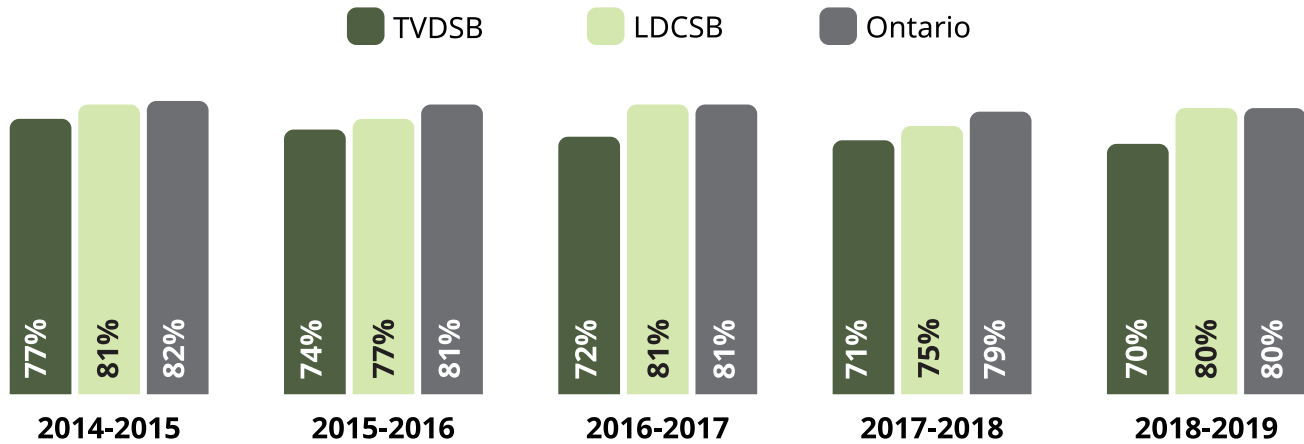
Overall, between the 2015-2016 and 2018-2019 school years, the percentage of Grade 6 TVDSB students that met the provincial standard for reading and mathematics remained fairly consistent, with an average of 73% of Grade 6 TVDSB students meeting the reading standard and 44% meeting the standard for mathematics. Further, the percentage of Grade 6 TVDSB students meeting the provincial standard for writing increased from 69% in 2015-2016 to 72% in 2018-2019.

Since 2015-2016, the percentage of Grade 6 TVDSB students meeting the provincial standard has remained consistently lower in each reading, writing, and mathematics in the TVDSB school board compared to Ontario.

In comparison, the percentage of Grade 6 LDCSB students that met the provincial standard for each reading, writing, and mathematics decreased between 2015-2016 and 2018-2019. Specifically, the percentage of Grade 6 LDCSB students at or above the provincial standard for reading decreased from 82% in 2015-2016 to 78% in 2018-2019, and the proportion of students meeting the writing standard decreased from 82% to 80% in the same time period. Further, 52% of students met the standard for mathematics in 2015-2016, which decreased to 46% in 2018-2019.

While the percentage of Grade 6 LDCSB students that met the reading standard was higher in the LDCSB school board than in Ontario in 2015-2016 and 2016-2017, it decreased to below the Ontario average in the 2017-2018 and 2018-2019 school years. Further, for both writing and mathematics, a higher percentage of Grade 6 LDCSB students met the provincial standard in 2015-2016 than in Ontario. However, the percentage of LDCSB students meeting the writing and mathematics standards has remained lower in the LDCSB school board than in Ontario since 2016-2017.^{xcvii, xcviii}

Figure 58: Percent of Students Who Passed the Ontario Secondary School Literacy Test – TVDSB + LDCSB + Ontario²⁷

