Social Planning Council of Cambridge and North Dumfries

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http://www.spccnd.org/

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ABOUT SPCCND

The Social Planning Council of Cambridge and North Dumfries (SPCCND) is a non-profit, registered charitable organization incorporated in 1989, and is governed by a community-based Board of Directors. We are widely recognized for our responsiveness to local needs and opportunities and our applied social research expertise. We use evidence from community-research to engage local residents, agencies, and decision-makers in moving towards progressive social change.

At the SPCCND, we believe that we can all work towards building a healthy community. Our organizations’ mission is to promote greater social and economic equity through research, analysis, facilitation, and education. By doing this we hope to fulfill our vision of a caring, healthy, and inclusive community.

ABOUT THE Report

The purpose of the Community Trends Report is to provide information on local social trends and issues for a variety of audiences including social service organizations, the business community, policy makers, and funders. It is hoped that this process of data collection and analysis will help identify key priorities and improve the community’s ability to respond to gaps in services and build upon community strengths.

The goal of the report is to involve all sectors of the community to empower positive social change and shine a light on aspects related to health inequity and poverty, vulnerable populations, and the social and economic factors that contribute to these inequalities. Through a collective voice, we can develop policies and practices that will have a real impact on the health of our community.
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The Social Planning Council of Cambridge and North Dumfries (SPCCND) would like to thank the City of Cambridge and Township of North Dumfries for the on-going funding support.

The Community Trends Report contains information submitted, reviewed and approved from local community agencies and organizations. These agencies and organizations are asked to highlight service delivery trends and pertinent information that describes the landscape of the services they provide. The SPCCND would also like to thank all of the agencies and organizations that contributed their data, time, and insight. The Community Trends publications could not exist without their participation.

We would also like to extend thanks to the Children and Youth Planning Table: Data, Research and Evaluation team members, Shannon McIntyre and Brad Berg, for their review and feedback on the report.
INTRODUCTION

THE COMMUNITY TRENDS REPORT

Waterloo Region is home to a diverse population. We all have different hobbies and interests, skills and strengths, beliefs and views. That said, there is one thing that we have in common, we all have basic needs. As demonstrated through Maslow’s Hierarchy of Needs (Burton, 2017), we need food, we need shelter, and we need safety & security. Without these, our ability to do what we want to do and be who we want to be is challenging to achieve.

To further understand why it is so important for people to have their basic needs met, it is necessary to examine the determinants of health and prerequisites of the health experience. Health is shaped by the living conditions people experience. These living conditions are determined by the quality of the communities, housing situations, work settings, health and social service agencies, and educational institutions in which people interact. The World Health Organization (WHO) calls these factors the Social Determinants of Health (SDOH), and they identify how these factors, which are a result of public policy making, are the most important health indicators.

This report provides a social profile of the Cambridge and North Dumfries communities and a snapshot of key social service delivery data at the local level. Improving health inequities requires that we consider health and its determinants to: organize, prioritize, and determine where action is needed in our community. By raising awareness and encouraging dialogue about access to appropriate resources, and reducing poverty through important policy changes, it is our belief that this can, in turn, foster a strong and healthy community where everyone thrives.

COMMUNITY TRENDS FRAMEWORK REVIEW

FRAMEWORK REVIEW RATIONAL
The Social Planning Council of Cambridge and North Dumfries (SPCCND) has been tracking community trends for over 20 years in our signature report. The Community Trends Report is a tool for shared measurement of community conditions through reporting on program and statistical information provided by government and local social service agencies; it highlights comparisons to national and provincial data to provide context to the local picture; and it tracks important trends that aid the community in making informed choices to address community needs. SPCCND believes this process of data collection and analysis improves Cambridge and North Dumfries’ ability to respond to gaps in services and to harness community strengths.

“Every single person has capacities, abilities and gifts. Living a good life depends on whether those capacities can be used, abilities expressed and gifts given”
- John McKnight
After serving Cambridge and North Dumfries for almost 30 years the SPCCND has been exploring the possibility of expanding this report to include the entire Waterloo Region. With funding support from the Ontario Trillium Foundation we conducted a framework review to ensure that what we were measuring is what we are trying to achieve. As well, there were a number of ways we surveyed key informants in Waterloo Region to assess the interest of a region-wide report.

Our review showed there is strong support for a region-wide Community Trends Report. While we have not secured funding for this expansion, we are in conversation with various funders and community partners. Regardless, we are continuing to produce our Community Trends Report in Cambridge and North Dumfries for 2018, which profiles Waterloo Region as a whole, and highlights Cambridge and North Dumfries using our new framework and new census data.

**HIGHLIGHTS FROM THE FRAMEWORK REVIEW**

SPCCND conducted a review of the Community Trends Report that included: an environmental scan of existing data products in the community to reduce the possibility of duplication; a community-wide survey with a 70% response rate; 24 key informant interviews across Waterloo Region and an evidence-based framework review.

Findings show: there is support for a regional document; it should be focused on poverty reduction; the Community Trends Report is not duplicating any existing community data reports, and it is a unique product as it provides data specific information on social service delivery data while still assessing the broader aspects of community well-being.

**FRAMEWORK OF THE COMMUNITY TRENDS REPORT**

Our framework review repeatedly brought us back to basic human requirements, and the notion that the need to survive undermines the need for safety, security, health, and well-being. We are using the model of Maslow’s Hierarchy of Needs to organize, prioritize and determine where action is needed in our community.

Building on this view, we understand Maslow to define the scope of the determinants of health, specifically the Social Determinants of Health (SDOH), and how they relate to the factors that impact one's ability to meet these basic needs. By focusing on the SDOH, we can examine social and economic barriers that may limit people’s ability to meet their basic needs, and the underlying factors that affect the well-being of our whole community.
Another key finding from our review showed that the primary area of focus for the Community Trends Report should continue to focus on poverty reduction — with an emphasis on access to basic needs, the economy, food security, homelessness, and housing. Our findings also identified the importance of having a report that tracked social service delivery data. This helps our community understand if the programs offered are effective and accessible. Poverty is a concern for many people and affects us all. We want to ensure that our Community Trends Report builds on and helps us align our efforts with a number of initiatives including: the Federal government’s “Opportunity for All - Canada’s First Poverty Reduction Strategy,” the Provincial government’s poverty reduction strategy “Realizing our Potential,” and Wellbeing Waterloo Region’s “3 Big Ideas.”

As illustrated in the diagram below:

It is important to understand that the Social determinants of health (SDOH) do not act independently of each other. They are interconnected and this concept provides the framework for understanding. The person is rooted in their environment – both socially and physically, and is influenced by and influences their environment. Through this framework, we are able to explore the role of the individual and the collective in ensuring we have a community that promotes well-being.
When looking at eliminating poverty it is important that we have a baseline of data to measure over time. Our framework review was conducted to ensure we are measuring indicators that are addressing this goal. Specifically, how the SDOH factor into a person meeting these needs and where action is required to address any barriers. Society also plays an important role in ensuring citizens have opportunities to thrive in their community, and many of the social supports and policies we put in place impact the individual as well as the collective.

Through this framework, we have established that health is determined in part by access to social and economic opportunities; the resources and supports available to us in our homes, neighbourhoods, and communities; the nature of our social system and the quality of the interactions and relations available to us all impact the well-being of not only the individual but the community as a whole. Understanding the SDOH as they relate to the Hierarchy of Needs helps us prioritize and see where action is needed.

The Community Trends Report is just one piece of the puzzle when it comes to understanding poverty and how it relates to our community’s quality of life. In Waterloo Region, there are a number of groups and initiatives working towards similar goals, such as: Wellbeing Waterloo Region — a community-led initiative working together across sectors to improve well-being of residents.

Collectively, we can identify areas where community partners can collaborate to improve the well-being of citizens in our community, leverage community strengths, and develop a shared vision for Waterloo Region. It is our hope that the Community Trends Report is a starting point for some of these conversations around poverty reduction.

We are all responsible for the quality of the community we live in; it is a shared responsibility, and we want to ensure everyone has a sense of belonging. Together we can make a difference with progressive change and develop strategies to reach our goal of community well-being in Waterloo Region.
SOCIAL PROFILE OF CAMBRIDGE & NORTH DUMFRIES

The City of Cambridge and the Township of North Dumfries are situated in southern Ontario. They are two distinct, yet connected communities within Waterloo Region. Cambridge is predominantly urban, while North Dumfries is more rural in nature.

POPULATION GROWTH

The population of Cambridge grew from 126,748 at the 2011 Census to 129,920 at the 2016 Census, representing a 2.5% increase (or 3,172 people) in the population over the five year period. This growth rate is less than half what it was after the 2011 Census, as there was a 5.3% growth rate between 2006 and 2011.

The population of North Dumfries grew from 9,334 at the 2011 Census to 10,215 at the 2016 Census, representing a 9.4% increase (or 881 people) in the population over the five year period. This growth rate is more than three times what it was after the 2011 Census, as there was a 3% growth rate between 2006 and 2011.

<table>
<thead>
<tr>
<th>REGION</th>
<th>2011</th>
<th>2016</th>
<th>Absolute Growth</th>
<th>% of Growth</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cambridge</td>
<td>126,748</td>
<td>129,920</td>
<td>3,172</td>
<td>2.5%</td>
</tr>
<tr>
<td>North Dumfries</td>
<td>9,334</td>
<td>10,215</td>
<td>881</td>
<td>9.4%</td>
</tr>
<tr>
<td>Waterloo Region</td>
<td>507,096</td>
<td>535,154</td>
<td>28,058</td>
<td>5.5%</td>
</tr>
<tr>
<td>Ontario</td>
<td>12,851,821</td>
<td>13,448,494</td>
<td>596,673</td>
<td>4.6%</td>
</tr>
<tr>
<td>Canada</td>
<td>33,476,688</td>
<td>35,151,728</td>
<td>1,675,040</td>
<td>5.0%</td>
</tr>
</tbody>
</table>

Source: Statistics Canada, 2016 Census
**AGE AND GENDER**

In **Waterloo Region**, 49.4% of the population were **male** and 50.6% of the population were **female**. In **Cambridge**, 49.2% of the population were **male** and 50.8% were **female**. In North Dumfries, 50.3% of the population were **male** and 49.7% were **female**.

In 2016, the **median age** in **Cambridge** was 39.7 years, an increase from 38 years in 2011. The age of the total population in Cambridge is slightly older than Waterloo Region, yet remains slightly **younger** than the median age of Ontario (41.3 years) and Canada (41.2 years). The median age for males is 38.8 years and 40.6 years for females.

In 2016, the **median age** in **North Dumfries** was 41.7 years, a decrease from 42.1 years in 2011. The median age is still slightly **older** than the regional, provincial and national median. The median age for males is 41.6 years and 41.8 years for females.

The **median age** in **Waterloo Region** was 38.5 (37.4 for males and 39.6 for females) in 2016. The **population is aging in Waterloo Region**. The age of the total population in Waterloo Region is getting slightly older with a median age of 38.5 (an increase from 37.7 in 2011). Both Cambridge and North Dumfries experienced a 20% growth rate of people over the age of 65 since 2011. As outlined in Region of Waterloo Seniors' Strategy, **by 2021, 29% of people living in Waterloo Region will be aged 55 or older** (Region of Waterloo, 2014).

**POPULATION PYRAMIDS**

**Cambridge**

Cambridge has a population of 129,920; the **most populous** age group in Cambridge is **50-54**, with 10,390 residents.

In terms of the population from the previous Census, the **fastest growing** age group is **65-69**, which added 1,545 residents (a **32.4% increase**), followed by the **70-74** year-old cohort, which added 840 residents (a **23.3% increase**) in 2016. The **slowest growing** population was the **45-49** year-old cohort, with a negative growth of **11.6%**.

In relation to the population distribution, Cambridge has a **larger percentage of children** (birth to 14 years of age), compared to the average in Ontario and Canada. It also has a smaller percentage of residents over the age of 65.
North Dumfries

With a population of 10,215, the most populous age group in North Dumfries is the 50-54 age group at 895 residents (no increase from 2011), followed by the 55-59 years age group at 870 residents (a 27.9% increase).

In terms of the population from the previous Census, the fastest growing age group is 70-74, which saw a 33.9% increase, followed by the 55-59 cohort with 27.9%.

Source: Statistics Canada, 2016 Census
In 2016, the child population (birth to 14 years) accounted for 18.3% of Cambridge’s population with 23,825 children. Cambridge has a higher proportion of children than Waterloo Region (17.8%), Ontario (16.4%) and Canada (16.6%).

In North Dumfries, the child population accounted for 18.7% of the population in 2016. There was an 8.2% growth rate between 2011 and 2016, or an additional 140 children.

Overall, the child population accounted for 23,825 children in Cambridge, 1,905 children in North Dumfries, and 95,380 children in Waterloo Region in 2016.
In Waterloo Region, seniors represent 14.4% of the population and the population growth rate for those over 65 was 21.4%, almost four times higher than the 5.5% growth rate for the overall population. In 2016, there were 13,620 more individuals over the age of 65 compared to 2011, whereas the working-age population only saw an increase of 12,055 people over the same five-year span.

Seniors (people aged 65+) are a growing segment of the population in Cambridge, with a 22.4% increase of seniors since 2011. They represent 14.5% of the total population in Cambridge with 18,900 people, an increase from 12.2% in 2011. The most populous age group in Cambridge was the 65 to 69 year-old age group with 6320 people, a 32.4% increase from 2011. Interestingly, the 85 and over age group has 2,495 people, an 18.5% increase from 2011.

According to Statistics Canada (2017), Canadians are postponing their retirement plans and working until later on in life. In 2016, individuals in Canada aged 55 and over accounted for 36% of the working age population, which is the highest proportion on record. This proportion is projected to reach up to 40% by 2026. From 1996 to 2016, the labour force participation rates of individuals aged 55 years and over in Canada increased from 24% to 38%.

- An aging workforce has the potential to create challenge for employers, including reduced work hours, health issues, and labour shortages.

- There is a widening gap between the number of young people who are entering the workforce and the number of people who are leaving the labour force.
Seniors are also a growing segment of the population in North Dumfries, with a 20.1% increase of seniors since 2011. They represent 14.3% of the total population in North Dumfries with 1,465 people, an increase from 13.1% in 2011. The 70 to 74 year-old age group had the largest rate of growth at 33.9% from 2011. Similarly to Cambridge, people in North Dumfries are also living longer, as the 85 and over age group has had a 25% increase from 2011.

