



## Living in Niagara – 2020 Report Economic Prosperity

Examining prosperity in our community requires us to look at both the vibrancy of our economy; and the well-being of the people who live here.

### Happening Now

- Niagara Region Economic Development's 5-year Strategy (2019-2024) identifies Manufacturing, Agribusiness and Tourism as key sectors. It focuses on establishing the environment and infrastructure to support a strong economic future for Niagara.
- The 2018-2020 Niagara Prosperity Initiative Evaluation calls for development of a comprehensive poverty reduction strategy to make deliberate investment guided by enhanced research. The vision is for all services to be designed for social inclusion, to align with poverty reduction priorities.
- Significant efforts are being made to support businesses in Niagara to be able to stabilize beyond the COVID-19 pandemic. The Niagara Economic Rapid Response Team notes that prior to the pandemic, our economy was experiencing incremental progress, with high job creation; record low unemployment; record levels of investment in industrial, commercial and residential building construction; record export values; high tourism visitors and expenditures; high population growth; high retail sales, and many other positive indicators. The emergence of COVID-19 halted the economic progress and is negatively affecting most industry sectors.

### What's Emerging

- Planning by looking through lenses of both inclusion and equity is seen as key to Niagara's growth and development.
- Ensuring equitable access to technology, the internet, and digital skills for people of all ages is essential to strengthen our community.
- Substantial demand for affordable housing, especially for single-person units, comes in particular from lower-income workers, who are vital for a viable tourist economy in Niagara. A combination of factors includes: an increase in housing prices, a growing population in the region, and Niagara's predominance of lower-paying service jobs.
- A 2020 Niagara Food Security Network report provides evidence to inform COVID-19 response policy and planning. Voices of individuals experiencing food insecurity in Niagara, and broader evidence show: "to effectively and equitably address food insecurity is to address inadequate income for individuals and families". The report calls for all levels of government to build upon pandemic response measures by developing a basic income model for Canada.



### **Suggested Community Action Steps**

- Recognize that people having equitable access to technology, the internet, and digital skills is essential for Niagara to thrive.
- Focus on maximizing opportunities for Niagara as a border community with substantial experience in cross-border supply chain business. Leverage strengths in connectivity, transportation corridors, border proximity, and opening up of canal lands. Explore lessons learned about cross-border logistics that Niagara may be positioned to share.
- In planning as Niagara emerges from the pandemic:
  - Develop industry-specific action plans to help stabilize businesses and employers
  - Build on what we've seen, in terms of possibilities borne out of necessity during the pandemic, with governments being more responsive, improving resiliency and providing quicker turn-arounds
  - Make a commitment to balancing both economic and social well-being
  - Acknowledge the unequal impact of COVID-19 on women and their families; and on marginalized groups

### **Indicators**

- **Economic Development in Niagara**
- **Income and Earnings in Niagara**



## Indicator: Economic Development in Niagara

### Economic Performance and Growth

Niagara Economic Development, (NED) based at Niagara Region, works in partnership with the region’s 12 municipalities, as well as associations and chambers of commerce. NED’s role is to provide effective, innovative services that encourage investment in and travel to the region, along with business support services to attract, maintain and increase jobs in Niagara.

NED’s 5-year Strategy 2019–2024 is an action plan focused on strengthening Niagara’s competitive advantages, as well as addressing weaknesses and gaps in the regional economy. It was developed in collaboration with Brock University, Niagara College, local businesses, industry associations, chambers of commerce and community stakeholders.

#### Key Sectors:

- Manufacturing
- Agribusiness
- Tourism

Strategic Vision: To establish the environment and infrastructure to support a strong economic future for Niagara.

#### Key Themes:

- Economic Development
- Employment Lands
- Marketing Niagara Region
- Streamline Planning Processes
- Increase Niagara’s Competitiveness
- Workforce
- Advocacy

Economic Indicators and economic performance data, to support informed business decisions:

- Retail sales
- Consumer Price Index
- Development and Construction
- Real GDP\*\*
- Total Job Growth

Source: Niagara Region Economic Development

Retrieved from: <https://niagaraknowledgeexchange.com/resources-publications/niagara-economic-development-5-year-strategy-2019-2024/> and <https://niagaramcanada.com/data/economic-indicators/>

\*\*Real gross domestic product (GDP) is an inflation-adjusted measure that reflects the value of all goods and services produced by an economy in a given year (expressed in base-year prices). It makes comparing GDP from year to year and from different years more meaningful because it shows comparisons for both the quantity and value of goods and services. Real GDP is calculated by dividing nominal GDP over a GDP deflator.