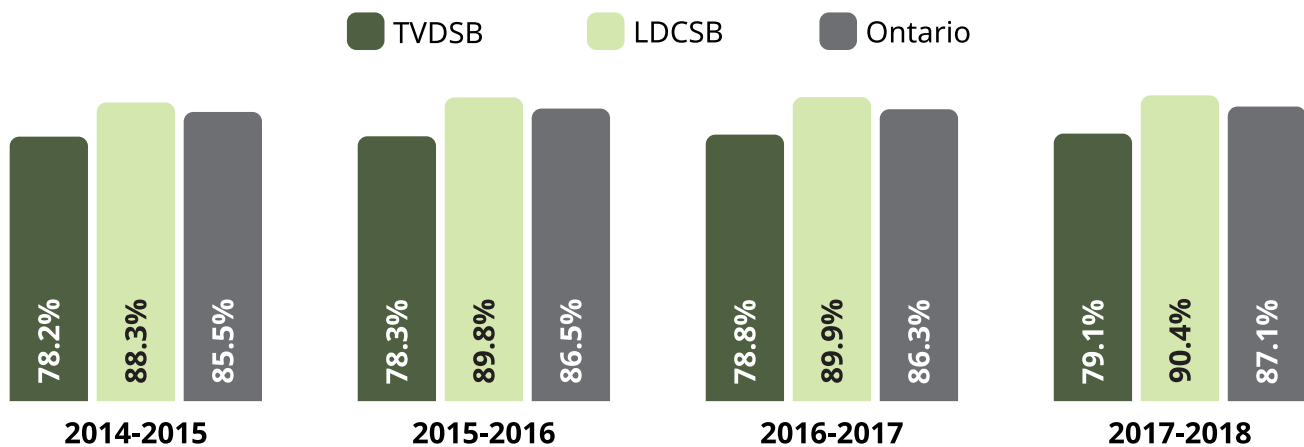


Since the 2014-2015 school year, there has been an overall downward trend in the percentage of students in the TVDSB school board who passed the Ontario Secondary School Literacy Test (OSSLT). In 2014-2015, 77% (n=3,729) of TVDSB students passed the OSSLT, which decreased to 70% (n=3,277) of students in 2018-2019. Further, each year between 2014-2015 and 2018-2019, the OSSLT success rate has remained lower in the TVDSB school board compared to the provincial average.

Additionally, the percentage of students in the LDCSB school board who passed the OSSLT has fluctuated each year since 2014-2015, with an overall slight decrease from 81% (n=1,267) in 2014-2015 to 80% (n=1,213) in 2018-2019. While the percentage of students who passed the OSSLT was lower in the LDCSB school board than in Ontario in each 2014-2015, 2015-2016, and 2017-2018, the LDCSB pass rate for the OSSLT was the same as the provincial average in the 2016-2017 and 2018-2019 school years.^{xcix, c}

²⁷ The Ontario Secondary School Literacy Test (OSSLT) is completed by students in Grade 10 to assess whether they meet the minimum standard for literacy across all subjects covered up to the end of Grade 9. Students must pass the OSSLT in order to receive their Ontario Secondary School Diploma.

Figure 59: High School Graduation Rate – TVDSB + LDCSB + Ontario²⁸



The high school graduation rate has increased between the 2014-2015 school year and 2017-2018 school year for each TVDSB, LDCSB, and Ontario. In 2017-2018, 79.1% of students in the TVDSB school board and 90.4% of students in the LDCSB school board graduated high school compared to 78.2% and 88.3% respectively in 2014-2015.

While the high school graduation rate is increasing in the TVDSB school board, it has remained consistently lower than the provincial graduation rate. In comparison, the high school graduation rate in the LDCSB school board has remained consistently higher than the Ontario average.^{ci, cii, ciii, civ, cv, cvi}

Number of London Youth Not in Education, Employment, or Training

In 2018, 15% (n=14,550) of all youth in London between 15 and 29 years old were not employed, attending part-time or full-time education, or involved in training compared to 12% of youth in Ontario. When young people are neither employed nor involved in education or training, they are at increased risk of experiencing long-term social and economic difficulties.^{cvi}

²⁸ This data is based on the five-year high school graduation rate, which represents students who receive their Ontario Secondary School Diploma within five years of starting Grade 9.



Section 6.0

What Work Is Being Done to End Poverty?

Outlined below is an overview of some of the key activities and strategies being implemented locally, provincially, and federally to address poverty. While there are many successes and positive results, continued collaboration at all levels is needed to end poverty in London.

6.1 Work Being Done by the CYN

In 2017, the CYN produced its third Child and Youth Agenda outlining key activities and strategies to support London's children, youth, and families between 2017 and 2021. The Child and Youth Agenda addresses four priority areas, including poverty, health, literacy, and creating a family-centred service system. Some of the initiatives currently being implemented by CYN partners to address child, youth, and family poverty include:

- **Food Families** – This program brings families together to develop food literacy skills, learn about purchasing, growing, sharing, and cooking food, develop a network of supports, and improve their ability to eat well affordably. Between 2018 and 2019, 180 people participated in the Food Families program and 10 new organizations started providing the program in 2019.
- **Neighbourhood Food Asset Mapping** – The “All About Food” asset mapping initiative highlights low to no cost food options available in London neighbourhoods. In 2019, five neighbourhoods participated in developing food asset maps for their area.
- **London Good Food Box** – The London Good Food Box program provides families with an opportunity to access low-cost boxes of vegetables and fruit through collective purchasing. Between 2017 and 2019, the number of distribution sites for the London Good Food Box program was expanded from two to 14, with an average of 350 food boxes distributed monthly.
- **Harvest Bucks** – Harvest Bucks are vouchers used to buy fresh fruit and vegetables at participating stores. These vouchers are provided through community and emergency food programs to help promote healthy eating. In total, \$460,584 Harvest Bucks were provided to Londoners between 2017 and 2019 and a total of eight locations now accept Harvest Bucks.
- **Targeted Leadership Program** – The Targeted Leadership Program supports newcomer youth to overcome employment-related barriers and access training that will help them pursue leadership and employment opportunities in the community. In total, 14 young people have participated in the Targeted Leadership Program. Further, three of the participating young people obtained employment with the City of London, providing them with an employment opportunity that is directly related to the leadership skills they developed through the program.

- **Income Tax Clinics** – In 2019, the CYN Financial Empowerment Committee was established with community partners, including over 14 Community Volunteer Income Tax Program coordinators and representatives from the Canada Revenue Agency. Through the Financial Empowerment Subcommittee, CYN partners met monthly to plan an engagement session with Community Income Tax Volunteer Program coordinators. The engagement session provided an opportunity to identify and discuss a number of successes, areas for improvement, and strategies to move forward. As a result of these coordinated efforts, income tax clinics were offered virtually in 2020 to ensure access to services during the COVID-19 pandemic, and additional education and awareness activities were implemented to promote the program. Overall, these strategies are ensuring Londoners with low income have increased access to free income tax clinics in the community.
- **Supporting Londoners With Lived Experience to Lead and Participate in Community Decision-Making** – This initiative is focused on increasing the participation of people with lived and/or living experience with poverty and supporting them to act as leaders and decision-makers in strategies that help shape the community. In alignment with this initiative, the current co-chair of the CYN Ending Poverty Priority table is an individual with lived/living experience of poverty who continues to provide strategic leadership and support to the community as part of this working table. Further, in support of London for All's engagement of 38 individuals with lived and/or living experience of poverty as key decision-makers in the initiative, CYN partners provided honorariums valued at over \$25,000 to honour the time these individuals dedicated to the implementation of this community plan. The expertise and firsthand knowledge of these individuals was critical to the success and implementation of the London for All recommendations.
- **Youth Mentorship Curriculum** – A training curriculum was developed to provide adults and peers in natural mentorship roles the foundational knowledge, skills, and tools they need to build more purposeful relationships with young people, offer effective support, and help with service system navigation. In 2019, four pilot sessions were held with 60 participants. An online resource hub that connects youth and mentors to appropriate programs and resources was also developed with support from thehealthline.ca Information Network and the London Youth Advisory Council (now Young London).
- **Family Centres** – London's Family Centres provide families with a single place where they can access services, resources, and opportunities in their neighbourhood and in the city. Between 2017 and 2020, two new Family Centres were established - Family Centre Fox Hollow and Family Centre Fanshawe. Nshwaasnangong Child Care and Family Centre, London's first Indigenous-led Child Care and Family Centre is set to open in 2021.

For more information about specific initiatives implemented by CYN partners in 2019 to address poverty in London, please see the [CYN 2019 Progress Report](#).

6.2 Results of London for All: A Roadmap to End Poverty

In 2016, the Mayor's Advisory Panel on Poverty released London for All: A Roadmap to End Poverty, London's community plan to end poverty in a generation. The plan was informed by six months of research, study, and community consultation with over 1,000 Londoners and included 112 recommendations for addressing poverty across eight focus areas, including changing mindsets, income and employment, health, homeless prevention and housing, transportation, early learning and education, food security, and system change.

In response to the community plan to end poverty, between 2017 and 2020, 60 community agencies and 160 volunteers came together using a coordinated, collective impact approach to address poverty in London through London for All (LFA). The three-year initiative was led by United Way Elgin Middlesex and focused on implementing the 112 recommendations to address poverty in London. A Leadership Table and seven Accountability Tables were established to help implement and oversee the collaborative work of the initiative. Further, 38 individuals with lived and/or living experience of poverty were engaged in the LFA initiative as key decision-makers.