Across the country the number of seniors is increasing and those over the age of 65 represent 16.7% of the total population in Ontario, and 16.9% of the total population of Canada. According to the 2016 Census, seniors in Canada outnumber children for the first time in survey history.

MARITAL STATUS

In 2016, 256,625 people or 48.0% of the population in Waterloo Region were either married (40.8%) or living with a common-law partner (7.2%). The number of common-law marriages has increased by 5,275 people (15.9%) in Waterloo Region since 2011. In 2016, 18.1% (24,355) of the population were divorced, a slight decrease from 19% (21,815) in 2011.

Cambridge

In 2016, 62,220 people or 58.7% of the population in Cambridge were either married (48.8%) or living with a common-law partner (9.9%). The number of common-law marriages has increased by 1,250 people (13.5%) in Cambridge since 2011. In Cambridge, 9.9% of those aged 15 years and older are in common-law relationships, which is higher than the provincial average of 8.1%. In 2016, 5.9% (6,280) of the population were divorced, a slight decrease from 5.5% (5,685) in 2011.

North Dumfries

In 2016, 5,650 people or 68.1% of the population in North Dumfries were either married (60.3%) or living with a common-law partner (7.8%). North Dumfries has 11.1% and 14.6% more married people than both the province and the country. The number of common-law marriages has increased by 160 people (33%) in North Dumfries since 2011. In North Dumfries, 22.6%, or 1,875 people, of those aged 15 years and older are single and have never been married. This is lower than the provincial average of 28.3%, and the national average of 28.2%. In 2016, 3.8% (315) of the population were divorced, and this rate remained the same since 2011.
FAMILY STRUCTURE

Of all family structures (married couples, common-law, and lone-parent) in Waterloo Region, 125,840 people or 84.0% of the population were either married (71.2%) or living with a common-law partner (12.8%) in 2016. The number of common-law-couple and married-couple families has increased by 2,650 people (16.0%) and 2,730 people (2.6%) since 2011. In 2016, 12.8% (19,120) of the population were lone-female parent families, a growth rate of 9.6% since 2011. At the same time, lone-male parent families was 3.3% (4,875) of the population, a growth rate of 13.2% or 570 people since 2011.

Cambridge

Among the three types of families, married-couple families remain the most prevalent family structure at 67.9% (25,365). Between 2016 and 2011, Common-law couple families had a growth rate of 13.7%, higher than the growth rate for Ontario (14.7%) and Canada (11.9%). Common-law couple families and lone-female parent families represents a similar proportion of the population, 14.1% (4,615) and 14.4% (5,020), respectively.

<table>
<thead>
<tr>
<th>Marital Status in Cambridge and North Dumfries</th>
</tr>
</thead>
<tbody>
<tr>
<td>Married</td>
</tr>
<tr>
<td>Cambridge</td>
</tr>
<tr>
<td>North Dumfries</td>
</tr>
</tbody>
</table>

Source: Statistics Canada, 2016 Census
North Dumfries

**Married-couple families** remain the most prevalent family structure (80.7%) in North Dumfries. **Common-law couple families** experienced a **growth rate of 33.3%** (80), between 2011 and 2016. This is more than double the growth rate of common-law families in **Ontario (14.7%)** and **Canada (11.9%)**. The prevalence of **lone-female parent families** has **increased by 14.3%** since 2011, which is also more than double the growth rate of lone-female parent families in **Ontario (6.6%)** and **Canada (5.2%)**.

### FAMILY COMPOSITION

- The characteristics of families across Waterloo Region are changing.
- The composition of families is shifting. Common-law and single parent families are becoming more prevalent.

The composition of families is shifting. Family composition refers to the classification of Census families according to the number and/or age of children at home. This includes all children living at home regardless of their age. There are increased numbers of couples without children, both married and common-law. Common-law couple families and lone-parent families are becoming more prevalent.

**Source:** Statistics Canada, 2016 Census
Throughout Waterloo Region, there is an increased number of people living alone. This represents 49,760, or 24.4%, of the total population. It increased 9.9% since 2011. Smaller households have implications for both private life and society in general:

- Smaller families and people living alone have driven changes to the housing market, such as: demand for smaller dwellings

### Household Size

#### Cambridge

The average household size in **Cambridge is 2.7 people**, which is higher than the average in Ontario (2.6 people) and Canada (2.4 people). Over half of the households in Cambridge are composed of one and two-person households (22.8% and 32.2%, respectively). One-person households are increasing in Cambridge, with a growth rate of 8.9% since 2011.

#### North Dumfries

The average household size in **North Dumfries is 2.9 people**, which is higher than the average in Ontario and Canada. North Dumfries has a higher proportion of 4 and 5-person households (16.9%) when compared to Waterloo Region (9.5%), Ontario (13.8%), and Canada (8.4%). At 14.7% of households, North Dumfries has over 10% fewer one-person households when compared to Waterloo Region (24.4%), Ontario (25.9%), and Canada (28.2%).

#### Household Size — Cambridge and North Dumfries, 2016

![Household Size Graph](image)

Source: Statistics Canada, 2016 Census

One-person households became the most common type of household for the first time in 2016. There are a number of social, economic, and demographic factors that have contributed to the increase in the number of people living alone.
LANGUAGE

Canada has two official languages, English and French. A person whose first language is neither of Canada's official languages is referred to as an allophone.

In 2016, 389,410 people or 75% of the population in Waterloo Region reported English-only as their mother tongue, and 5,940 people or 1.1 reported French-only. In Waterloo Region, 132,815 people or 25.1% reported a non-official language as their mother tongue, this is a slight increase from 112,470 people or 22.4% of the population in 2011.

Most residents in Cambridge (79.1%) and North Dumfries (88.9%) identify English as their mother tongue - higher than the percentage in Waterloo Region (75%) and Canada (57.3%). 1.2% of Cambridge and 0.9% of North Dumfries residents report French as their mother tongue, which is lower than Ontario (3.8%) and Canada (23.9%). Although each group represents a small proportion of the total population, among the mother tongues reported most often by residents of Cambridge and North Dumfries are: Portuguese, Punjabi, German, Spanish, and Dutch.

The diversity that exists in Waterloo Region is reflected through the language people speak at home other than Canada's official languages. When examining the language people speak most often at home, it highlights the retention of a given immigrant mother tongue. The term “retention” is used to designate the phenomenon, whereby people with a given immigrant mother tongue speak that language at home. Retention is said to be “complete” when the language is spoken most often and “partial” when it is spoken on a regular basis, although it is not the main home language.

TOP 5 Most Common Languages Spoken at Home in Waterloo Region Other than Canada's Official Languages

<table>
<thead>
<tr>
<th>Waterloo Region</th>
<th>Cambridge</th>
<th>North Dumfries</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mandarin (1.3%)</td>
<td>Portuguese (1.9%)</td>
<td>Portuguese (0.7%)</td>
</tr>
<tr>
<td>German (1.2%)</td>
<td>Punjabi (0.8%)</td>
<td>Punjabi (0.8%)</td>
</tr>
<tr>
<td>Spanish (0.9%)</td>
<td>Gujarati (0.6%)</td>
<td>Gujarati (0.6%)</td>
</tr>
<tr>
<td>Arabic (0.8%)</td>
<td>Urdu (0.5%)</td>
<td>Urdu (0.5%)</td>
</tr>
<tr>
<td>Portuguese (0.8%)</td>
<td>Spanish (0.5%)</td>
<td>Spanish (0.5%)</td>
</tr>
</tbody>
</table>

Source: Statistics Canada, 2016 Census
FOOD SECURITY

In Waterloo Region, there are individuals who worry about where their next meal will come from, how their food is produced, and if they will have enough food in the future. These individuals are experiencing food insecurity.

Food insecurity is a serious public health problem that is linked closely to negative outcomes, such as poor physical and mental health, greater risk of diabetes, obesity, depression, anxiety, poor academic performance, and social isolation. As such, food security is identified as a key Social Determinant of Health (SDOH).

According to the Food and Agriculture Organization (FAO) of the United Nations “Food Security” is defined as existing when all people, at all times, have physical and economic access to sufficient, safe, and nutritious food to meet their dietary needs and food preferences for an active and healthy life. This definition was adopted by Canada at the World Food Summit, and it guides the layout of this document on food security in Waterloo Region.

The following section is a snapshot of some agencies, organizations, and initiatives that are contributing to food security in our community. These organizations recognize the importance of everyone having access to nutritious, well prepared food, and they work hard to make that happen.

HIGHLIGHTS

- In 2017, the cost of eating healthy for a family of four in Waterloo Region was $192.94 per week or $835.43 per month - a 14% increase since 2009.
- The Community Food Assistance Network reported the total number of food hampers distributed in Waterloo Region was 80,414 in 2017, with 17.7% of all food hampers distributed in Cambridge (14,215).
- The Cambridge Self-Help Foodbank reported a 24% decrease in co-op members since 2013. Reasons include: lack of funds for membership dues, and illness.
- In 2017, the Cambridge Shelter Coportation served a total of 75,645 meals — an increase of 64.8% since 2009.
- Community Support Connections — Meals on Wheels and More serves an average 1,145 clients annually in Waterloo Region, and 30% of these clients are located in Cambridge.
- As of 2016-2017, 31.6% of all Nutrition for Learning programs, and 28.8% of all students accessing these programs, were located in Cambridge.
- The number of seniors accessing the Young At Heart program at Family Counselling Centre of Cambridge and North Dumfries has increased by 26% since 2015.
Every two years, Ontario Public Health’s protocol requires Region of Waterloo's Public Health division to measure the cost of basic healthy eating, that represents current nutrition recommendations and average food-purchasing patterns. This process is known as the Nutritious Food Basket costing.

The Nutritious Food Basket estimates the cost of basic healthy eating for individuals and households. Although these estimates take into account the nutritional needs of different ages and genders, the cost of the Nutritious Food Basket is typically cited as the weekly cost of feeding a “reference family of four.” The reference family of four consists of: a man who is 31-50 years of age, a woman who is 31-50 years of age, a male who is 14-18 years of age, and a female who is 4-6 years of age.

In 2017, the cost of eating healthy for a family of four in Waterloo Region was $192.94 per week, or $835.43 per month. This is a 3.1% decrease from 2016.

By current estimates, the Nutritious Food Basket costing reveals the inadequacy of incomes for people living on: Ontario Works, the Ontario Disability Support Program, and minimum wage, to support healthy eating.

- Since 2009, the cost of the Nutritious Food Basket in Waterloo Region has increased almost $100 a month for a reference family of four.

- Despite the recent decrease, the weekly cost of the Nutritious Food Basket has increased by 14% since 2009.

- Higher costs for the Nutrition Food Basket represent a significant financial challenge, especially for those with low incomes. After basic expenses (food and rent), one-person households on OW are almost $200 short each month.

7% of households in Waterloo Region are food insecure.
COMMUNITY FOOD ASSISTANCE NETWORK

The Community Food Assistance Network is a system of more than 100 community agencies and food programs that provide food and other vital supports to children, seniors, families, and individuals in Waterloo Region. The Food Bank of Waterloo Region and Cambridge Self Help Food Bank are at the centre of this Network, actively sourcing fresh, frozen, and non-perishable food for distribution. Those in need of food support can receive assistance in a number of ways, such as emergency hamper programs; community meals; and shelters/residential programs. A food hamper is a 3-4 day supply of food, and the size and contents of the hamper are determined by family size.

The following information was collected from 2015 – 2017 through Link2Feed, a centralized database that gathers detailed information about households accessing food assistance. The Link2Feed database was implemented in 2015 as a way to collect more detailed household information than was previously possible.

- The total number of hampers distributed in Waterloo Region is 80,414, with 17.7% of all food hampers distributed in Cambridge (14,215).

- The number of hampers distributed in Cambridge remained consistent from 2016 (14,137) to 2017 (14,215), while the number of hampers distributed in North Dumfries decreased by 61% from 2016 (36) to 2017 (14).

- In the rural townships, households may access food hampers in larger neighbouring communities to increase anonymity.

- In 2017, 14,569 separate households in Waterloo Region were served by hamper programs. This figure counts each household only once, regardless of the number of hampers received.

*Data for Cambridge and North Dumfries was only available for 2016 and 2017*
Number of Hamper Program Visits By Unique Households in 2017

Waterloo Region

In 2017,
- While the majority of households visited hamper programs three times or less, there remains a large number of households that are dependent on food hamper programs.
- There is a large proportion (13%) of households who accessed food hamper programs 12 times or more per year in 2017.
- 36% of households served were families with children, a 3% increase from 2016.
- 1 in 3 individuals who access food assistance programs are under 18 years of age.
- Seniors (65+) represent 4% of the people accessing food assistance programs.
- The majority of households that accessed food assistance receive social assistance (57%).
- Over 4,100 households receive Ontario Works (OW), and 3,157 receive Ontario Disability Support Program (ODSP).
- 18% were employed, or recently employed. 50% of those households were employed full-time, and the remaining 50% were employed part-time.
- 7% of households’ primary source of income is Old age Pension, representing 866 households.

Cambridge and North Dumfries

In 2017,
- In Cambridge and North Dumfries, 26% of households only accessed the food hamper program once.
- There is a large proportion (8%) of households who accessed food hamper programs 12 times or more per year in 2017.
- One-person households make up 52% of households served by Cambridge and North Dumfries’ hamper programs. This suggests there is difficulty maintaining household expenses on a single income.
- 67% of households that access food assistance in Cambridge and North Dumfries received their income from social assistance.
- 16% of households were employed, or recently employed. 7% of households were employed full-time, and 5% part-time.
- 36% of food assistance program recipients in Cambridge and North Dumfries were under the age of 18.
- Seniors account for 3% of those served in Cambridge and North Dumfries.

Source: Food Bank of Waterloo Region, 2018
In addition to their central role in the Food Assistance Network, the Cambridge Self-Help Food Bank (CSHFB) has been serving the community independently since first opening their doors in 1984. CSHFB offers food and support to local individuals, families and community organizations through programs such as their emergency food hamper program.

CSHFB also operates a food co-operative program for low-income individuals and families, a feature that is unique among food banks. The co-operative program provides a stable source of groceries to its members along with opportunities for skill development and personal growth. In 2017, 870 unique families accessed the food co-operative or 856 families in Cambridge and 14 families in North Dumfries.

The supports and initiatives offered by CSHFB go beyond feeding bodies; they feed the community itself. From increasing environmental sustainability in their community gardens, to training food co-operative mentors with new skills and abilities, to walking alongside individuals experiencing homelessness and supporting their journey, CSHFB is weaving together people to create a more intertwined and compassionate Cambridge.