Source: Investopedia

Retrieved from: <https://www.investopedia.com/ask/answers/030415/what-functional-difference-between-gdp-and-gnp.asp>





## Niagara Regional Council Strategic Plan, 2019-2022

In 2018, Niagara Region engaged the community to gather feedback on what Niagara Regional Council should focus on in the development of their 2019-2022 strategic plan. Input was collected through in-person engagement events and an online survey. The resulting strategic plan was released in 2019.

Of the five priorities identified, two are directly relevant to the Economic Prosperity Sector:

Priority 1: Supporting Businesses and Economic Growth – a coordinated approach to fostering economic growth in Niagara

### Objective 1.1: Economic Growth and Development

- Enhance integration with local area municipalities' economic development and planning departments to provide supports and improve interactions with businesses to expedite and navigate development processes
- Forward thinking approach to economic development in Niagara through long term strategic planning and leveraging partnerships with post-secondary institutions

### Objective 1.2: Support Retention and Development of a Skilled Labour Force

- Partner with all levels of education, private sector businesses and industry associations to advocate for skilled trade labour to address the workforce gap
- Explore the development of a regional talent network, and develop an advanced manufacturing workforce strategy for Niagara

### Objective 1.3: Collaborative Approach to Business Growth and Retention

- Work collaboratively with local area municipalities to connect with existing businesses proactively to achieve long term economic success
- Work collaboratively with community organizations, post-secondary institutions and businesses to support research and technology facilities in the region that foster new business start-up opportunities

### Objective 1.4: Strategically Target Industry Sectors

- Define Niagara's role in tourism including areas such as sport, eco, agricultural and culture tourism
- Through advocacy and collaboration with Tourism Partnership of Niagara, encourage visitors to spend more and stay longer, using an inclusive approach across all areas of the region
- Foster opportunities to drive economic diversity through value-add sectors such as agri-business

Priority 4: Sustainable and Engaging Government – a commitment to high quality, efficient, fiscally sustainable and coordinated core services through enhanced communication, partnerships and collaboration with the community

### Objective 4.3: Fiscally Sustainable





- Build an adaptive environment that employs leading business practices, such as asset management, to foster financial stability in delivering critical infrastructure and services
- Explore opportunities for driving new revenues and generating business

Source: Niagara Region

Retrieved from: <http://www.niagaraknowledgeexchange.com/resources-publications/niagara-region-strategic-plan-2019-2022/>

### Key Economic Sectors in Niagara

Niagara Region Economic Development provides statistics and profile reports for 4 key economic sectors, at the following links:

- Manufacturing: <https://niagaracanada.com/key-sectors/manufacturing/>
- Agri-Business: <https://niagaracanada.com/key-sectors/agri-business/>
- Tourism: <https://niagaracanada.com/key-sectors/tourism/>
- Emerging Sectors (tech and start-up): <https://niagaracanada.com/key-sectors/emerging-sectors/>

Source: Niagara Region Economic Development, Key Sectors

Retrieved from: <https://niagaracanada.com/key-sectors/>

### Jobs Growth in Niagara (pre-pandemic)

In May, 2019, Niagara Region Economic Development released an Economic Update report, including a graph showing a 5.1% increase in jobs between 2015 and 2018 in the Niagara Census Division. It is based on 2018 Emsi data. The report states:

- In 2018 there were 218,151 jobs in Niagara region.
- From 2015 to 2018, there was a gain of 10,520 new jobs or 5.1%
- Comparatively, Ontario had an increase of 6.0%

Source: Niagara Region Economic Development, May, 2019.