A recent impact assessment was published outlining the accomplishments of the LFA initiative. Overall, 92 of the 112 recommendations were completed, 14 remain in progress, and six were not achieved during the initiative time frame. To see a copy of London for All: A Roadmap to End Poverty, the LFA impact assessment report, and recommendation-specific progress reports from the LFA initiative, please visit the [London for All website](#).

Outlined below is a snapshot of some of the results from the impact assessment that highlight the community's efforts to address poverty in London:

- **Work was conducted to increase awareness about poverty in London** – Between 2017 and 2019, ReThink Poverty workshops provided 3,173 Londoners with education about solutions to address poverty and over 300 people participated in the Youth Poverty Symposium to better understand the impacts of poverty on young people and identify local solutions. Further, 40 companies were featured in the Made Right Here campaign series to encourage Londoners to buy local, thereby supporting local employment opportunities.
- **Strategies were implemented to promote cultural safety and truth and reconciliation** – In 2017, 2,650 people received cultural competency training through the Intercultural Competency Advantage Program (ICAP). Additionally, 390 people attended a four-part Truth and Reconciliation Speaker Series held by the London Public Library that focused on strengthening relationships and understanding, promoting reconciliation, and addressing issues impacting Indigenous Londoners.

- **A Living Wage was established for London** – The London Poverty Research Centre at King’s conducted research to determine a living wage for London in 2019, which was set at \$16.20 per hour. Further, there are now 19 employers in London committed to providing a living wage.
- **Efforts were made to increase access to income and employment supports** – Between 2017 and 2018, over 20 events and networking opportunities were facilitated for newcomers by the London and Middlesex Local Immigration Partnership and 204 new mentorships for skilled Canadian newcomers were developed through the Immploy Mentorship program between 2018 and 2019. Further, to support local job creation, \$8,925,886 was invested in local start-ups and social enterprises between 2017 and 2019, and 117 start-ups and social enterprises received coaching and development supports. Also, to promote greater income security, \$102,000 was diverted from payday lenders in 2019 as a result of the Ontario Works direct deposit program.
- **Access to health, mental health, and addiction services was improved** – To improve access to needed supports, a total of \$555,420 was invested in mental health and addiction services and over 38,000 copies of the Help Yourself Through Hard Times guide were distributed to Londoners between 2017 and 2019. Additionally, four new community-based health services were established, 13 outreach-based family support programs were developed or expanded, and three no-cost dental programs were established or expanded in response to an increased need for these services.
- **Londoners were supported to address their housing needs** – Overall, six initiatives to increase coordination between service providers offering housing related supports were implemented. In 2019, through London’s Coordinated Informed Response, 898 referrals to housing services were provided to Londoners who were street involved, sleeping rough, and urban camping. Further, over 32,000 people were supported to address issues that might impact their housing stability, over 500 individuals experiencing homelessness received support to secure permanent housing, and 1,050 households received loans from the Housing Stability Bank to help maintain their housing stability.
- **Strategies to address housing and homelessness were developed** – In 2019, *Housing Stability for All: The Housing Stability Action Plan for the City of London 2019-2024* was developed, which outlines strategies for responding to the homelessness crisis, creating more housing stock, providing housing supports, and transforming the service system. To see a copy of the Housing Stability Action Plan, visit the City of London’s [Housing Stability for All webpage](#).
- **Financial literacy initiatives were implemented** – New financial literacy programming and curriculum was implemented for Grade 7 and Grade 11 students in London. Further, 48 free tax clinics were offered between 2018 and 2019 by the Community Volunteer Income Tax Program to help Londoners with a modest income and a simple tax situation complete their tax returns.