**FAMILY COUNSELLING CENTRE OF CAMBRIDGE AND NORTH DUMFRIES**

Family Counselling Centre has served Ayr since 1998. These services can be an integral part of the lives of families in Ayr and North Dumfries. Services include: Counselling Services, Senior Services, Employment Assistance, Community Services, Advocacy and Referrals, Food cupboard, transportation, grocery cards, and assistance with access for recreation.

- The majority of clients served by Family Counselling Centre are singles and seniors, between the ages of 25-70.
- While the amount of clients served has remained steady from 2015-2017, there was a significant increase (55%) in the amount served in 2016.

<table>
<thead>
<tr>
<th>Year</th>
<th>Clients Served</th>
<th>Trends</th>
</tr>
</thead>
<tbody>
<tr>
<td>2015</td>
<td>170</td>
<td></td>
</tr>
<tr>
<td>2016</td>
<td>307</td>
<td>▲</td>
</tr>
<tr>
<td>2017</td>
<td>177</td>
<td>▼</td>
</tr>
</tbody>
</table>

Source: Family Counselling Centre of Cambridge and North Dumfries 2018
CAMBRIDGE SHELTER CORPORATION,  
“THE BRIDGES”

Cambridge Shelter Corporation is an incorporated, charitable, non-profit, United Way partner-agency. Their mission is to provide safe shelter, programs, and services in support of the hopes and needs of people dealing with life issues. Cambridge Shelter Corporation believes in a “whole person” approach and works in partnership with many agencies to ensure clients have access to the services they need to achieve personal success.

In addition to shelter services and other programming, the Cambridge Shelter Corporation serves community breakfasts, lunches, and dinners at the Bridges. These meals are made from donated food, which means that 50,000kg of food is recovered and saved from landfills. All food at the Bridges is inspected by the Kitchen Manager before it is served.

- In 2017, the Bridges served a total of 75,645 meals — 33,945 breakfasts, 5,200 lunches, and 36,500 dinners.
- From 2009-2017, the number of meals served by the Bridges more than doubled with an increase of 64.8%, or an additional 29,749 meals.

**Number of Meals Served by the Bridges, 2013 - 2017**

Source: Cambridge Shelter Corporation, 2018

CAMBRIDGE VINEYARD - URBAN HOPE

Urban Hope was started by people at Vineyard Church to serve the marginalized in the community. They hope to make significant contributions to the community through creative service work, neighbourhood engagement, and issue-related programs for those with specific challenges. Urban Hope Centre offers hot lunches, clothes, laundry facilities, showers, and haircuts on Sundays and Tuesdays to community members in need.

On the first and third Wednesday of every month, representatives from Urban Hope can be found at the Galt bus terminal giving away food; cold, or hot drinks; and in prayer. Urban Hope forges lasting relationships with many people simply by being present and loving.
Since they began tracking in 2016, the number of meals served by Urban Hope increased by 7.6%, representing an additional 898 meals served.

In addition to meals served, Urban Hope offers a Food Cupboard, with food provided from the Cambridge Self-help Food Bank. These visits are documented in the link2feed program. In 2017, 1,684 people accessed the food cupboard.

COMMUNITY SUPPORT CONNECTIONS - MEALS ON WHEELS AND MORE

Community Support Connections - *Meals on Wheels and More* is a local charitable organization which provides services for seniors, recently convalescing, and eligible adults with special needs to assist them in living independently at home. Services in Cambridge include: Meals on Wheels, Community Dining, Gentle Exercise, Falls Prevention, Caregiver Support, Reassurance Calls, Homemaking, Home Maintenance, Yard Work, and Snow Removal for seniors and people with disabilities.

The **Community Dining program** allows people to come together to receive the same nutritional food as served in the Meals on Wheels Program, but with added social benefits.

### Community Dining Program

<table>
<thead>
<tr>
<th></th>
<th>Waterloo Region</th>
<th>Cambridge</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Meals Served</td>
<td># of Clients</td>
<td>Trend</td>
<td>Meals Served</td>
</tr>
<tr>
<td>2013-14</td>
<td>3,492</td>
<td>320</td>
<td>—/—</td>
<td>2,333</td>
</tr>
<tr>
<td>2014-15</td>
<td>3,716</td>
<td>291</td>
<td>▲/▼</td>
<td>2,286</td>
</tr>
<tr>
<td>2015-16</td>
<td>3,669</td>
<td>314</td>
<td>▼/▲</td>
<td>2,140</td>
</tr>
<tr>
<td>2016-17</td>
<td>4,285</td>
<td>434</td>
<td>▲/▲</td>
<td>2,356</td>
</tr>
</tbody>
</table>

Source: Community Support Connections - Meals on Wheels and More, 2018
• In 2016-17, the number of clients served by the Community Dining program in Waterloo Region increased **36%** since 2013-2014 and the number of meals provided had increased by **15%**.

• In Cambridge, the number of meals served has remained fairly consistent over the years, yet the number of clients has increased almost **20%** in a four-year time span.

### Meals on Wheels Program

<table>
<thead>
<tr>
<th></th>
<th>Waterloo Region</th>
<th></th>
<th></th>
<th>Cambridge</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Meals Served</td>
<td># of Clients</td>
<td>Trend</td>
<td>Meals Served</td>
<td># of Clients</td>
<td>Trend</td>
</tr>
<tr>
<td>2013-14</td>
<td>77,590</td>
<td>1,172</td>
<td>—/—</td>
<td>22,180</td>
<td>333</td>
<td>—/—</td>
</tr>
<tr>
<td>2014-15</td>
<td>76,695</td>
<td>1,071</td>
<td>◼/◼</td>
<td>21,842</td>
<td>340</td>
<td>◼/◼</td>
</tr>
<tr>
<td>2015-16</td>
<td>84,981</td>
<td>1,146</td>
<td>▲/◼</td>
<td>22,885</td>
<td>345</td>
<td>▲/◼</td>
</tr>
<tr>
<td>2016-17</td>
<td>85,983</td>
<td>1,118</td>
<td>▲/◼</td>
<td>22,836</td>
<td>337</td>
<td>▼/◼</td>
</tr>
</tbody>
</table>

Source: Community Support Connections - Meals on Wheels and More, 2018

• In 2016-17, the number of meals served by the Meals on Wheels program in Waterloo Region had increased by **11%** since 2013-14, an additional **8,393** meals served.

• In Cambridge, the number of meals served by the Meals on Wheels program had increased by **2.9%** since 2013-14, an additional **656** meals served.

• The Meals on Wheels program serves an average **1,145** clients annually in Waterloo Region, and approximately **30%** of these clients are located in Cambridge.
Community Support Connections also offers five different fee levels to support clients with lower annual incomes for programs, such as: Meals on Wheels, and/or Community Dining.

- There is a growing demand for service from clients with low incomes.
- In 2016-2017, the number of clients receiving fee assistance by Community Support Connections in Waterloo Region increased by 16% since 2014-2015, and the number of subsidized meals provided increased by 18%.
- The number of subsidized clients in Cambridge increased by 50.9% since 2014-15, and the number of subsidized meals provided increased by 26%.
- Fee assistance provided by Community Support Connections has an average annual value of $87,569 in Waterloo Region, or $27,767 in Cambridge.

*Effective September 1, 2018, CSC is pleased to introduce an updated, fairer fee structure for all their programs and services. They currently have 5 different fee levels based on client income. Income verification is a requirement for reduced fees but not a requirement to receive services. Without income verification, clients will be charged a standard fee. Standard fee for Meals on Wheels is $9.75, however, fees can vary between $4.00 to $9.75. Standard fee for dining is $11.00, however, fees can vary between $4.50 to $11.00 ($5.80 to $14.00 if transportation is required).
Nutrition for Learning programs in Waterloo Region and Cambridge

<table>
<thead>
<tr>
<th>Year</th>
<th># of Programs</th>
<th># of Students Accessing Programs</th>
<th>Trend</th>
<th># of Programs</th>
<th># of Students Accessing Programs</th>
<th>Trend</th>
</tr>
</thead>
<tbody>
<tr>
<td>2013-14</td>
<td>143</td>
<td>—/—</td>
<td>—/—</td>
<td>46</td>
<td>—/—</td>
<td>—/—</td>
</tr>
<tr>
<td>2014-15</td>
<td>144</td>
<td>13,631</td>
<td>▲/ (n/a)</td>
<td>50</td>
<td>4,232</td>
<td>▲/ (n/a)</td>
</tr>
<tr>
<td>2015-16</td>
<td>148</td>
<td>16,987</td>
<td>▲/ ▲</td>
<td>49</td>
<td>4,640</td>
<td>▼/ ▲</td>
</tr>
<tr>
<td>2016-17</td>
<td>136</td>
<td>16,850</td>
<td>▼/ ▼</td>
<td>43</td>
<td>4,849</td>
<td>▼/ ▲</td>
</tr>
</tbody>
</table>

Source: Nutrition for Learning, 2018

Nutrition for Learning

Nutrition for Learning has been a registered charitable organization since 1997, supporting community-based nutrition programs and committed to improving the learning capacity, health and well-being of children and youth in Waterloo Region.

Research has proven that students coming to school hungry do not perform well in the classroom, have difficulty concentrating, display behavioural problems, are less alert and are often lethargic. Nutrition for Learning programs impact the physical, cognitive, behavioural and academic needs of children and youth in Waterloo Region.

FAMILY COUNSELLING CENTRE OF CAMBRIDGE AND NORTH DUMFRIES

Seniors Group – Young At Heart

This group promotes and improves health and well-being through physical activity and social interaction within our community. Offered every Friday, a homemade lunch, followed by planned recreation to focus on everyday strength and movement with daily activities through exercises, such as: yoga, chair exercise, and laughter yoga. Other activities include: community speakers, sing-a-ongs, bingo, and cards.

- On average, 40-50 seniors are seen on a given Friday – an increase from 15-20 seniors when the program first started over 13 years ago.
- Seniors accessing Young At Heart are getting older and have more special dietary needs.
- The total number of meals provided has increased by 26% since 2015.

Seniors Meals - Young At Heart in North Dumfries

<table>
<thead>
<tr>
<th>Year</th>
<th>Meals Provided</th>
<th>Trends</th>
</tr>
</thead>
<tbody>
<tr>
<td>2015</td>
<td>1,352</td>
<td>—</td>
</tr>
<tr>
<td>2016</td>
<td>1,538</td>
<td>▲</td>
</tr>
<tr>
<td>2017</td>
<td>1,710</td>
<td>▲</td>
</tr>
</tbody>
</table>

Source: Family Counselling Centre of Cambridge and North Dumfries 2018

Nutrition for Learning Programs in Waterloo Region and Cambridge

- Nutrition for Learning has amalgamated programs to better serve students.
- The overall number of programs has decreased, yet the number of students accessing programs has increased.
- As of 2016-2017, 31.6% of all Nutrition for Learning programs, and 28.8% of all students accessing these programs, were located in Cambridge.
Trinity Community Table is committed to providing the community of Cambridge with free, hot, and nourishing lunchtime meals on an ongoing basis in a warm, non-threatening environment, as long as the need exists. Meals are served all year long (excluding Good Friday and Christmas) on Mondays, Wednesdays, and Fridays.

Brown bagged, cold, takeaway lunches are also offered so that those who are interested can take lunches for days when Trinity Community Table is closed. Each year, Trinity Community Table distributes approximately 10,900 of these takeaway lunches.

Source: Trinity Community Table. 2018

- From 2013-2017, the number of hot meals served by Trinity Community Table increased by 11.8%.
- Demand for both hot meals and bag lunches continues to grow.
HOUSING STABILITY

Housing is a basic human need and a foundation to fulfill the other physiological needs under Maslow’s Hierarchy of Needs. The Canadian government recognizes the right to adequate housing, which is also safe and affordable. Housing is a significant part of a household’s expenses, and housing costs affect the ability to obtain basic necessities and disposable income. When housing costs are a significant proportion of the household’s income, people are at risk of becoming homeless. Housing that is in poor condition or is overcrowded also exposes people to unhealthy living conditions.

In Canada, a household is considered in ‘core housing need’ if it does not meet one or more of the three housing standards, and if it spends 30% or more of the household’s total before-tax income to pay the median rent of alternative local housing that meets the housing standards. The three housing standards are:

- Adequate housing: housing that does not require any major repairs as reported by the residents.
- Affordable housing: where the housing costs are equal to or less than 30% of total before-tax household income.
- Suitable housing: housing that has enough bedrooms, as prescribed by National Occupancy Standard (NOS) requirements, for the size and make-up of the household.

The following section provides a snapshot of statistical data for the rental market and its affordability within Waterloo Region, Cambridge, and North Dumfries. This will provide a better understanding of the need for housing services and support in the community, and guide the discussion of what is currently being done to address the need.

HIGHLIGHTS

- The vacancy rate in Waterloo Region has decreased from 3.3% in 2009 to 1.9% in 2017, and has decreased from 5.6% in 2009 to 1.5% in 2017 in Cambridge. A healthy vacancy rate is 3%.
- 10,915 and 400 owner-households spend more than 30% of their income on shelter costs in Cambridge and North Dumfries, respectively.
- From the 2015-2016 year to 2016-2017 year, Region of Waterloo’s community housing waitlist had a 14.2% increase in the number of households on the waitlist in Waterloo Region, with a 52.1% increase in Cambridge households.
- Homeless and Housing Umbrella Group reports there are approximately 250 people on the chronically-homeless wait-list to be addressed by the All In 2020: Chronic Homeless Challenge.
- In 2017-2018, Lutherwood’s Rent Fund program provided approximately 957 grants to individuals in Waterloo Region, and 220 grants to Cambridge individuals for last month’s rent or arrears.
AFFORDABILITY

Statistics Canada gathers data on housing affordability. To be considered affordable, a household should spend no more than 30% of its income on its housing costs. When an individual in a household spends 30% or more of their total household income on shelter expenses it is defined as a housing affordability problem. Affordability is the most common problem within the core housing need framework. The housing affordability indicator identifies a population that is under financial strain due to their housing costs.

In Waterloo Region, 63.8% of owner-households have a mortgage, with 14.6% of them, or 47,465 individuals, spending more than 30% of their income on shelter costs.

10, 915 and 400 owner-households spend more than 30% of their income on shelter costs in Cambridge and North Dumfries, respectively.

Over 40% of renters in Waterloo Region and Cambridge spend more than 30% of their income towards shelter costs.