Retrieved from: [https://www.niagaraknowledgeexchange.com/wp-content/uploads/sites/2/2019/06/NiagaraEconomicUpdate\\_May2019.pdf](https://www.niagaraknowledgeexchange.com/wp-content/uploads/sites/2/2019/06/NiagaraEconomicUpdate_May2019.pdf)

### Number of Businesses in Niagara

Statistics Canada Canadian Business Counts data provided by Niagara Region Economic Development shows that, in 2019, Niagara had a total of 42,692 businesses. Of those, 13,326 were businesses *with* employees; and 27,347 were businesses *without* employees.

Source: Niagara Economic Development, Regional Quick Facts

Retrieved from: <https://niagaracanada.com/data/regional-quick-facts/>



## Niagara Economic Rapid Response Team COVID-19 Business Impact Survey Reports

The Niagara Economic Rapid Response Team (NERRT) is an integrated, proactive Niagara effort to address the business and economic impacts of COVID-19. The Mayors of Niagara's 12 municipalities launched the initiative. The Economic Development departments from Niagara Region, St. Catharines, Niagara Falls, Welland, Town of Lincoln, Fort Erie, and Port Colborne are working together to identify measures that can assist businesses and expedite recovery of the regional economy.

The NERRT notes that prior to the pandemic, our economy was experiencing incremental progress, with high job creation; record low unemployment; record levels of investment in industrial, commercial and residential building construction; record export values; high tourism visitors and expenditures; high population growth; high retail sales, and many other positive indicators. The emergence of COVID-19 halted the economic progress and is negatively affecting most industry sectors.

The NERRT conducted two email surveys sent to approximately 10,000 Niagara-based businesses, in March and May, 2020. Respondents with 2,604 businesses employing 66,378 people completed the March survey; and more than 1,300 businesses representing over 47,000 employees completed the survey in May.

Survey respondents shared the effects COVID-19 has had on several aspects of their businesses, including employment, revenue and expenses, and business status as well as their future outlook and recovery.

Source: Niagara's Economic Rapid Response Team. Niagara COVID-19 Business Impact Surveys: #1-April, 2020; and #2-June, 2020.

Retrieved from: <https://niagaraknowledgeexchange.com/resources-publications/niagara-covid-19-business-impact-survey-report2/>; and <https://niagaraknowledgeexchange.com/resources-publications/economic-rapid-response-team-completes-second-survey-of-niagara-businesses/>

## 2021 Ontario Economic Report

In February, 2021, the Ontario Chamber of Commerce (OCC) issued a report examining the economic crisis created by the COVID-19 pandemic, and the disproportionate impacts it has had on certain businesses and individuals in Ontario. The report combines insights from the annual OCC Business Confidence Survey with Ontario's Economic Outlook. Report data and content reflects 2020 as well as the unpredictability of 2021. Insights include:

- With business confidence reaching new lows amid the pandemic, businesses among the most pessimistic about the economic outlook, and most likely to have shrunk and let go of staff in 2020 are concentrated in 3 sectors: accommodation and food services; arts, entertainment, and recreation; and retail.
- Government support programs for businesses varied in their helpfulness, with the most popular being the Canadian Emergency Wage Subsidy (CEWS) and the Canada Emergency Business Account (CEBA).

Source: 2021 Ontario Economic Report, Ontario Chamber of Commerce

Retrieved from: <https://niagaraknowledgeexchange.com/resources-publications/2021-ontario-economic-report/>

**Chambers of Commerce in Niagara:**

There is an ecosystem of 10 Chamber of Commerce/Board of Trade organizations in Niagara. Some businesses, organizations and institutions belong to more than one of these groups.

Chambers of Commerce have a long-standing history of advocating for businesses in Niagara. The original chamber in St. Catharines was established in 1867 and the Niagara Falls Chamber of Commerce was established in 1892.