- More supports were provided to promote early childhood development and high school graduation** – Between 2017 and 2019, 891 new licensed child care spaces were created, ensuring more children could access early years learning opportunities. Further, informed by a community-wide gap analysis, 26 mentorship and support programs were established or expanded to help parents and their children. Additionally, through the expansion of the Boys and Girls Club of London’s My Action Plan to Education (M.A.P.) program, 394 children and youth were supported to create a plan for their academic future, achieve academic goals, develop life and literacy skills, and build skills to successfully graduate from high school. The CYN Youth Connector Training initiative also held four pilot training sessions with 60 participants to help increase access to meaningful, supportive relationships for young people.
- Initiatives were implemented to reduce transit costs for Londoners** – Between 2018 and 2019, a total of 1,374,048 subsidized bus rides were accessed by low income Londoners, children less than 12 years old accessed 680,480 free bus rides, and 776,996 bus rides were discounted for youth through the Youth Transit Pass. Further, a non-Peak Pass for Paratransit customers was implemented and 100% of London Transit Commission buses are now accessible. It is also important to note that on March 26, 2019, subsidized seniors bus tickets were re-introduced by the London Transit Commission to reduce the cost of bus tickets for adults aged 65 years or older. Additionally, as a result of proposed public transit recommendations and expanded bus routes, 450 employers had access to public transit for the first time in 2019.
- Londoners had improved access to fresh, quality food** – Through the expansion of the Community Harvest Program, 1,073,000 kg of fresh produce was donated to the London Food Bank by local farmers between 2018 and 2019. In addition, 159,000 kg of fresh food from grocery stores and restaurants was rescued by the London Food Coalition for redistribution to Londoners experiencing or at risk of food insecurity. Further, between 2018 and 2019, 3,390 people participated in collective kitchen programs, which help Londoners save money on food and support food literacy.
- Efforts advocating for policy and system change were implemented** – Between 2017 and 2020, over 18 papers and letters were developed to advocate for policy change and poverty reduction measures at a provincial and federal level. Additionally, to help promote system change, 38 people with lived and/or living experience of poverty were engaged in the LFA initiative as key decision-makers and 60 organizations participated in LFA planning tables. Further, the City of London implemented 11 actions identified by residents at the 2018 Good Neighbourhood Conference to strengthen London’s neighbourhoods.

6.3 Work Being Done Across Ontario

Initiatives, policies, and strategies have also been implemented at a provincial level to help address poverty in Ontario. Outlined below is a description of some of the poverty reduction initiatives that have been implemented in Ontario in the past five years.

- **Ontario's Poverty Reduction Strategy 2020-2025** – In December 2020, the third poverty reduction strategy, *Building a Strong Foundation for Success: Reducing Poverty In Ontario (2020-2025)* was launched. The poverty reduction strategy is built upon four pillars: encouraging job creation and connecting people to employment, connecting people with the right supports and services, making life more affordable and building financial resiliency, and accelerating action and driving progress.
- **Local Poverty Reduction Fund** – In 2015, the Local Poverty Reduction Fund was created as a six-year, \$50 million initiative to support and evaluate local efforts towards preventing and reducing poverty. Further, the initiative focuses on building a body of evidence of what works based on experiences of communities across Ontario. A total of 119 poverty reduction projects in over 48 Ontario communities have been funded through the initiative.
- **Ontario Child Benefit** – The Ontario Child Benefit provides financial support for low to moderate income families with children less than 18 years old for the cost of raising their children. To help reduce the impacts of poverty for children and youth, the Ontario Child Benefit was increased in 2015 to \$1,336 per child, up from \$1,310 in 2014. Further, increases to the benefit were tied to the Ontario Consumer Price Index to ensure it keeps pace with inflation. For the 2019 tax year, the maximum payment per child was \$1,461.
- **Renewed Early Years and Child Care Policy Framework** – In 2017, the *Renewed Early Years and Child Care Policy Framework* was produced as Ontario's plan to transform the early years and child care system. Some of the strategies outlined in the plan include increasing access to early years and child care programs and services, increasing the number of licensed child care spaces, providing more after-school programming, providing child care fee subsidies and improving affordability of early years and child care services, and establishing an early years workforce strategy.
- **Low-Income Individuals and Families Tax Credit** – This non-refundable tax credit was introduced in 2019 to provide low income workers with up to \$850 in personal income tax relief. This tax credit was set up so that a single person working full time at minimum wage (earning approximately \$30,000 per year) would pay no income tax and the amount of tax relief is gradually reduced for those with individual incomes higher than \$30,000 or family incomes higher than \$60,000.

- **Community Housing Renewal Strategy** – In 2019, the Ontario government launched the *Community Housing Renewal Strategy* that focuses on transforming the community housing system and expanding affordable housing for low income households and the non-profit, co-operative, and municipal housing sector. Specifically, strategies include increasing the supply and mix of community housing, ensuring people have access to community housing and supports that meet their needs and help them maintain housing stability, and increasing efficiency and coordination within the community housing system.

For more information about Ontario’s poverty reduction initiatives, visit the [Poverty Reduction in Ontario website](#).

6.4 Work Being Done Across Canada

The federal government is also working to address and reduce the impacts of poverty. Several key policies and initiatives recently implemented by the Government of Canada are described below.