Median monthly shelter costs for rental dwellings are $991 (Waterloo Region), $958 (Cambridge), and $1,001 (North Dumfries).

Nearly a third of individuals in Waterloo Region and Cambridge rent their dwellings.

Median monthly shelter costs for owned-dwellings is $1,344 (Waterloo Region), $1,380 (Cambridge), and $1,386 (North Dumfries).
VACANCY RATE

The vacancy rate indicator provides insight into the affordability of the rental market and the choice of housing available for residents. Rental vacancy rates are indicative of the percent of all apartments and rental townhouses that are vacant and available for rent at a particular time. A healthy vacancy rate is a minimum of 3 percent. A higher vacancy rate suggest a larger pool of units available for rent, providing more choice. Thereby, individuals are better able to find units that meets their needs in terms of location, size etc. In general, a higher vacancy rate is more affordable since there is greater supply of rental units available.

Vacancy Rate for Private Market Rental Units

<table>
<thead>
<tr>
<th></th>
<th>2013</th>
<th>2014</th>
<th>2015</th>
<th>2016</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Waterloo Region (CMA)</td>
<td>2.9%</td>
<td>2.3%</td>
<td>2.4%</td>
<td>2.2%</td>
<td>1.9%</td>
</tr>
<tr>
<td>Cambridge</td>
<td>2.0%</td>
<td>1.8%</td>
<td>1.9%</td>
<td>1.6%</td>
<td>1.5%</td>
</tr>
<tr>
<td>North Dumfries*</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
</tbody>
</table>

Source: Canadian Mortgage and Housing Corporation, 2017

It is evident that housing affordability and homelessness are issues effecting the community. Tackling issues as complex as these require participation and initiative from all levels of government, non-profits and community groups, landlords, the private sector and the residents of the community. At the local level, Region of Waterloo plays a significant leadership role in addressing issues of housing and homelessness.

THE ROLE OF REGION OF WATERLOO

Since 2013, the federal government has adopted the Housing First approach to chronic and episodic homelessness. This approach recognizes housing as a right and proposes that housing should be provided first, without readiness conditions, such as: sobriety, and accompanied by support services. The Region of Waterloo has utilized the Housing First approach in administering its housing services and support programs. In regards to managing housing services, the Region plays two roles; it is both a Service Manager for Housing and Homelessness and a Community Housing Provider. Community housing is rental housing that offers affordable market rent units and subsidized (rent-geared-to-income) units for individuals and

• The vacancy rate in Cambridge and in Waterloo Region has been decreasing steadily.

• In Waterloo Region, the vacancy rate has decreased from 3.3% in 2009 to 1.9% in 2017.

• In Cambridge, the vacancy rate has decreased from 5.6% in 2009 to 1.5% in 2017.

*The vacancy rate data is not available for North Dumfries, since CMHC only collects Rental Market Survey data for urban areas with populations of 10,000 and more.
families who are finding it difficult to afford adequate housing in the private rental market.

As the Service Manager, the Region conducts long-range planning, manages the central waitlist for housing, funds and manages other community housing providers, supports the creation of new affordable housing supply, and maintains service-level standards that are mandated by provincial regulations. As a Community Housing Provider, the Region operates and administers the regionally-owned community housing units called Waterloo Region Housing. The Region has not built new community housing units under its ownership. Rather, it has taken the approach to invest the granted provincial capital to fund other community housing providers to create affordable housing supply. A large number of these and regionally-owned community housing units are rent-g geared- to-income units, where rent is subsidized to 30% of the tenant’s income.

There are five different types of community housing:

- **Waterloo Region Housing**: community housing units owned and operated by the Region.

- **Non-profit Housing**: community housing that is owned and managed by non-profit organizations including clubs, faith groups, ethnic organizations etc.

- **Co-operative Housing (Co-op)**: community housing units, where the tenants are considered as ‘members’ and are expected to participate in managing and maintaining the housing.

- **Rent Supplement Units**: community housing units where the tenant pays rent-g geared-to income rent and the difference between the rent they pay and the market rent is provided to the landlord by the Region.

- **Below Average Market Rent (BAMR) Units**: type of community housing where private landlords rent a unit at a rate below the average market rent.

### Number of Community Housing Units & New

<table>
<thead>
<tr>
<th></th>
<th>2013/14</th>
<th>Units added</th>
<th>2014/15</th>
<th>Units added</th>
<th>2015/16</th>
<th>Units added</th>
<th>2016/17</th>
</tr>
</thead>
<tbody>
<tr>
<td>Waterloo Region</td>
<td>10,346</td>
<td>+35</td>
<td>10,381</td>
<td>+22</td>
<td>10,403</td>
<td>+7</td>
<td>10,410</td>
</tr>
<tr>
<td>Cambridge &amp; North Dumfries</td>
<td>2,917</td>
<td>25</td>
<td>2,942</td>
<td>0</td>
<td>2,942</td>
<td>0</td>
<td>2,942</td>
</tr>
</tbody>
</table>

Source: Region of Waterloo, Housing Services, 2018
REGION OF WATERLOO’S COMMUNITY HOUSING WAITLIST

Another major part of the Service Manager’s role is to administer the wait list for the community housing units. The management of the Region’s waitlist is largely done through the Community Housing Access Centre (CHAC), where the applications for community housing are processed and updated. This waitlist provides access to community housing units offered by more than 50 housing providers throughout Waterloo Region. There is one, centralized, chorological waitlist that is used for applying to the different types of community housing. Although the list is chorological, there are both local and legally-mandated priority statuses that surpass the chronological ordering.

*The priority statuses are ranked as follows:

- Special Priority for victims of domestic violence and victims of human trafficking.
- Priority for individuals who are diagnosed as terminally ill and have a predicted life expectancy of two years or less.
- Priority for households where the number of people living there changes and the unit is larger than the unit size they qualify for, therefore they are moving to a smaller unit.
- Sunnyside Priority for vacancies that occur at 233 and 239 Franklin St, Kitchener, which is a long-term care subsidized housing for seniors.
- Urgent Status Priority which includes:
  - **Homeless** – For individuals who are currently unsheltered.
  - **Separated Families** – For individuals who have their children under the care of Family & Children's Services, and adequate housing is the only barrier to returning the child to the care of the family.
  - **Escaping Violence** – For those who have applied for the Victims of Domestic Violence priority but are unable to provide proof of co-habitation. Or for individuals who are in exceptional risk to be a victim of criminal activity.

*As of 2018, priority statuses have been revised.

- From the 2015-2016 year to 2016-2017 year, there was a 14.2% increase in the number of households on the waitlist in Waterloo Region, with a 52.1% increase in Cambridge.
- While the number of Cambridge households on the waitlist has steadily increased, the number of units (2,942) has remained the same since 2014-2015, when 25 units were added.

<table>
<thead>
<tr>
<th>Number of Households on the Community Housing Waitlist</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Waterloo Region</strong></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td><strong>Cambridge &amp; North Dumfries</strong></td>
</tr>
</tbody>
</table>

Source: Region of Waterloo, Housing Services, 2018
## Average Time on Community Housing Waiting List

<table>
<thead>
<tr>
<th>Unit Types</th>
<th>Average Wait Time</th>
</tr>
</thead>
<tbody>
<tr>
<td>Senior Sites</td>
<td>2014-16: 2+ years</td>
</tr>
<tr>
<td>1 Bedroom (Non Senior)</td>
<td>2014-16: 6+ years</td>
</tr>
<tr>
<td>2 Bedroom</td>
<td>2014-17: 3+ years</td>
</tr>
<tr>
<td>3 Bedroom</td>
<td>2014-17: 3+ years</td>
</tr>
<tr>
<td>4 Bedroom</td>
<td>2014-17: 3+ years</td>
</tr>
</tbody>
</table>

### Waiting List Numbers by the Household Type

**Seniors**

**Households with Dependents**

**Households without Dependents**
- 2014: 1,026, 2015: 1,005, 2016: 1,130, 2017: 1,610

Source: Region of Waterloo, Housing Services, 2018

- Seniors on the waitlist increased by 52.2% from 2014-2017.
- The number of households with dependents on the waitlist increased by 22.6% from 2014 to 2017.
- Households without dependents on the waitlist increased by 57% from 2014-2017.
- The average wait-time for senior and one-bedroom units have each increased by one year, from 2016 to 2017.
In addition to the governmental body of the Region, various agencies and organizations are working towards creating affordable housing and addressing homelessness. In many cases, these agencies and organizations work in collaboration as a network. One such case is the Homelessness and Housing Umbrella Group (HHUG), which is a regionally-based network.

HOMELESS AND HOUSING UMBRELLA GROUP

Since 2007, the Homelessness and Housing Umbrella Group (HHUG) has served as the network for the agencies and people working to end homelessness and create affordable housing in Waterloo Region. Historically, its activities have focused primarily on training and advocacy with all orders of government.

After 18 months of public consultation, Wellbeing Waterloo Region (WWR) named three priority areas – Affordable Housing, Healthy Children and Youth, and Social Inclusion. As an existing collaborative group working on affordable housing issues, WWR asked HHUG to assist in the development of a “Big Idea.” In March, 2018 WWR accepted the challenge of “ending chronic homelessness in Waterloo Region by July 1, 2020.”

The number of chronically-homeless people to be addressed by this goal are approximately 250.

HHUG and Wellbeing Waterloo Region are in the process of developing an action plan to create transformative change.

Although the Region of Waterloo plays a significant role in increasing affordable and community housing stock, municipalities have also taken the initiative to increase affordable housing stock, in collaboration with other organizations and agencies. The City of Cambridge’s partnership with the Cambridge Affordable Housing Roundtable (CAHR) led to the development of new affordable housing units, which was the first of its kind in Cambridge.

THE CAMBRIDGE AFFORDABLE HOUSING ROUNDTABLE

The Cambridge Affordable Housing Roundtable (CAHR) is a group of local agencies that work towards addressing the lack of affordable housing in Cambridge.

The roundtable performs various tasks including:

- Educating the community on what affordable housing is and why it is needed. Involving the community through workshops, seminars, symposia, and the media.
- Conducting research on best practices in affordable housing.
- Supporting an existing or proposed project to obtain funding for, or help one of our members create, new affordable housing.
- Spreading and sharing housing information from other useful sources.
- Advocating to all levels of government and other groups for increased funding for affordable housing and housing supports, and for the retention of existing affordable housing.
- Advising City Council on matters that impact the delivery of, and retention of, affordable housing.

To address the need, CAHR conducted research on affordable housing initiatives from other municipalities and developed the Municipal Incentives to Build Affordable Housing Report (written by SPCCND) which was presented to the Cambridge City Council and staff. Consequently, Council approved a pilot project that offered incentives, such as deferral of municipal fees, for developing new affordable housing. Housing Cambridge, a municipal non-profit housing provider, was able to benefit from these development incentives and build 34 new affordable housing units, at 174 Hespeler Road. Housing Cambridge is further utilizing the pilot project to build more affordable housing units at 195 Hespeler Road.

CAMBRIDGE ACTION ON HOMELESSNESS GROUP

The Cambridge Action on Homelessness Group (CAHG) is a group of representatives from local agencies who are concerned about homelessness in Cambridge. The SPCCND provides the backbone support. The group has been meeting for over 12 years and has played a large role in advocacy and raising awareness of issues facing those in our community who are homeless. Some of the initiatives CAHG has spearheaded over the years include the background research that led to the creation of our local shelter, photo campaigns for National Housing Day, providing input to the City of Cambridge for their Official Plan around condominium conversions, the creation of pocket-sized information cards with local social services listed on them, and organizing Tenants’ Rights Forums for the community at large.

http://spccnd.org/userContent/documents/Communiques%20and%20Info%20Notes/Affordable%20Housing%20Infographic.pdf
In addition to increasing affordable housing stock, housing services also need to respond to homelessness. Strategies for addressing homelessness usually take the form of prevention, emergency response and, accommodation and supports. Prevention based services focus on mitigating risks and in improving housing stability to prevent chronic homelessness. Lutherwood is a not-for-profit health and social service organization that offers prevention based housing support programs within the Waterloo Region, which are highlighted below.

LUTHERWOOD
CARING PEOPLE, STRENGTHENING LIVES

*As of April 1, 2018, Lutherwood Housing Resource centres are the starting point to access the eviction prevention funds through Ontario Works. This applies to Social Assistance Recipients, (OW/ODSP) accessing the Rent Fund and people with all other sources of income, as well.

RENT FUND FOR EMERGENCY ASSISTANCE WITH LAST MONTH’S RENT OR RENTAL ARREARS

In 2015, the Rent Bank Eviction Prevention Program offered by Lutherwood underwent a review and funding changes. As a result the data from the previous program is not comparable with the new Rent Fund. This captures the new baseline data for the Rent Fund moving forward.

Housing Advisors assist individuals and families to access the Rent Fund for last month's rent and rental arrears when rental emergencies come up and all other options have been exhausted. It is important that the tenancy be sustainable based on the current budget in order for the Rent Fund to be considered as a possible option for either last month's rent or rental arrears requests.

From April 1, 2017 – March 31, 2018, Lutherwood’s Cambridge Housing Resource Centre had approximately 2,400 visitors (7,845 in total) to inquire about housing services, arrears/eviction prevention and last month's rent support. In 2017-2018, the Rent Fund program provided approximately 957 grants provided to individuals in Waterloo Region, and 220 grants were provided to Cambridge individuals for last month's rent or arrears.

FAMILIES IN TRANSITION (FIT)

The Families in Transition (FIT) program is a medium to high intensity program that works with families in Waterloo Region with dependents under 25 years of age, who are seeking an emergency shelter stay because they are experiencing homelessness or are at risk of homelessness within 7 days. The FIT program is provided at no cost as it is funded by Region of Waterloo.

The FIT program provides time-limited, community-based support to families at risk of immediate homelessness, as an alternative to shelter stay.

- In 2017-18, The FIT team worked with approximately 199 families in Waterloo Region, and 18 families in Cambridge.
STEP HOME (Support To End Persistent Homelessness) is a set of interrelated person-centered programs that has been providing options and supports to end and prevent persistent homelessness in Waterloo Region since 2008.

Expanding on the STEP Home program, Region of Waterloo funded four organizations to collaborate and run a two-year pilot in Cambridge, with the goal of housing 50 chronically-homeless individuals. The pilot design was strategic. It involved a systematic approach, to engage participants from the by-name list and transition them into housing. The plan also included ongoing support for participants to recover from homelessness once they moved in.