<b>Chamber of Commerce/Board of Trade organizations in the Niagara region</b>	<b>Number of Members - 2020</b>
<a href="#"><u>Greater Niagara Chamber of Commerce</u></a> (est. 2007)	1500
<a href="#"><u>Grimsby &amp; District Chamber of Commerce</u></a>	244
<a href="#"><u>Lincoln Chamber of Commerce</u></a>	250
<a href="#"><u>Niagara Board of Trade and Commerce</u></a> (Thorold Board of Trade est. 1893)	150
<a href="#"><u>Niagara-on-the-Lake Chamber of Commerce</u></a> (& Tourism NOTL)	1200
South Niagara Chambers of Commerce <ul style="list-style-type: none"> <li>• <a href="#"><u>Greater Fort Erie Chamber of Commerce</u></a> (est. 1947)</li> <li>• <a href="#"><u>Niagara Falls Chamber of Commerce</u></a> (est. 1892)</li> <li>• <a href="#"><u>Port Colborne/Wainfleet Chamber of Commerce</u></a> (est. 1902)</li> <li>• <a href="#"><u>Welland/Pelham Chamber of Commerce</u></a> (est. 1889)</li> </ul>	2000
<a href="#"><u>West Lincoln Chamber of Commerce</u></a> (est. 1948)	175

**Niagara, Canada: Strategically Located for Cross-Border Business**

The Niagara region is centrally located within a one-day drive (800 kilometers/500 miles) of 130,000,000 people living in cities within 2 provinces and 9 states, that have a total combined GDP worth \$5.6 trillion. The Niagara region:

- has 5 international bridge crossings within a 30-minute drive (4 by road and 1 by rail)
- is home to a key transport link between the Great Lakes and the Atlantic Ocean
- is within a 1-hour drive of 3 international airports.

Source: Niagara Region Economic Development

Retrieved from: <https://niagaraCanada.com/niagara-advantage/strategic-location/>



[livinginnigarareport.com](http://livinginnigarareport.com)

### Niagara Foreign Trade Zone Point

Niagara's proximity to the US border, road, rail and port infrastructure makes the region a vital link for trade between Canada and the United States. The two commercial vehicle border crossings located in Niagara see 1 million truck crossings each year.

The Niagara Foreign Trade Zone (FTZ) Point helps companies access the federal, provincial and regional programs that support Canada's export development efforts. The FTZ 'one-window' approach makes it easy and efficient for businesses to navigate through the diverse range of supports that exist. Tariff and tax exemptions can create significant savings for businesses. The FTZ exists to help businesses save working capital and time spent on unnecessary transactions. The Niagara FTZ Point is the first in Ontario.

Source: Niagara Region Economic Development

Retrieved from: <https://niagaracanada.com/incentives-and-programs/niagara-foreign-trade-zone/>

### Advancing Supply Chain Logistics in Hamilton-Niagara

The 'Advancing Hamilton-Niagara Supply Chains' topic was examined through a mid-2020 series of 5 virtual forums hosted by the McMaster Institute for Transportation and Logistics. Forums centred around:

- Supply Chain Oriented Insights from Recent Hamilton-Niagara Initiatives
- Increasing the Competitiveness of Regional Supply Chains
- Leveraging and Integrating Data for the Marine Sector
- Infrastructure Improvements and the Supply Chain
- Roundtable Discussion

Issues surrounding data were simultaneously perceived as the biggest opportunity and challenge for Hamilton-Niagara.

- Improving data collection and transparency via data was seen as the biggest opportunity; while identifying the ideal neutral third party to host data was seen as the biggest challenge.
- Challenges of managing diverse and even competing stakeholders is viewed as much more difficult than technology/data issues.
- Accessing data for the greater good requires a lot of collaboration and stakeholder engagement.
- Data is a powerful means to generate solutions to make the case for change/improvements in an evidence-based manner.

Source: McMaster Institute for Transportation & Logistics, September, 2020. Summary Prepared for Transport Canada

Retrieved from: <https://niagaraknowledgeexchange.com/resources-publications/advancing-supply-chain-logistics-in-hamilton-niagara/>



## SWIFT (South Western Integrated Fibre Technology)

Niagara Region has signed on as a partner to the SWIFT (South Western Integrated Fibre Technology) project. SWIFT is a project aiming to provide access to fibre-optic high-speed Internet for 3.5 million Ontarions living in rural areas. In January, 2021, SWIFT announced \$21.2 million in funding for broadband upgrades to support four fibre-to-the-home projects. Bell Canada was awarded funding for two of the projects; Cogeco Communications and Niagara Regional Broadband Network were awarded the other two contracts.