- **Poverty Reduction Policies** – Several federal policies have been implemented to help low income Canadians. For example, the Canada Child Benefit (CCB) was introduced in 2016 as a tax-free monthly benefit provided to families for each child based on family net income. In July 2018, the CCB was increased to keep up with the cost of living and was increased again in July 2020 to provide up to \$6,765 per child under age 6 and up to \$5,708 per child aged 6-17 years old. Further, the Guaranteed Income Supplement (GIS), which provides a monthly payment to low income adults 65 years or older, is reviewed quarterly to reflect increases in the cost of living, and the Canada Workers Benefit, a refundable tax credit to provide tax relief to low income Canadians in the workforce, was initiated in 2019.
- **National Housing Strategy** – In 2017, Canada’s first National Housing Strategy called “A Place to Call Home” was announced to promote safe and affordable housing for Canadians. The core goals of the strategy include removing 530,000 families from housing need, reducing chronic homelessness by 50%, and investing in the construction of 100,000 new affordable homes over the next 10 years. Initiatives being implemented as part of the strategy include creating new housing supply, modernizing existing housing, dedicating resources for community housing providers, and promoting innovation and research in the housing sector.
- **Canada’s Poverty Reduction Strategy** – The Canadian government released *Opportunity for All: Canada’s First Poverty Reduction Strategy* in August 2018. This strategy sets targets and outlines key actions for reducing poverty across Canada. The three pillars of the strategy include “Dignity” (i.e. ensuring basic needs are met, such as access to safe and affordable housing, healthy food, and health care), “Opportunity and Inclusion” (i.e. promoting full participation in society and equality of opportunity), and “Resilience and Security” (i.e. preventing experiences of poverty and supporting income security and resilience).

- **Dimensions of Poverty Hub** – To support reporting of ongoing progress related to the poverty reduction strategy, an online dashboard of poverty reduction indicators called the Dimensions of Poverty Hub was created in 2019. This dashboard can be accessed by visiting the [Dimensions of Poverty Hub](#).
- **National Advisory Council on Poverty** – The National Advisory Council on Poverty was established in 2019 to ensure continued accountability, to help advise the Canadian government on issues regarding poverty reduction, and to support public reporting on progress each year. The advisory council includes people with lived and/or living experience and poverty reduction leaders, experts, academics, and practitioners.
- **Poverty Reduction Act** – The first Poverty Reduction Act was introduced in Parliament on June 21, 2019 with the purpose of supporting continuous efforts and a long-term commitment to reduce poverty in Canada and ensuring ongoing monitoring of progress. Further, the act established the MBM as Canada’s Official Poverty Line and defined two targets for poverty reduction – a 20% reduction in poverty by 2020 and a 50% reduction by 2030.



Section 7.0
Conclusion

This report provides not only a snapshot in time of poverty in London, but also presents annual data for key poverty indicators that can help the community to better understand trends over time and progress being made towards ending poverty.

There are many promising results presented in this report. For example, an increasing percentage of Londoners are exiting poverty each year, the rate of poverty amongst children and youth and lone parent families is decreasing, and fewer individuals are accessing emergency shelter. The rate of unemployment in London has also decreased and the high school graduation rate has improved.

There is also continued work needed to address poverty in London, as rates of poverty are higher in London compared to the province. Further, low income families continue to fall further behind, more Londoners are requiring social assistance, poverty amongst older adults is increasing, and Indigenous people, newcomers, recent immigrants, and visible minorities continue to be disproportionately impacted by poverty. Poverty is also impacting Londoners' ability to access adequate food, experience income security, and afford suitable housing.

Overall, the findings presented in this report can be used to help Londoners better understand the impacts of poverty, engage the community in addressing poverty, and inform strategies and initiatives aimed at ending poverty in London.

Appendix A:

Data Sources and Notes

Table 7: Data Sources and Notes by Report Indicator/Measure

Indicator/Measure	Data Source	Data Notes
MBM threshold	Statistics Canada Table 4.5 Market Basket Measure (MBM) thresholds for economic families and persons not in economic families, 2015.	Data for a large urban population centre with a population between 100,000 and 499,999 persons in Ontario was used.
LICO thresholds	Statistics Canada through a direct information request.	The community size was defined as a population of 100,000 to 499,999. Data for 2019 was provided via direct request from Statistics Canada. The data for 2019 will be available publicly from Statistics Canada in early 2021.
LIM thresholds	Statistics Canada Table 11-10-0232-01 Low income measure (LIM) thresholds by income source and household size.	Current dollars was used for the dollar concept and total income was used to determine LIM-BT.
Low income population based on MBM	Community Data Program, Target Group Profile of MBM population, Statistics Canada, 2016 Census.	Data provided is City level data. Data is updated every five years.
How income is spent by a family of four based on the MBM	Statistics Canada Table 11-10-0066-01 Market Basket Measure (MBM) thresholds for the reference family by Market Basket Measure region, component and base year.	Data was used for an Ontario city with a population of 100,000 to 499,999 people, 2008 was used as the base year for calculating the MBM, and current dollars was used for the dollar concept.
Low income population based on LICO and LIM	Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016127.	Data provided is City level data. Data is updated every five years.