The pilot ended in March, 2018 with the following results:

- 62 participants were served (12 more than intended)
- 11 participants returned to homelessness (8 of which were later re-housed in this program)

As a result of its 95% success rate, the Region of Waterloo decided to expand the program across Waterloo Region. In January 2018, the Region did a call for proposals for agencies to deliver Prioritized Access to Housing Supports (PATHS) services and Home-Based Supports for chronically-homeless individuals. Lutherwood was the successful agency, and as of April 1, 2018, became the lead agency to help house those chronically homeless, and to support them to remain housed. The program is now referred to as PATHS2Homes, with the goal being to house the highest chronicity and acuity through the PATHS program, with follow up support to help keep them housed by the Home-Based Supports team. There are two Home-Based Supports teams, one located in Cambridge, the other in Kitchener.

In regards to homelessness services, emergency response may include: emergency shelters, transitional housing, drop-ins, meal programs, and outreach services. The Region funds seven shelters and one transitional housing provider. Three of the shelters are located in Cambridge: The Cambridge Shelter ("the Bridges"), Argus Residence for Young Men, and Argus Residence for Young Women.
CAMBRIDGE SHELTER CORPORATION, “THE BRIDGES”

The Cambridge Shelter Corporation began after concern grew from the lack of year round emergency shelter services for individuals within the Cambridge area. Since 1989, the Out of the Cold program had supported individuals through the coldest parts of the year, but each April individuals experiencing homelessness would go back to living under bridges and in abandoned buildings.

Through a partnership with Cambridge Kiwanis Non-Profit Housing, the “Bridges” shelter was developed and currently has over 40 beds for males and females aged 16 and over, as well as 3 family shelter units.

The drop-in centre is open 365 days a year from 8am to 7pm. It averages 120 people per day or 43,800 visits per year (They may often be the same people, but cumulatively, their visit each day is counted). The number of shelter beds is 78 (though we had overflow during the winter to a max of 108).

There is an observed trend in older people requiring longer stays in shelters as well as the impact of drugs and addictions in the community affecting recovery time. Affordable housing continues to be a barrier, keeping people in the shelter system longer. They have 40% of clients with physical disabilities and mental health challenges are high.

- In 2011, there was an all-time high of 71 families accessing shelter.
- Since the introduction of the Families in Transition (FIT) program in 2013, the number of families with children accessing the shelter has decreased.

### Number of Families and Children Sheltered

<table>
<thead>
<tr>
<th>Year</th>
<th>Family Sheltered</th>
<th>Children Sheltered</th>
</tr>
</thead>
<tbody>
<tr>
<td>2014</td>
<td>25</td>
<td>49</td>
</tr>
<tr>
<td>2015</td>
<td>38</td>
<td>85</td>
</tr>
<tr>
<td>2016</td>
<td>43</td>
<td>81</td>
</tr>
<tr>
<td>2017</td>
<td>35</td>
<td>51</td>
</tr>
</tbody>
</table>

Source: Cambridge Shelter Corporation, 2018
- The overall number of drop-in visits has increased 16% since 2014.

- The total bed nights has steadily increased 69% from 2013 to 2017.

- There is a noteworthy increase in total bed/nights from 2009 to 2017. In 2009, there was a total of 13,766 overnight stays; in 2016, it has increased to 28,816 bed/nights, which is more than double the bed nights.

- The number of unique clients have also increased. From 2015 to 2016 there was a percentage increase of 20.3%.

- Through all the various programs and services the Bridges provides, it was able to help 184 individuals transition from the shelter to permanent housing, in 2016.

- The number of clients who moved from shelter to permanent housing increased by 3.4% from 2015 to 2016.

*The number of unique clients and clients moved from shelter to permanent housing was unavailable for 2017.
### Residents, Aged 50-64:
- The number of residents (aged 50-64) staying in shelter has increased **22%** since 2014.
- From 2006 - 2017, the number of bed nights has more than doubled (**1,666 to 7,317**), and the average length of stay has almost doubled (**22.51 to 41.11**).

### Residents, Aged 65+:
- Historically, there has been a **steady increase** in the number of females (aged 55+) staying in shelter since 2010.
- From 2014 to 2017, the **average length of stay has decreased**. In 2017, the average length of stay was **30.53 days**, a decrease from 48.81 days in 2014.

### Source:
Cambridge Shelter Corporation, 2018
In addition to housing, individuals experiencing homelessness, may need support services to reach stability in housing. Supportive housing combines the provision of housing with individual specific, voluntary support services. This type of housing is geared towards individuals with physical or mental health needs, developmental disabilities or substance use. The Region and its partnering organizations provide supportive housing and support services through the Prioritized Access to Housing Support (PATHS) process.

**SUPPORTIVE HOUSING - PRIORITIZED ACCESS TO HOUSING SUPPORT (PATHS)**

Region of Waterloo's PATHS process manages access to housing support programs, including the Supportive Housing program and the Portable Home-Based Support program, both of which are regionally funded. The PATH's process also includes other housing and/or support options that are funded by partnering organizations.

The Supportive Housing program provides affordable housing to individuals with a history of homelessness. The accompanying support services, helps the individual build skills and connect to community supports, which can help them keep their housing and reduce their risk of returning to homelessness. The support services are provided by onsite support staff, therefore, the services are tied to a specific affordable housing unit.

The Portable Home-Based Support program provides housing support to help individuals find and keep housing of their choice in the private rental market. The key difference in the Portable Home-Based Support program is that the support services are not tied to a specific housing unit.

Applicants to the PATHS process are put on a wait-list that is prioritized. The first priority is for individuals who have the highest support needs and the longest experience of homelessness.

Highlighted below are the number of households within Waterloo Region that are housed through the PATHS program, and the number of households that are remaining on the PATHS wait-list.

<table>
<thead>
<tr>
<th>Number of Households Housed/Waitlisted on PATHS</th>
<th>2013/14</th>
<th>2014/15</th>
<th>2015/16</th>
<th>2016/17</th>
</tr>
</thead>
<tbody>
<tr>
<td>Households housed from the PATHS process</td>
<td>N/A</td>
<td>N/A</td>
<td>96</td>
<td>115</td>
</tr>
<tr>
<td>Households remaining on the PATHS wait-list</td>
<td>N/A</td>
<td>N/A</td>
<td>125</td>
<td>243</td>
</tr>
</tbody>
</table>

Source: Region of Waterloo, Housing Services, 2018
As well as our basic needs being met, we all have the need for safety and security. Our health and quality of life is determined in part by access to social and economic opportunities; the resources and supports available; and is greatly influenced by the living conditions we experience. In fact, many of our decisions and actions are based on sustaining or improving our circumstances to meet our safety and security needs.

The following section will look at safety and security in three sub-sections:

1. Education
2. Employment & Income
3. Safety Net & Social Supports
EDUCATION

Education is a lifelong endeavour. It begins with our early childhood experiences and continues beyond elementary and high school, to college, university, and professional training through apprenticeships and beyond.

Participation in education is critical for workforce preparation, ongoing personal development, and its positive impact on our living standards and social networks. For example, an individual’s level of education is closely correlated with their level of income, employment security, and working conditions.

Education can help people to move up the socio-economic ladder and provides better access to other societal and economic resources. In addition, education can increase overall literacy and understanding of how one can promote their own health through individual action.

Education also facilitates citizens’ possibilities for civic activities and engagement in democracy as they attain a better understanding of the world, and they become more able to see and influence societal factors that shape their own health.

HIGHLIGHTS

- The population of children aged 0 to 4 years has decreased 6.9% in Cambridge since 2011, but represents 5.7% of the population – higher than Ontario (5.2%).
- Many families face challenges when looking for available Early Learning and Child Care spaces across Waterloo Region, especially in infant and toddler care.
- In Waterloo Region, 26% of adults aged 25 - 64 have a high school education, and 62.6% have a post-secondary education. 11.6% have no certificate, degree or diploma.
- In Project READ, 41% of learners in 2016-17 were OW (26.9%) or ODSP (14.1%) recipients while 12.1% of learners had no source of income.
- The Literacy Group of Waterloo Region sees a direct correlation between living with low literacy and living in poverty, and works to give their learners the skills required to lift them out of poverty.
LICENSED CHILD CARE- CENTRE AND HOME PROVIDERS

High quality child care can have a positive influence on children's development and school readiness by providing valuable educational and social experiences. Licensed Child Care, including both centre-based and home child care is governed by the Child Care and Early Years Act, 2014. The Ministry of Education oversees licensing requirements for Child Care Centres and Home Child Care Operators. Region of Waterloo's Children's Services acts as the Consolidated Municipal Service Manager and has a mandate to engage in system wide planning for licensed Early Learning and Child Care (ELCC) Services in Waterloo Region.

- The total number of licensed ELCC spaces for 0-4 year olds increased by approximately 7.3% since 2016
- In Waterloo Region, the population of children 0-4 years has decreased by 2.2% since 2011.
- The population of children aged 0 to 4 years has decreased 6.9% in Cambridge since 2011, but represents 5.7% (7,405 children) of the population, higher than Ontario (5.2%).
- In North Dumfries, the number of children 0 to 4 years increased 22.5% since 2011. This represents 5.3% of the population or 520 children.

Source: Region of Waterloo, Children's Services, 2018
Number of Licensed ELCC Spaces from 2015 - 2017

Cambridge

<table>
<thead>
<tr>
<th>AGE CATEGORY</th>
<th>2015</th>
<th>2016</th>
<th>2017</th>
<th>Trend</th>
</tr>
</thead>
<tbody>
<tr>
<td>INFANT</td>
<td>45</td>
<td>51</td>
<td>51</td>
<td>▲</td>
</tr>
<tr>
<td>TODDLER</td>
<td>422</td>
<td>437</td>
<td>456</td>
<td>▲</td>
</tr>
<tr>
<td>PRE-SCHOOL</td>
<td>914</td>
<td>952</td>
<td>960</td>
<td>▲</td>
</tr>
</tbody>
</table>

North Dumfries

<table>
<thead>
<tr>
<th>AGE CATEGORY</th>
<th>2015</th>
<th>2016</th>
<th>2017</th>
<th>Trend</th>
</tr>
</thead>
<tbody>
<tr>
<td>INFANT</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>-</td>
</tr>
<tr>
<td>TODDLER</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>-</td>
</tr>
<tr>
<td>PRE-SCHOOL</td>
<td>16</td>
<td>16</td>
<td>16</td>
<td>-</td>
</tr>
</tbody>
</table>

Waterloo Region

Source: Region of Waterloo, Children’s Services, 2018
Many families across Waterloo Region face challenges when looking for available spaces especially infant and toddler care. A reality for many families across the country, as well.

The number of licensed ELCC spaces in Cambridge have seen a steady increase over the years.

In North Dumfries the number of children 0 to 4 years increased by 22.5% since 2011, and represents 5.3% of the population.

*In North Dumfries, two new ELCC centres opened in January 2018, and brought an additional 169 spaces, providing care for: 20 infants, 45 toddlers, and 120 preschoolers*
Access to high-quality learning opportunities, including licensed care:

- In Waterloo Region, less than 20% of children are in licensed child care and as highlighted in Region of Waterloo’s Early Learning and Childcare Profiles, demand is much higher than availability.
On average, the cost for one child to attend full-time licensed child care from ages 1 to 12 is between $73,125 and $111,766.

High quality, licensed ELCC comes at a significant financial cost to families and prevents many families from even trying to find licensed care. The Region of Waterloo has invested in programs to assist more infants, toddlers, and pre-schoolers have access to child care spaces. This includes funding $23.8 million in Child Care Fee Subsidy which is a resource that is in place to reduce the cost barrier for some families.

Distribution of child care fee subsidy by municipality in 2017:

- **Cambridge 28%**
- Kitchener 57%
- Waterloo 12%
- **North Dumfries 0.5%**
- Wellesley 0.5%
- Wimot 1%
- Woolwich 1%

The majority of families (46.9%) receiving Child Care Fee Subsidy earn $20,000 a year or less, followed by families earning $20,001 to $40,000 (33.5%)
ONTARIO EARLY YEARS CENTRES

More than 100 Ontario Early Years Centres (OEYC) are funded by the Ontario government to take a leadership role in supporting families with children aged 0 to 6. Ontario Early Years Centres were created to be a place where parents and caregivers can:

- Take part in a range of free programs and activities that inform, educate, and support both children and parents/caregivers.
- Get answers to questions.
- Get information about programs and services that are available for young children in the community and talk to early years professionals, as well as other parents and caregivers in the community.

The usage of Early Years Centres in Cambridge has been decreasing since 2014.
- The number of children visits has decreased 27.5%, and the number of adult visits has decreased 27.8%.

In 2017, Ontario Early Years Centres were in a transformation period; changes to style of programming and funding reflect reduced numbers.

The OEYCs highlighted in this report are delivered through the Cambridge Family Early Years Centre who offers service in their main site, 4 purchase of service sites and 5 service delivery sites. In North Dumfries, service is delivered through the North Dumfries Community Health Centre, a satellite of Langs.
In Waterloo Region, 26% of adults aged 25 - 64 have a high school education and 62.6% have a post-secondary education. 11.6% have no certificate, degree or diploma.

In Cambridge, 31% of adults aged 25 - 64 have a high school education and 55.2% have a post-secondary education. 13.8% have no certificate, degree or diploma.

In North Dumfries, 24.4% of adults aged 25 - 64 have a high school education and 65.4% have a post-secondary education. 10.2% have no certificate, degree or diploma.

The goal of the transformation is to ensure EarlyONs are welcoming, inclusive, high-quality, integrated, child and family centred, and community led. Key partners in planning and implementation include existing OEYC-funded partners, school boards, members of the Children and Youth Planning Table, and parents and caregivers.

*In January 2018, the exciting transformation of child and family programs continued through rebranding from Ontario Early Years Centre (OEYC) to EarlyON Child and Family Centres. The YMCAs of Cambridge & Kitchener-Waterloo was selected as the new lead agency. The YMCAs will work with existing OEYCs, community partners and families to support smooth transitions for children, families, and current providers throughout the transformation process.
LITERACY IN WATERLOO REGION

Project READ Literacy Network is a volunteer, non-profit, charitable organization dedicated to helping adults 19 years and older upgrade their basic reading, writing, math, and computer skills to increase their opportunities for better employment, prepare for further education and training, and live more independently in the community.

Within their network, Project READ defines literacy as follows: literacy is more than knowing how to read and write. A person who is literate can use reading, writing, speaking, and numerical skills effectively to understand and participate in the world around them. Literacy is not a fixed skill. It needs to be exercised and challenged. Otherwise, the skill will not strengthen and may weaken.