Collectively these projects will service 396 kilometers of underserved roadway within the region, to bring better broadband connectivity to 5,629 households and businesses. Areas of Niagara Falls, Port Colborne, Fort Erie, Lincoln, Niagara-on-the-Lake, Pelham, Wainfleet, West Lincoln and Grimsby will all benefit from this investment in broadband expansion.

Source: Niagara Region, South Western Integrated Fibre Technology (SWIFT) Initiative. Retrieved from: <https://www.niagararegion.ca/government/initiatives/swift/> and <https://swiftruralbroadband.ca/> and <https://swiftruralbroadband.ca/swift-announces-21m-broadband-expansion-plan-for-niagara-region/>

## Open Data in Niagara

[NiagaraOpenData](https://niagaraopendata.ca/) is a portal hosted by the Niagara Region, which includes 299 open datasets shared by a total of 13 organizations.

Most Viewed data sets include: municipal boundaries; road segments; Niagara Region Neighbourhoods (2011); supermarkets; trails in Niagara; food banks; elected officials; and historical Welland Canal points of interest.

Most Recent data sets include: COVID-19 Immunization Sites; Welland ISO 37120 2014 Indicators; Fort Erie Municipal Buildings and Facilities; Fort Erie Internet Survey Data; City of Welland Council Attendance 2020; 2019 Niagara Region Employment Inventory; City of Welland Site Plan Applications; Immunization Coverage and Exemption Rates in Niagara Schools; Contemporary Mapping of Watercourses; and Aggregate Survey Results of Niagara Counts 2018, Niagara's second Point-in-Time Count of homelessness.

Source: Niagara Region

Retrieved from: <https://niagaraopendata.ca/>

## 2018 Canadian Open Data Summit (CODS18) hosted in Niagara

In 2018, in partnership with NiagaraOpenData and other local data ecosystem partners, Niagara Connects hosted the 5<sup>th</sup> annual Canadian Open Data Summit in Niagara Falls. CODS18 marked the first time this national event was hosted in Ontario. Following are links to key presentations:

- [Hillary Hartley Keynote Presentation](#) - Hillary Hartley, Chief Digital Officer for Ontario and Deputy Minister, Consumer Services, Ministry of Government and Consumer Services



[livinginniagarareport.com](http://livinginniagarareport.com)



- [Dr. Jonathan Dewar Keynote Presentation](#) - Jonathan Dewar, PhD, Executive Director, First Nations Information Governance Centre, Ottawa
- [Expert Panel on Digital Rights](#)
- [Jean-Noe Landry Keynote Presentation](#) - Jean-Noé Landry, Open North Exec. Director
- [Expert Panel on Big Business & Open Data](#)
- [Data Commons in Montreal's Smart City](#) - Patrick Lozeau, City of Montreal, Innovation & Open Data Advisor, Montreal Urban Innovation Lab
- [Closing Panel: What's Next for Open Data in Canada](#)

Source: Niagara Connects, Niagara Knowledge Exchange

Retrieved from: <https://niagaraknowledgeexchange.com/?s=CODS18>

### City of Welland Road to Certification with ISO 37120 Sustainable Cities and Communities: Indicators for City Service and Quality of Life

In 2018, the City of Welland received Platinum level certification under ISO 37120 with the World Council on City Data. The certification was achieved through city staff taking an inter-departmental approach to collecting and uniting data, which resulted in a user-friendly open data system for stakeholders and city staff. Teamwork and consistency led to reporting on more than 90 of the total 100 indicators, to achieve the Platinum certification.

This shows how the city's Information Technology Staff provided a behind-the-scenes support system and comprehensive sets of open data, to create better quality of life for residents. The outcome is continuous improvement for delivery of municipal programs and services.

Source: City of Welland. Article published in Municipal Interface, January, 2019.