Indicator/Measure	Data Source	Data Notes
Median after tax income – all families, lone parent families	<p>Data for median income of low income families was retrieved from Statistics Canada Table 11-10-0020-01 After-tax low income status of census families based on Census Family Low Income Measure (CFLIM-AT), by family type and family composition.</p> <p>Median income of all families was retrieved from Statistics Canada Table 11-10-0017-01 Census families by family type and family composition including before and after-tax median income of the family.</p>	Data provided is CMA level data and is based on tax filer data.
Top and bottom 10% of earners	Statistics Canada Table 11-10-0055-01 High income tax filers in Canada.	Data provided is CMA level data from the Longitudinal Administrative Databank. After tax income was selected as the income concept. Income groups included the top 10 percent income group and bottom 90 percent income group (i.e. the 90th percentile, which represents the lowest 10% of earners).
Low income entry and exit rates	Statistics Canada Table 11-10-0024-01 Low income entry and exit rates of tax filers in Canada.	Data provided is CMA level data from tax filers. The variable low income measure was selected as the low income threshold.
Social assistance caseload data (OW and ODSP)	Data provided by Housing, Social Services and Dearness Home, City of London.	Data provided is City level data.
CFLIM-AT – children and youth, lone parent families, older adults	Statistics Canada Table 11-10-0018-01 After-tax low income status of tax filers and dependants based on Census Family Low Income Measure (CFLIM-AT), by family type and family type composition.	Data provided is CMA level data and is based on tax filer data.
LIM-AT – female-led lone parent families	Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016124.	Data provided is CMA level data. Data is available every five years.

Indicator/Measure	Data Source	Data Notes
Social assistance benefits for older adults	Statistics Canada Table 11-10-0039-01 Tax filers and dependents, seniors with income by source of income and age.	Data provided is CMA level data and is based on tax filer data. Social Assistance Benefits was selected as the source of income. To calculate the average amount of benefits received, the total amount of benefits provided to adults aged 65 and older was divided by the number of older adults receiving social assistance.
Median before tax income for older adults	Statistics Canada Table 11-10-0039-01 Tax filers and dependents, seniors with income by source of income and age.	Data provided is CMA level data and is based on tax filer data. Total income (i.e. before tax income) was selected, as data for after tax income was not available.
Number of Indigenous Londoners living below the LIM-AT	Statistics Canada, 2016 Census of Population. Aboriginal Population Profile. Statistics Canada Catalogue no. 98-510-X2016001.	Data provided is City level data. Data is updated every five years.
Number of newcomers living below the LIM-AT	Community Data Program, Household and Family Target Group Profile of the recent immigrant population, Statistics Canada, 2016 Census.	Data provided is City level data. Data is updated every five years.
Number of recent and established immigrants living below the LIM-AT	Community Data Program, Target Group Profile of the Low-Income Population (LIM-AT), Statistics Canada, 2016 Census.	Data provided is City level data. Data is updated every five years.
Number of people part of a visible minority group living below the LIM-AT	Community Data Program, Target Group Profile of Visible Minority, Statistics Canada, 2016 Census.	Data provided is City level data. Data is updated every five years.
Median after tax income for visible minorities	Community Data Program, Target Group Profile of Visible Minority, Statistics Canada, 2016 Census.	Data provided is City level data. Data is updated every five years.
Food insecurity	Data prepared by the Middlesex-London Health Unit.	Data represents households in the Middlesex-London area.