- **41%** of learners in 2016-2017 were OW (26.9%) or ODSP (14.1%) recipients while **12.1%** of learners had no source of income.

- **46.2%** of learners had an education level of **less than grade 12**.

- Illiterate adults are **2.5 times** more likely to experience unemployment.

Source: Project READ Literacy Network Waterloo Wellington, 2018
• Age group of 20 - 24 years represents the largest portion of the learners while people in the 35 - 39 age group experienced the biggest increase of learners from 2014 to 2017.

The Literacy Group of Waterloo Region (TLG) is a volunteer, non-profit, charitable organization develops and delivers accessible and effective literacy programs for adults in Waterloo region. They are dedicated to helping adults 18 years and older upgrade their basic reading, writing, math and computer skills to increase their opportunities for better employment, prepare for further education and training, and live more independently in the community.

Over the past three years, TLG has targeted more and more employment skills based modular programs. These programs have presented an increase in Employment Goal paths and supporting our mature students who need to return to the work place.

Included in these programs, there has been a demand for foundational computer training for both independence and employment goals. TLG continues to support the lowest levels of literacy with its core literacy based programs and one to one tutoring.

Patterns still present that the need for low level targeted literacy training is still very much required in the community. Also there has been an increase in training opportunities for those who need the more detailed and hands on employment skills specific training.

In 2017, has been a successful year due to a number of changes they have made to the tutor training and programs available to mature students.

THE LITERACY GROUP OF WATERLOO REGION - CAMBRIDGE SITE

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Patterns still present that the need for low level targeted literacy training is still very much required in the community. Also there has been an increase in training opportunities for those who need the more detailed and hands on employment skills specific training.

In 2017, has been a successful year due to a number of changes they have made to the tutor training and programs available to mature students.
TLG will continue to monitor the demand and support adults and mature students with tailor-made programs.

In addition, TLG will continue to invest in its mission to support the lowest levels of literacy in the Region.

- Age group of 45 - 54 years was the largest portion of the learners (27.5%) in Cambridge.

<table>
<thead>
<tr>
<th>Age Range of Learners</th>
</tr>
</thead>
<tbody>
<tr>
<td>18-24</td>
</tr>
<tr>
<td>2014-15</td>
</tr>
<tr>
<td>30</td>
</tr>
</tbody>
</table>

Source: The Literacy Group of Waterloo Region, 2018

<table>
<thead>
<tr>
<th></th>
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<th></th>
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<tbody>
<tr>
<td>4</td>
<td>8</td>
<td>4</td>
<td>8</td>
<td></td>
</tr>
</tbody>
</table>

- The majority of learners are either on OW/ODSP or employed.

<table>
<thead>
<tr>
<th>Income Source of Learners</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employed</td>
</tr>
<tr>
<td>Self-Employed</td>
</tr>
<tr>
<td>EI</td>
</tr>
<tr>
<td>OW</td>
</tr>
<tr>
<td>ODSP</td>
</tr>
<tr>
<td>Dependent of OW/ODSP</td>
</tr>
<tr>
<td>No Source of Income</td>
</tr>
<tr>
<td>Other</td>
</tr>
<tr>
<td>2014-15</td>
</tr>
<tr>
<td>18</td>
</tr>
<tr>
<td>7</td>
</tr>
<tr>
<td>17</td>
</tr>
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<td>20</td>
</tr>
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<td>4</td>
</tr>
<tr>
<td>4</td>
</tr>
<tr>
<td>9</td>
</tr>
</tbody>
</table>

Source: The Literacy Group of Waterloo Region, 2018
EMPLOYMENT & INCOME

Employment and income are closely related to one’s overall quality of life. Steady employment and higher incomes play key roles in the attainment of secure housing and the purchase of healthy food, and accessing recreational activities. Job security also impacts the overall social wellbeing of the community. Income is the most important social determinant for physical and mental health in Canada.

Unfortunately, the income gap between the rich and the poor in Waterloo Region is increasing.

This section of the Community Trends Report will examine the following in relation to economic security:

- Income & earnings
- Income distribution
- Minimum Wage in Ontario
- Living Wage Program
- Low-Income Measure
- Community agencies and outreach programs

The following section is a snapshot of the 2016 Census and examples of a few agencies in Cambridge and North Dumfries that are providing employment supports.

HIGHLIGHTS

- The after-tax median family income in Cambridge ($79,982) is slightly lower than for Waterloo Region ($81,798), overall. Median family income in North Dumfries ($101,788) was higher than Cambridge and Waterloo Region.
- In Waterloo Region, 12.1% of the population, or 64,020 people, were living at or below the LIM-AT, with 13,850 of these people residing in Cambridge and 420 residing in North Dumfries in 2016.
- In 2016, City of Cambridge became the first municipality in Ontario to become certified for paying a living wage.
- A number of changes were made to the Ontario Works program in the years 2014 -2017. These changes were meant to assist families to stabilize their housing needs and allow for greater financial stability.
- Cambridge Career Connections is seeing the need for stable housing and consistent basic supports for the clients they are serving.
After-tax income is a measure of total income minus federal and provincial income taxes.

According to Statistics Canada, an economic family refers to a group of two or more persons who live in the same dwelling and are related to each other by blood, marriage, common-law or adoption.

The after-tax median family income in Cambridge ($79,982) is slightly lower than for Waterloo Region ($81,798) overall. Median family income in North Dumfries ($101,788) was significantly higher compared to Cambridge and Waterloo Region.
The General Minimum Wage refers to the lowest hourly wage an employer can offer an employee. The minimum wage rate is regulated under the Employment Standards Acts 2000 (ESA) to ensure a minimum standard of living for workers. The minimum wage applies to most workers in Ontario including full-time, part-time, casual or temporary workers and whether they are paid on an hourly basis, commission, flat rate or salary.
More and more people are working for low wages. They are facing impossible choices — buy food or heat the house, feed their children or pay the rent. The result can be spiraling debt, constant anxiety, and long-term health problems. In many cases it means that the adults in a family are working long hours, often at two or three jobs, just to pay for basic necessities.

A living wage is not the same as the minimum wage, which is the legislated minimum all employers must pay and is set by the provincial government. The living wage sets a higher test and reflects what people need to earn to cover the actual costs of living in their community. The living wage draws on community-specific data to determine the expenses that a family of two working parents raising two children face. Living wage employers voluntarily decide to pay a living wage because it’s the right thing to do.

### ONTARIO LIVING WAGE NETWORK

<table>
<thead>
<tr>
<th>REGION</th>
<th>2014</th>
<th>2015</th>
<th>2016</th>
<th>2017</th>
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</thead>
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<td>Waterloo Region</td>
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<tr>
<td>Cambridge</td>
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<td>6</td>
<td>6</td>
</tr>
<tr>
<td>North Dumfries</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
</tr>
</tbody>
</table>

#### Number of Living Wage Employers

<table>
<thead>
<tr>
<th>2014</th>
<th>2015</th>
<th>2016</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>REGION</td>
<td>Total</td>
<td>LW</td>
<td>Total</td>
</tr>
<tr>
<td>Waterloo Region</td>
<td>463</td>
<td>424</td>
<td>858</td>
</tr>
<tr>
<td>Cambridge</td>
<td>5</td>
<td>5</td>
<td>35</td>
</tr>
<tr>
<td>North Dumfries</td>
<td>4</td>
<td>3</td>
<td>4</td>
</tr>
</tbody>
</table>

Source: Living Wage Waterloo Region, 2018

A living wage is the hourly wage a worker needs to earn to cover their basic expenses and participate in their community.
**HOW IS THE LIVING WAGE CALCULATED?**

The living wage is calculated based on the needs of a family of four with two parents each working full-time, full-year. It would also support a family throughout the life cycle so that young adults are not discouraged from having children and older workers have some extra income as they age. The calculation includes items such as food, shelter, childcare and a modest vacation. The living wage does not include retirement savings, debt repayment, home ownership or anything other than the smallest cushion for emergencies or hard times. The calculation also takes into account taxes and government transfers.

The **2017 living wage rate in Waterloo Region** has been calculated at $16.10 per hour.

**ONTARIO LIVING WAGE NETWORK EMPLOYER RECOGNITION PROGRAM**

39 employers in **Waterloo Region** are currently certified for paying a living wage, with 6 in Cambridge and 1 in North Dumfries.

Waterloo Region began recognizing employers for paying a living wage in 2014. **Since 2014, 552 workers have seen an increase in wages due to the living wage program.** The largest living wage employer in Waterloo Region is the City of Cambridge. In 2016 the City of Cambridge became the first municipality in Ontario to become certified for paying a living wage.

The OLWN employer program gives employers the opportunity to phase the living wage into their workplace. All certified employers make the commitment that they will become living wage champions, meaning all direct and indirect employees are earning at least the living wage.

**MEASURE OF LOW INCOME AND POVERTY LINE**

Until recently, there was no single measure of poverty in Canada. However, in recent years, the Low Income Measure After Tax (LIM-AT) has been the most commonly used poverty line by researchers, community groups, and organizations, the median, and governments. Statistics Canada uses the LIM-AT. The LIM-AT is a fixed percentage (50%) of median adjusted household income after tax that takes into account the household size and needs. LIM-AT is a relative measure, which means that as people in Canada become wealthier, the LIM-AT threshold is adjusted. All direct and indirect employees are earning at least the living wage.

In **Waterloo Region**, 12.1% of the population, or 64,020 people, were living at or below the LIM-AT line. Of these people, 17,500, or 3.3%, were children under 18, and 7,475 people, or 1.4%, were 65+.

**Living Wage Waterloo Region Rate**

<table>
<thead>
<tr>
<th>Year</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>2014</td>
<td>$16.00</td>
</tr>
<tr>
<td>2015</td>
<td>$16.05</td>
</tr>
<tr>
<td>2016</td>
<td>$15.42</td>
</tr>
<tr>
<td>2017</td>
<td>$16.10</td>
</tr>
</tbody>
</table>

- In 2016, the Federal government introduced the Canada Child Benefit. This greatly reduced the living wage rate in Waterloo Region.
- In 2017, the living wage rate in Waterloo Region increased due to a spike in the cost of housing as reported by the Canada Mortgage and Housing Corporation as well as a rise in child care rates.

- In 2018, the Federal Government announced for the first time Canada would adopt an official poverty line—the Market Basket Measure (MBM).
In Cambridge, 10.8% of the population, or 13,850 people, were living at or below the LIM-AT line. Of these people, 4,180, or 1.5%, were children under 18, and 1,905 people, or 1.5%, were 65+.

In North Dumfries, 4.2% of the population, or 420 people, were living at or below the LIM-AT line. Of these people, 85, or 1%, were children under 18, and 85 people, or 1%, were 65+.

EMPLOYMENT AND INCOME

According to the 2016 Census, Cambridge and North Dumfries have a higher employment rate, and a lower unemployment rate, than in both Ontario and in Canada, overall.

### Employment and Unemployment Rate in Cambridge and North Dumfries

<table>
<thead>
<tr>
<th>REGION</th>
<th>EMPLOYMENT RATE</th>
<th>UNEMPLOYMENT RATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cambridge</td>
<td>64.7%</td>
<td>6.4%</td>
</tr>
<tr>
<td>North Dumfries</td>
<td>69.1%</td>
<td>5.1%</td>
</tr>
<tr>
<td>Waterloo Region</td>
<td>64.3%</td>
<td>6.3%</td>
</tr>
<tr>
<td>Ontario</td>
<td>59.9%</td>
<td>7.4%</td>
</tr>
<tr>
<td>Canada</td>
<td>60.2%</td>
<td>7.7%</td>
</tr>
</tbody>
</table>

Source: Statistics Canada, 2016 Census
ONTARIO WORKS

Ontario Works (OW) provides financial and employment assistance to people who are in temporary financial need. Financial assistance includes income support to help with the costs of basic needs, like food, clothing and shelter, and health benefits for clients and their families. Employment assistance includes assistance to help clients find, prepare for, and keep a job, such as: referrals to workshops on resume writing and interviewing, job counseling, job-specific training and access to basic education, so clients can finish high school or improve their language skills.

The Employment and Income Support Services division within Region of Waterloo’s Community Services Department, administers the OW program on behalf of the province of Ontario. The following chart represents a point in time snapshot of OW caseload (October 31st is used for consistency).

<table>
<thead>
<tr>
<th>Ontario Works October Snapshot of Caseloads</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
<tr>
<td>2013</td>
</tr>
<tr>
<td>2014</td>
</tr>
<tr>
<td>2015</td>
</tr>
<tr>
<td>2016</td>
</tr>
<tr>
<td>2017</td>
</tr>
</tbody>
</table>

Source: Region of Waterloo, Employment and Income Support Services, 2018

- Number of people accessing the Ontario Works program is increasing steadily across Waterloo Region, Cambridge, and North Dumfries.

*The Ministry of Community and Children’s Services has suspended planned changes for the Fall of 2018, pending a review of services. The Ministry will share the results of their review in November 2018.

As well, increased benefits issued through Regional Housing, Children’s Services, and Ontario Electricity Support Program, were also issued during this time period.

A number of changes were made to the Ontario Works (OW) program in the years 2014-2017. These changes were meant to assist families to stabilize their housing needs and allow for greater financial stability. These changes included:

- Yearly increases of about 1.5% in September of each year.
- Child support payments no longer deducted from monthly OW and ODSP benefits.
- Increase in allowable asset limits September 2017.
- Increase on exemption amounts of gifts and loans September 2017.
- Healthy Smiles Ontario implemented July 2017 (all children now covered for dental maintenance programs under the Ministry of Health).
- Increased benefits for Child Care Subsidy and Housing Subsidies also implemented during this time.