Retrieved from: <http://www.niagaraknowledgeexchange.com/resources-publications/the-city-of-wellands-road-to-certification-with-iso-37120-sustainable-cities-and-communities-indicators-for-city-service-and-quality-of-life/>

### Niagara's Smart Cities Challenge Application (2018)

In 2018, all local municipalities in Niagara, and Niagara Region, submitted a collaborative application to Infrastructure Canada's Smart Cities Challenge. Smart cities use data and technology to create efficiencies, improve sustainability, create economic development and enhance quality of life factors for people living and working in the city. Enablers include: Real-time Data Analytics; Cloud Computing; Internet of Things (IoT, eg. Sensors); Broadband/Narrow band; M2M (machine to machine) Secure Communications; Collaboration/Engagement; and Digital Literacy.

Niagara's Challenge Statement was: *We will be Canada's first digitally democratic society with the highest rate of participation in local decision-making that is inclusive of our diverse population and most vulnerable citizens. In moving Niagara's **sense of belonging** from 72% to 90% by 2028 we will improve economic vibrancy, health behaviors and civic engagement and*



[livinginniagarareport.com](http://livinginniagarareport.com)



*this will be accomplished by creating a digital ecosystem that makes 'invisible' members of society visible and by developing reimagined connectivity hubs that enable participation by all.*

Challenge Statement Affecting Factors aligned with evidence in the Living in Niagara-2017 quality of life report, including the #Rethink Niagara model for inclusive prosperity. While Niagara's application ultimately did not result in funding, value for Niagara was derived from the construction process, in terms of collaboration among Niagara's data ecosystem players.

Source: Niagara Region, Smart Cities Challenge Application to Infrastructure Canada, 2018.

Retrieved from: [Let's Work Together to Make a Smart Niagara \(blog post\)](#)

and <https://pub-niagararegion.escribemeetings.com/filestream.ashx?DocumentId=5165>

and <https://portal.futurecitiescanada.ca/resources/niagara-region-application-2018/>



**Indicator: Income and Earnings in Niagara**

Income Levels in Niagara

Niagara Region Public Health provides “Niagara’s Village of 100” population and demographic statistics, including:

- Median family income in Niagara after taxes: \$72,105
- Median family income in Niagara for single parents: \$46,684

Source: Niagara Region Public Health Statistics. Niagara’s Village of 100

Retrieved From: <https://www.niagararegion.ca/health/statistics/demographics/default.aspx>

<b>Summary Statistics of Tax filers, St. Catharines-Niagara CMA*</b> (*Census Metropolitan Area - does not include Grimsby, West Lincoln)					
Year	2015	2016	2017	2018	2019
Number of tax filers	306,760	310,790	313,190	320,050	316,520
Average age of tax filers	51 years				
Percent of tax filers aged 35 to 44 years	13%	13%	13%	13%	13%
Total income of tax filers (x 1,000)	\$12,630,460	\$12,762,430	\$13,210,530	\$13,971,065	\$14,114,740
Median employment income of tax filers	\$28,180	\$29,000	\$29,630	\$31,560	\$31,880
75th percentile employment income of tax filers	\$53,580	\$54,450	\$55,300	\$56,860	\$57,650
Median total income of tax filers	\$30,870	\$31,170	\$32,030	\$33,440	\$34,390
75th percentile total income of tax filers	\$53,090	\$53,480	\$54,820	\$56,200	\$57,550
% of tax filers with total income betwn \$40,000 and \$59,999	18%	18%	18%	19%	19%

**Source:** Statistics Canada [Table 11-10-0047-01 Summary characteristics of Canadian tax filers \(preliminary T1 Family File\)](#)

Retrieved From: <https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110004701>

(The above information is also included in the Work and Employment Sector of this report.)





### Low-Income Measure (LIM) and Market Basket Measure (MBM)

The Niagara Food Security Network report on findings of November, 2020 Lived Experience Engagement provides context and statistics about measuring poverty in Niagara:

“The Low-income measure (LIM) is the yardstick used by Niagara Region’s Niagara Prosperity Initiative (NPI), the Niagara Poverty Reduction Network (NPRN) and other relevant social service and advocacy organizations.

The Low-Income Measure (LIM) is a measurement of the proportion of Canadian families that have an after-tax annual income which is less than 50 per cent of the median Canadian income.