Indicator/Measure	Data Source	Data Notes
London Food Bank use	Data prepared by the London Food Bank for year-end statistics.	Data represents City level data. This data refers to the use of the London Food Bank and does not include use of other community programs that address food insecurity, such as food cupboards, emergency food kits, meal programs, etc.
Emergency shelter use	Data provided by Homeless Prevention, Neighbourhood, Children and Fire Services, City of London.	Data represents City level data related to the use of adult emergency shelters and family emergency shelter, including Men's Mission and Rehabilitation Centre, The Salvation Army Centre of Hope, Unity Project for Relief of Homelessness in London, and Rotholme Women's and Family Shelter.
Rental data – average market rent, vacancy rate	Canada Mortgage and Housing Corporation (CMHC) Rental Market Reports for Major Centres.	Data represents CMA level data.
Households paying 30% or more of income on shelter	<p>Data for 2006 was retrieved from Statistics Canada 2006 Census of Population. Catalogue no. 97-554-XCB2006039.</p> <p>Data for 2011 was retrieved from Statistics Canada National Household Survey (NHS) Profile, 2011 National Household Survey. Catalogue no. 99-004-XWE.</p> <p>Data for 2015 was retrieved from Statistics Canada Census Profile, 2016 Census. Catalogue no. 98-316-X2016001.</p>	Data for each 2006, 2011, and 2015 represent City level data. Different methodologies were used each year to gather this data and therefore results may not be directly comparable.
Households in core housing need	CMHC Housing Market Information Portal.	Data provided is City level data.
New affordable housing units	Data provided by Housing Development Corporation, London (HDC).	Data represents units approved in London and Middlesex.

Indicator/Measure	Data Source	Data Notes
Average resale housing price	Data was retrieved from London St. Thomas Association of Realtors (LSTAR) market updates.	Data for 2015 and 2016 represents London and St. Thomas markets combined. Data from 2017 to 2019 represents the market in the city of London.
Housing Stability Bank use	Data provided by the Housing Stability Bank, which is housed at The Salvation Army Centre of Hope.	Data represents use of the Rental Assistance and Emergency Utility Assistance programs by city of London residents.
Housing First program participation	Data provided by Housing, Social Services and Dearness Home, City of London.	Data represents the number of individuals in the city of London participating in a Housing First program.
RGI housing – waitlist, number of applicants housed, average wait time	Data provided by Strategic Programs and Partnerships, Housing, City of London.	Data represents the number of eligible RGI housing applicants in London and Middlesex.
Unemployment rate	Statistics Canada Table 14-10-0090-01 Labour force characteristics by province, territory and economic region, annual.	Data provided is for the London Economic Region, which includes Elgin, Middlesex, and Oxford Counties.
Individuals part of the working poor	Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016297.	Data provided is CMA level data and represents individuals aged 15 years or older working full-time or part-time with an income below the LIM-AT.
Early Development Instrument (EDI) scores	Data for Cycles 1-4 (2003-2015) was retrieved from the Middlesex-London Health Unit, Middlesex-London Community Health Status Resource. Data for Cycle 5 (2017-2018) was provided by the Offord Centre for Child Studies.	Data represents the Middlesex-London area for children in senior kindergarten.

Indicator/Measure	Data Source	Data Notes
<p>Education Quality and Accountability Office (EQAO) testing – Grade 3, Grade 6, OSSLT</p>	<p>Data was retrieved from EQAO School and School Board Profiles and Reports.</p>	<p>Data represents results for the Thames Valley District School Board (TVDSB) and London District Catholic School Board (LDCSB).</p> <p>Data for Conseil scolaire Viamonde (CSV) and Conseil scolaire catholique Providence (CSC Providence) was not included in this report, as the data available for these school boards represents larger geographic areas for which only a few schools are located in London and the data is not representative specifically of London.</p>
<p>High school graduation rate</p>	<p>Data for 2014-2015 and 2015-2016 for both TVDSB and LDCSB was retrieved from Government of Ontario Newsroom updates.</p> <p>Data for 2016-2017 for TVDSB was retrieved from school board plans and reports. Data for 2016-2017 for LDCSB was provided by the school board.</p> <p>Data for 2017-2018 for both TVDSB and LDCSB was retrieved from the Ontario Ministry of Education school board progress reports.</p>	<p>Data represents results for TVDSB and LDCSB. This data is based on the five-year high school graduation rate, which represents students who receive their Ontario Secondary School Diploma within five years of starting Grade 9.</p> <p>Data for CSV and CSC Providence was not included in this report, as the data available for these school boards represents larger geographic areas for which only a few schools are located in London and the data is not representative specifically of London.</p>
<p>Youth not in education, employment, or training</p>	<p>Data retrieved from the “Made in Ontario” NEET Youth Research Initiative.</p>	<p>Data provided is CMA level data and represents individuals between 15 and 29 years old.</p>

Appendix B:

Endnotes

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