Monthly Rate Comparisons in Waterloo Region - Ontario Works

<table>
<thead>
<tr>
<th>Family Size</th>
<th>Basic Allowance</th>
<th>Dependent 0-17 yrs</th>
<th>Dependent 18 yrs</th>
<th>Shelter</th>
<th>Total Monthly Allowance OW</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>$343</td>
<td>0</td>
<td>0</td>
<td>$390</td>
<td>$733</td>
</tr>
<tr>
<td>Couple</td>
<td>$494</td>
<td>0</td>
<td>0</td>
<td>$642</td>
<td>$1,136</td>
</tr>
<tr>
<td>Couple +1</td>
<td>$494</td>
<td>1</td>
<td>0</td>
<td>$697</td>
<td>$1,191</td>
</tr>
<tr>
<td>Couple +1</td>
<td>$652</td>
<td>0</td>
<td>1</td>
<td>$697</td>
<td>$1,349</td>
</tr>
<tr>
<td>Couple +2</td>
<td>$494</td>
<td>2</td>
<td>0</td>
<td>$756</td>
<td>$1,250</td>
</tr>
</tbody>
</table>

Source: Region of Waterloo, Employment and Income Support Services, 2018
The Ontario Disability Support Program (ODSP) provides income support, benefits, and employment supports to enable people with disabilities and their families to live as independently as possible in their communities. ODSP employment supports connects people with disabilities to sustainable, competitive employment by providing the supports people need to get a job, keep the job, and, where appropriate, advance in their job. Assistance for Children with Disabilities (ACSD) provides financial assistance to low and moderate income families caring for children and youth with severe disabilities.

### ODSP Income Support - Average Monthly Counts for Cambridge and North Dumfries

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Adults</td>
<td>3,388</td>
<td>3,502</td>
<td>3,598</td>
<td>3,707</td>
<td>3,865</td>
<td>▲</td>
</tr>
<tr>
<td>Dependent Adults (18+ year)</td>
<td>114</td>
<td>112</td>
<td>110</td>
<td>107</td>
<td>128</td>
<td>▲</td>
</tr>
<tr>
<td>Dependent Child</td>
<td>592</td>
<td>612</td>
<td>633</td>
<td>632</td>
<td>683</td>
<td>▲</td>
</tr>
</tbody>
</table>

Source: Ministry of Community and Social Services, 2018

- The Ontario Disability Support Program’s (ODSP) demand has been consistently increasing over the years in all categories.
- The counts in the table are only for ODSP income support recipients and do not include ACSD or ODSP employment supports.

### Monthly Rate Comparisons in Waterloo Region — Ontario Disability Support Program

<table>
<thead>
<tr>
<th>Family Size</th>
<th>Basic Allowance</th>
<th>Dependent 0-17 yrs</th>
<th>Dependent 18 yrs +</th>
<th>Shelter</th>
<th>Total Monthly Allowance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>$672</td>
<td>0</td>
<td>0</td>
<td>$497</td>
<td>$1,169</td>
</tr>
<tr>
<td>Couple</td>
<td>$969</td>
<td>0</td>
<td>0</td>
<td>$781</td>
<td>$1,750</td>
</tr>
<tr>
<td>Couple +1</td>
<td>$969</td>
<td>1</td>
<td>0</td>
<td>$846</td>
<td>$1,815</td>
</tr>
<tr>
<td>Couple +1</td>
<td>$1,157</td>
<td>0</td>
<td>1</td>
<td>$846</td>
<td>$2,003</td>
</tr>
<tr>
<td>Couple +2</td>
<td>$969</td>
<td>2</td>
<td>0</td>
<td>$918</td>
<td>$1,887</td>
</tr>
</tbody>
</table>

Source: Region of Waterloo, Employment and Income Support Services, 2018
EMPLOYMENT ONTARIO - EMPLOYMENT SERVICES

Employment Ontario helps residents acquire the training, skills and experience required to achieve their goals. It is a customer-focused, integrated service delivery network committed to delivering high-quality employment programs and services across Ontario. There are a number of Employment Services offices throughout the region. Each service provider has different funding levels and service targets.

The following are examples of who are members of the Employment Ontario network.

JOHN HOWARD SOCIETY OF WATERLOO-WELLINGTON, CAMBRIDGE CAREER CONNECTIONS

Cambridge Career Connections provides free employment and training services to residents of all ages in Cambridge and North Dumfries. They connect employers with new employees through Employment Ontario Employment Services.

EMPLOYMENT SERVICES

Several new programs were introduced in 2016-17 with the focus more on assisting youth with multiple barriers to employment.

The Ontario Youth Job Connection (YJC) program caters to youth 15-29 who are out of school and out of work and are experiencing multiple barriers to employment. Youth attend 60 to 90 hours of pre-employment workshops and receive a stipend at minimum wage for attending. Upon successful completion of the pre-employment component, staff work with youth to secure a job placement. During the placement ongoing support is provided to both the youth and the employer.

The Ontario Youth Job Connection Summer Program caters to students ages 15-18 who are returning to school in the fall. They must also be experiencing barriers to employment. The structure is the same as regular YJC, except that they only attend 20 hours of pre-employment workshops.

A light touch program was also included to assist more self-directed youth: Youth Job Link. Workshops are provided in a number of areas to assist these youth. In addition, there is some funding to match youth with an employer if it is their first formal job.

• Cambridge Career Connections offers a unique niche with the tailored employment services in Cambridge.

• Throughout all employment programs Cambridge Career Connections is seeing the need for stable housing and consistent basic supports for the clients they are serving.

• This is often impacting their ability to secure and maintain employment. Youth, in particular, are experiencing high levels of anxiety that can affect employment success.

• Through tailored programming, CCC provides trauma-informed support to all clients to overcome these barriers to successful employment.
<table>
<thead>
<tr>
<th>Service Number</th>
<th>ES</th>
<th>SJS</th>
<th>YJC</th>
<th>YJC Summer</th>
<th>RR Visits</th>
</tr>
</thead>
<tbody>
<tr>
<td>2014-15</td>
<td>329</td>
<td>408</td>
<td>N/A</td>
<td>N/A</td>
<td>5,846</td>
</tr>
<tr>
<td>2015-16</td>
<td>311</td>
<td>425</td>
<td>N/A</td>
<td>N/A</td>
<td>4,428</td>
</tr>
<tr>
<td>2016-17</td>
<td>303</td>
<td>Ended</td>
<td>65</td>
<td>35</td>
<td>3,611</td>
</tr>
</tbody>
</table>

- Employments Service (ES) # of files closed
- Summer Job Service (SJS) # of students employed through the program
- Youth Job Connection (YJC) # of clients that participated in the program
- Youth Job Connection – Summer (YJCS) # of students that participated

*Resource Room Visits (RR), these numbers are an attempt to capture the individuals accessing the centre (counted once each day). It is difficult to achieve an accurate count and the numbers reflected are for those that followed sign in procedures.

**YWCA CAMBRIDGE - SMALL STEPS TO SUCCESS**

Small Steps to Success is a holistic pre-employment and life skills program for women who face significant barriers due to social, economic and educational hardships. They offer a 12 week program that includes a 3 week volunteer placement and takes place in a class setting Monday to Friday from 9:30 to 12pm.

Aimed at supporting women in our community, Small Steps to Success provides the opportunity to gain the skills and confidence needed to be successful in the workplace or in a school setting. Participants learn how to identify their strengths and goals, about resources in the community, how to job search, how to write a resume and cover letter, how to excel in interviews and make meaningful connections with other women while in a supportive learning environment.

Groups start in September, January, and April of each year. This program is run out of “The W,” YWCA Cambridge's collective space for women and girls.

Small supportive groups; Job placements; Career exploration; Community resources; Resume writing and much more. Assistance with transportation and child care available.

Small Steps Graduates and Program Outcomes

<table>
<thead>
<tr>
<th></th>
<th># of Grads</th>
<th>Participant Outcome - Employment</th>
<th>Participant Outcome - Education</th>
</tr>
</thead>
<tbody>
<tr>
<td>2014-15</td>
<td>29</td>
<td>12</td>
<td>7</td>
</tr>
<tr>
<td>2015-16</td>
<td>32</td>
<td>16</td>
<td>7</td>
</tr>
<tr>
<td>2016-17</td>
<td>27</td>
<td>12</td>
<td>9</td>
</tr>
</tbody>
</table>

Source: YMCA Cambridge, Small Steps to Success., 2018

- In 2017, 91% of participants reported low self-esteem as a barrier.
- Participants have reported the following:
  
  “It is an empowerment and enrichment program that is focussed on getting women towards a better life.”

  “It is a pre-employment program that is so much more than that. It’s a family that supports you all the way.”

  “Best program to build you up, and an agency to continue to be with you after, too.”
LUTHERWOOD - EMPLOYMENT SERVICES

Lutherwood Employment Services is a member of the Employment Ontario network and provides a variety of no-cost services to individuals seeking employment, exploring training opportunities, and/or looking to improve their job search skills. This is conducted through a variety of workshops, consultation with employment advisors and job developers, and specialized supports for internationally trained professionals, young and mature workers, and apprentices.

- These Employment Services numbers include the Youth Job Connection and Youth Job Connection Summer.

- The numbers are reflective of the decreasing unemployment rate in Waterloo Region over the last several years.

- Despite the low unemployment rate in Waterloo Region, there continue to be people in the community who need support in connecting with meaningful employment.

- Many local employers are expressing challenges in hiring the number of individuals they need to meet their business goals.

Source: Lutherwood, Employment Services, 2018
OUTREACH & SUBSIDIES

The Canadian Index of Wellbeing (2018) found that residents in Waterloo Region report a similar level of life satisfaction (87%) to Ontario (86%) and Canada (87%). Yet only 51% of residents have five or more close friends they can depend on.

Social connections, such as friendships, relationships with family members and closeness to community, are related to well-being and personal happiness. According to the Canadian Mental Health Association, there is evidence that social support plays an important role in mental health. For example, people who are clinically depressed report lower levels of social support than people who are not currently depressed. Specifically, people coping with depression tend to report fewer supportive friends, less contact with their friends, less satisfaction with their friends and relatives, lower marital satisfaction, and confide less in their partners. It is likely that lack of social support and feelings of loneliness can make us more vulnerable to the onset of mental health or substance use problems like depression. For these reasons, reconnecting with others in healthy, supportive ways is often an important component of managing most mental health or substance use problems.

Ensuring that all members of our society can fully participate and contribute in a meaningful way promotes not only social wellbeing for individuals, but also enhances the community.

Transportation is a fundamental part of a community’s wellbeing. Access to a reliable transportation system increases quality of life, economic livelihoods, and social development. It also allows people to access supports needed and provides a consistent way to accomplish daily tasks.

Waterloo Region stretches across a large geographic area and many of the region governmental services are located in the city centres. It is important that people have access to timely, affordable transportation in order to participate in meaningful employment, education, recreation and social supports and services.

The following organizations foster a sense of belonging in our community, and they know the value of being able to participate and connected with one another.

HIGHLIGHTS

- In 2017, the City of Cambridge provided $24,456.43 in recreational subsidies, a 98% increase since 2009.
- House of Friendship found common reasons that families in Cambridge access the Family Outreach Program; including: financial support, support to access specialized services that are not available locally, and navigating social service systems and resources. In North Dumfries, reasons include: families being concerned about what others will think if they access support, lack of community housing, and rentals tend to be either one-bedrooms or whole houses.
- Region of Waterloo supports a number of initiatives to provide transit fares to people with low-income. A report will be going to council in 2019.
- Community Support Connections — Meals on Wheels and More has found an uptake in rides is reflective of the shopping program since grocery shopping is often flexible and not at a fixed time. They can accomodate more shopping requests.
RECREATION SUBSIDIES - CITY OF CAMBRIDGE

Granted Recreational Subsidies

Municipally-run programs serve the recreational needs of many residents. The City of Cambridge is committed to providing assistance to individuals and families with low incomes by subsidizing part of the cost of memberships or programs run by the Parks, Recreation and Cultural Division. Determination of assistance is based on the “Statistics Canada Low Income Level Indicators”. Applications for “Activities for Less” can be downloaded and/or picked up and returned to any of the following: WG Johnson Centre, GE(Ted) Wake Centre, Allan Reuter Centre, Centre for the Arts, City Hall, David Durward Centre, and John Dolson Centre.
HOUSE OF FRIENDSHIP - FAMILY OUTREACH

House of Friendship’s Family Outreach Program, a community-based program operating in neighbourhoods across Waterloo Region, works with families with children aged 17 and under to prevent and reduce the effects of poverty. A Family Outreach Worker supports parents to meet their family’s basic needs by brainstorming solutions together, connecting them with resources in our community and, when necessary, providing direct supports. Family Outreach Workers work with other community partners (churches, local food banks, social service agencies) to better support families, and to diversify and strengthen families’ connections to community supports and resources beyond the Family Outreach Program.

PROGRAM HISTORY AND CHANGES

Funded by Region of Waterloo, this program began as a pilot project in 1999 with 13 partner agencies and 15 sites. In response to the Request for Proposal in 2016, House of Friendship was chosen as lead agency starting January 2017. At this time, the name of the program changed from Community Outreach Program to Family Outreach Program to better reflect those this program is designed to serve. House of Friendship hired 16 full-time Family Outreach Workers, and launched an advisory committee of key stakeholders to recommend how days of service should be allocated equitably across the Region, making sure that all neighbourhoods have sufficient access to the program according to their need. As a result, the allocation advisory committee grouped neighbourhoods into 18 area clusters.

FUTURE PLANS AND PRIORITIES

Future plans for the program include a greater focus on communication to public about the program to new families and referring partners so that all families who need support are aware of and able to access the program. It is also a program priority to be flexible and responsive to meet the shifting needs of communities across the Region. Family Outreach Worker days of service will continue to be adjusted based on usage statistics and community needs. This also involves working closely with new and established partners to find and develop innovative solutions for families looking for support.

CHANGES TO SERVICE MODEL

*In January 2018, the Family Outreach Program moved from a site-based model of service to an area-based model of service. Family Outreach Workers are now serving whole areas, using a combination of fixed office hours at community partner sites or working in a mobile way by meeting families at libraries, parks or coffee shops if those locations are more accessible for families. The Family Outreach Worker role involves balancing direct service to families already connected to the program with outreach to find new families. Building and maintaining connections with community partners to leverage resources for families is also a key aspect of the role.

*We engage, empower, and equip families through service, outreach, and connections.

Three Spheres of Responsibilities for Family Outreach Workers

<table>
<thead>
<tr>
<th>SERVICE</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Regular office hours and accessibility at FOP sites</td>
</tr>
<tr>
<td>• Responding to calls and messages from families</td>
</tr>
<tr>
<td>• Consistent approach to service for all families</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>OUTREACH</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Going out into the community to reach new families</td>
</tr>
<tr>
<td>• Meeting with families at other community locations to expose families to new services</td>
</tr>
<tr>
<td>• Seeking out most vulnerable</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>CONNECTIONS</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Reciprocal referrals</td>
</tr>
<tr>
<td>• Knowledge of community resources</td>
</tr>
<tr>
<td>• Making and maintaining partnerships and collaboration to reach &amp; serve families</td>
</tr>
</tbody>
</table>

Source: House of Friendship, 2018
EVALUATION FRAMEWORK TO TRACK PROGRESS

A significant component of House of Friendship’s role as lead agency is the development of an evaluation framework to monitor the long-term results of the program. With the overall goal of preventing and reducing child poverty in Waterloo Region, the program is working to achieve the following three outcomes:

1. Families have improved sense of ability to act towards a positive future, with increased personal capacity
2. Families have improved sense of belonging and stronger social networks
3. Families have improved well-being, safety and security

Progress toward these outcomes will be tracked through quantitative and qualitative measures on an ongoing basis. The evaluation framework aligns with work of the Children and Youth Planning Table and the work of Wellbeing Waterloo, so that the program results can contribute to the broader community conversations around well-being and belonging for children, youth and their families.

SPOTLIGHT ON FAMILY OUTREACH PROGRAM IN CAMBRIDGE

Five Family Outreach Workers are assigned to serve families across Cambridge, working out of ten locations in partnership with community agencies and neighbourhood associations. Common reasons that families in Cambridge access the Family Outreach Program include seeking financial support for children’s recreation, clothing & shoes, and housing expenses such as mattresses and furniture. A challenge for many families living on low incomes in Cambridge is the need to access specialized services that are not available locally. For example, many families seek assistance with transportation to access medical, counseling or legal services only offered in other parts of the region. Beyond financial support, families also access the program looking for support with navigating social service systems and resources. Having served the city of Cambridge for over 30 years, House of Friendship is committed to serving families living on low income, in partnership with this caring community.
SPOTLIGHT ON FAMILY OUTREACH PROGRAM IN NORTH DUMFRIES

In North Dumfries, the Family Outreach Program partners with the Family Counseling Centre of Cambridge and North Dumfries and with the North Dumfries Community Health Centre. A Family Outreach Worker is available one day per week to meet with families in one of the partner offices, or elsewhere at a place convenient to the family. In this tight-knit area where "everyone knows everyone", families are concerned about what others will think if they access support through the Family Outreach Program or other community service agencies. The most common reason families access the Family Outreach Program is to seek recreation funding for children, such as subsidies for paying hockey team fees and summer camp costs. There is no community housing for families available in North Dumfries, and rentals tend to be either one-bedrooms or whole houses. This makes it difficult for families living on low incomes to find affordable places to live in North Dumfries. If a family's financial situation changes, they may need to re-locate to another part of Waterloo Region to find housing that is sustainable on a low income.

FAMILY COUNSELLING CENTRE OF CAMBRIDGE AND NORTH DUMFRIES

To further serve the community, Family Counselling Centre's System Navigator helps clients with questions and concerns about accessing community services through the health and social services systems. This service is particularly helpful for individuals not served by a Family Outreach Worker. The System Navigator helps clients:

- To improve their life situation through contacts with appropriate community services.
- To provide information and education about services outside of the agency's core services.
- Ensure that all clients have equal and fair access to essential social services and community resources.
- Support, advocacy, and access to care and resources.

<table>
<thead>
<tr>
<th>The System Navigator - Outreach</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Clients Served (Housing)</strong></td>
</tr>
<tr>
<td>2015</td>
</tr>
<tr>
<td>2016</td>
</tr>
<tr>
<td>2017</td>
</tr>
</tbody>
</table>

Source: Family Counselling Centre of Cambridge and North Dumfries, 2018

CAMBRIDGE SELF-HELP FOODBANK – STREET OUTREACH SERVICES

The Street Outreach service is often the first point of contact for those who are experiencing, or at-risk of experiencing homelessness. The Street Outreach Worker seeks to develop relationships, build trust, meet immediate needs, and ultimately connect street involved people with the supports and services they need to maintain and/or improve their quality of life. The mission of the street outreach services is to provide support and advocacy for street involved individuals; those that live, work or socialize on the streets.

In 2017, 1 Outreach Worker served 197 unique individuals, and provided contacts and referrals to 1,540 individuals through this program. The goal of this program aims to assist individuals to connect and/or re-connect with community supports.

The Streets to Housing program follows the Housing First Model, an approach that offers permanent, affordable housing as quickly as possible for individuals and families experiencing homelessness, and then providing the supportive services and connections to the community-based supports people need to keep their housing and avoid returning to homelessness.
GRAND RIVER TRANSIT (GRT)

Grand River Transit (GRT) provides municipal transit service to the urban area of the Regional Municipality of Waterloo. The current service area includes the cities of Cambridge, Kitchener, Waterloo and the towns of Elmira and New Hamburg.

GRT SERVICE

GRT provides family of services as listed below:

- **ION** – is the backbone of our service and is made up of a 19km light rail line in Kitchener/Waterloo connected with a bus rapid transit (BRT) service in Cambridge

- **iXpress Routes** - Routes branded as iXpress provide frequent, limited stop service along major corridors, connecting neighbourhoods with the ION services.

- **Local Bus** - Local bus routes complements ION and iXpress services by connecting residential neighborhoods and employment areas.

- **BusPLUS** - Serves new neighborhoods and developing areas with a fleet of smaller 19-seat vehicles

- **Mobility PLUS** – Our specialized transit service.

- Flexible transit options to be developed in 2018/2019

RIDERSHIP TRENDS

- GRT currently carries approximately 20 million riders per year. Historic ridership trends are shown in the chart below.

- A decline in ridership in 2015 and 2016 was a result of a variety of factors including the school board’s decision to use yellow school buses rather than GRT, construction detours on major bus routes, a slight decrease in University student enrollment, and a national trend of lower ridership.

- The end of major construction projects, significant growth in Conestoga College ridership and improvements to iXpress routes 201 and 202 all contributed to ridership growth in 2017.

Source: Grand River Transit, 2018

Current system information is available on the system website www.grt.ca.
RECENT SERVICE CHANGES

- **April 2014**: Launch of 203 iXpress

- **September 2015**: Launch of ION Bus Service
  Provides frequent transit service linking Cambridge to Kitchener-Waterloo. Stops are large and modern with canopy style shelters, passenger information displays. Transit priority measures along key sections to ensure service is reliable.

- **December 2016**: Opening of Cambridge Centre Station
  This major transit terminal, located along Hespeler Road has 2500 boardings per day. It is served by 11 GRT routes and GO transit. Amenities include heated shelters, benches, bicycle parking, and real-time bus arrival displays.

- **March 2018**: Delivery of Dedicated ION Bus Vehicles
  These buses are more comfortable than conventional buses and include special features, such as: USB charging, Wifi, high-back seating, tinted-flush mounted windows, and special paint scheme consistent with ION light rail vehicles.

REGIONAL TRANSIT SUPPORTIVE STRATEGY FOR CAMBRIDGE (TSS)

- As part of the approval for ION implementation in 2011, Regional Council approved $1,000,000 annual commitment for 10 years as part of the Regional Transit Supportive Strategy for Cambridge (TSS). The goal of TSS is to improve transit ridership and encourage transit supportive development along the Central Transit Corridor in Cambridge in anticipation for Stage 2 ION LRT.

- Since 2012, the TSS has been used to support 22 transit related initiatives in the City of Cambridge.

Some of the key Initiatives include:
- Service Improvements (weekend service, later hours of service)
- Bus Stop Infrastructure Improvements
- Marketing initiatives to promote transit use
- Financial support to encourage transit supportive development

- Key 2018 initiatives include:
  - 2,300 new annual hours of service targeting routes serving growth areas and connecting to the Central Transit Corridor.
  - A dedicated southbound bus lane on Hespeler at Delta.

FUTURE SERVICE PLANS

- **GRT New Directions**: this is GRTs business plan that describes key initiatives to build a better, faster transit network between 2017 and 2021, centred on ION service including:
  - Seamless connections with ION
  - New express routes running on key corridors
• More frequent service on busy routes
• More direct routes supporting a grid network
• Fast and convenient electronic fare payment
• More comfortable rides, stops and stations

• **2018-2021 GRT Service Plans**: To implement the New Directions plan, here is the timeline of service improvements:

  • **2018**: Redesign of Kitchener-Waterloo transit routes, TSS service improvements, flexible transit service and improved service to the Conestoga College Doon and Cambridge Campuses
  
  • **2019**: Coronation iXpress, ION Bus extension to South Cambridge Centre, Route redesign for East/West Galt, Preston
  
  • **2020-2021**: Preston Phase 2, L.G. Lovell Industrial Park, Shades Mills/Northview, new growth areas and expanded service being evaluated for the Townships

The goal is to provide more people with a one-seat ride to light rail with the ION Bus extension to South Cambridge Centre and New Coronation iXpress. Another goal is to expand hours of service overall especially during evenings and weekends. Also, local routes are being streamlined to be more direct, and improved service to major destinations and new growth areas.

• **Flexible Transit Options**: GRT is exploring options to provide flexible service to low demand areas where conventional transit service is difficult to serve. Options being considered include ridesharing, subsidized taxis and community bus. In Cambridge, GRT is partnering with Golden Triangle Taxi to provide a 10-month pilot subsidized taxi service to Central Hespeler.

• **Conestoga College U-Pass**: a Universal Pass for Conestoga College has been proposed. If approved, this would mean all full-time students would have access to GRT service, paid through their tuition. The proposed U-Pass would begin in fall 2019, and implementation would require further service improvements to the College. A new terminal on the College property is also under discussion.

• **TravelWise Program**: TravelWise works with employers across Waterloo Region to encourage employees to take transit, cycle, walk and carpool to work.
  
  • Employees at participating workplaces gain access to discounted transit passes, emergency ride home reimbursement, and a private carpool matching network
  
  • Region of Waterloo is currently offering free two-year TravelWise Memberships to workplaces located in Cambridge
FARES & FARE SYSTEM

Fares
GRT fares are described on the web portal www.grt.ca. 2018. Prices are:
• Single ride (cash): $3.25
• Adult tickets (sold in strips of 5): $13.80
• Reduced tickets (sold in strips of 5): $12.00
• Adult monthly pass: $86
• Reduced monthly pass: $ 73
• Day Pass: $8

90 minute transfers are available with every cash and ticket ride, allowing access to most of the Region's urban area with a single fare. Passes allow unlimited access to the system.

LOW INCOME FARES
The Regional Municipality of Waterloo supports a number of initiatives to provide transit fares to people with low-income. The Transit Affordability Pass Program (TAPP) provides a monthly pass to Ontario Works recipients who are pursuing further education. This program is administered through the Region's Community Services Department. The Transit for Reduced Incomes Program (TRIP) provides a monthly pass at a reduced rate of $43 per month to qualifying residents with income under the Low-Income Cut Off (LICO). This program is administered in partnership with Lutherwood and The Working Centre. The number of participants is limited by available budget and a waiting list exists.

The TRIP program is currently not accepting more participants while the Region undertakes a pilot program to study better ways to provide transit to residents who have low income. This pilot is studying the suitability of a range of fare types related to their ability to improve access to transit service while making the most effective use of any subsidy funding that may be available. A recommendation to Regional Council is expected in 2019 as a result of the pilot.
MobilityPLUS is a specialized service of pre-booked trips for people with a mobility challenge. People registered with MobilityPLUS can book a ride anywhere within the Kitchener, Waterloo and Cambridge city limits. Recreational/Personal trips must be booked at least two business days ahead of the trip, and no more than seven days ahead. Rides for Saturday, Sunday and Monday must be booked by Thursday. Medical, post-secondary education and employment-related trips must be booked at least two weekdays ahead, and can be booked up to 28 days in advance.

Source: Grand River Transit, 2018
TRANSPORTATION

Community Support Connections - Meals on Wheels and More (CSC) offers dependable and thoroughly screened volunteers and staff to provide rides in agency vehicles to and from medical appointments, grocery shopping, day programs, and other important places that clients need to be. This service is offered door-to-door for clients who live in Cambridge, Kitchener, and North Dumfries.

### Costs

- The cost of rides is dependent on distance, with a standard fee of $0.60/km. There is a minimal charge of $4.00 for all rides.

<table>
<thead>
<tr>
<th>Transportation - Number of Rides and Clients Served</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Waterloo Region</strong></td>
</tr>
<tr>
<td># of Rides</td>
</tr>
<tr>
<td>2014-15</td>
</tr>
<tr>
<td>2015-16</td>
</tr>
<tr>
<td>2016-17</td>
</tr>
</tbody>
</table>

| **Cambridge**                                       |
| # of Rides | # of Clients | Trend |
| 2014-15    | 10,942       | 448   |
| 2015-16    | 13,357       | 552   |
| 2016-17    | 13,559       | 510   |

### Subsidized Transportation - Number and Value of Rides, and Clients Served

<table>
<thead>
<tr>
<th>Waterloo Region</th>
<th># of Clients</th>
<th>$ value of rides</th>
<th># of Rides</th>
</tr>
</thead>
<tbody>
<tr>
<td>2014-15</td>
<td>206</td>
<td>$5,452</td>
<td>1,332</td>
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<tr>
<td>2015-16</td>
<td>218</td>
<td>$5,874</td>
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<tr>
<td>2016-17</td>
<td>215</td>
<td>$5,805</td>
<td>1,209</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Cambridge</th>
<th># of Clients</th>
<th>$ value of rides</th>
<th># of Rides</th>
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<tr>
<td>2014-15</td>
<td>16</td>
<td>$817</td>
<td>167</td>
</tr>
<tr>
<td>2015-16</td>
<td>18</td>
<td>$1,081</td>
<td>332</td>
</tr>
<tr>
<td>2016-17</td>
<td>17</td>
<td>$870</td>
<td>193</td>
</tr>
</tbody>
</table>

* Ride costs are dependent on distance more so than the # of rides.

* 2016-17 data is estimated for the regions.

Source: Community Support Connections - Meals on Wheels and More, 2018
• The number of rides have continually increased since 2014-15 while the number of clients has remained fairly steady.

• 14% of clients in Waterloo Region accessed CSC’s subsidy program in 2016-2017.

• In Cambridge, 3% of clients accessed CSC’s subsidy program in 2016-2017.

• An uptake in rides is reflective of the shopping program since grocery shopping is often flexible and not at a fixed time like a medical appointment. They can accommodate more shopping request by filling them around the medical appointments.

*Effective September 1, 2018, CSC is pleased to introduce an updated, fairer fee structure for all their programs and services. They currently have 5 different fee levels based on client income. Income verification is a requirement for reduced fees, but not to receive services. Without income verification, clients will be charged a standard fee. Standard fees for transportation are $0.60/km, however, fees can vary between $0.23/km to $0.60/km depending on annual income.