It is relevant to note that under the federal government’s Opportunity for All: Canada’s First Poverty Reduction Strategy (2018), the Market Basket Measure (MBM) is used to measure poverty. A household is considered to be living in poverty if it does not have enough money to buy a specific basket of goods and services that allows it to meet its basic needs and achieve a modest standard of living in its community. The cost of the basket of goods and services is to be regularly adjusted to reflect the cost of living in 50 different communities across Canada. The federal government Strategy includes a commitment to improve the measurement of poverty, and regular updates are to be made to the basket of goods and services to reflect the reality of what is needed to participate in society today.

In 2018, based on the Low-Income Measure (LIM), 5.9 million Canadians, (16.5%), lived in poverty. In Ontario, 16.7% of the population lived in poverty in 2018.

In the Niagara region in 2018, the rate of poverty, based on the LIM was 15.6% (63,740 persons). (Note: The Niagara Prosperity Initiative (NPI) reports on the LIM. NPI’s recent report shows a lower rate of the LIM for Niagara region, at 14.46%, based on Statistics Canada income data from 2015.)

Source: Niagara Food Security Network – Lived Experience Engagement, November 2020; Report on Findings, February, 2021.

Retrieved from: [https://niagaraknowledgeexchange.com/wp-content/uploads/sites/2/2021/03/2021\\_02\\_28\\_FINAL-REPORT\\_NFSN-Lived-Experience-Findings-Report\\_JWhite683-2733.pdf](https://niagaraknowledgeexchange.com/wp-content/uploads/sites/2/2021/03/2021_02_28_FINAL-REPORT_NFSN-Lived-Experience-Findings-Report_JWhite683-2733.pdf)

### Living Wage and Cost of Living in Niagara

The [Niagara Poverty Reduction Network](#) (NPRN) is working collectively to wipe out poverty through education, collaboration and advocacy to address poverty’s root causes.

The NPRN does an annual calculation of the Living Wage in the Niagara region. A living wage reflects what earners in a family need to be paid based on the actual costs of living and being included in a specific community.





The NPRN calculates the Living Wage to provide an opportunity for our community to discuss work, wages and compensation in different ways; and to act as a guide for employers who want to ensure their workforce can adequately meet their family's basic household cost of living and community inclusion needs.

The 2019 hourly Living Wage for Niagara was \$18.12. Due to the COVID-19 pandemic, the calculation was not completed in 2020.

Source: Calculating the Living Wage in Niagara Region 2019, NPRN.

Retrieved from: [https://12e537f2-590e-b160-f334-1b0438a32212.filesusr.com/ugd/8ea78d\\_002322b559a749d2aba29fb7b3992a9e.pdf](https://12e537f2-590e-b160-f334-1b0438a32212.filesusr.com/ugd/8ea78d_002322b559a749d2aba29fb7b3992a9e.pdf)

The NPRN also calculates a conservative estimate of the Cost of Living for a family of four in the Niagara region. The calculation includes items to:

- meet basic needs (ie. shelter, food, transportation, child care, laundry, phone)
- participate in the economic and social fabric of the community (ie. local monthly outing, recreation membership), and
- buy goods or purchase services that can help to escape marginal subsistence (ie. school supplies, internet).

The 2019 Cost of Living for a Family of Four in the Niagara region totaled \$73,037.

Source: Calculating the Cost of Living in Niagara Region 2019, NPRN

Retrieved from: [https://12e537f2-590e-b160-f334-1b0438a32212.filesusr.com/ugd/8ea78d\\_a9587d7110e04f57a95caa2f56538d28.pdf](https://12e537f2-590e-b160-f334-1b0438a32212.filesusr.com/ugd/8ea78d_a9587d7110e04f57a95caa2f56538d28.pdf)

NPRN also encourages workplaces in Niagara to become Living Wage Employers. As of December, 2020, a total of 45 Niagara workplaces had signed on as Living Wage Employers. The employers fall under two categories:

- Champion – Pay all full-time, part time, and contract staff a living wage
- Supporter – Pay all full-time staff a living wage, committed to implementing a plan to raise wages of part time and contract staff to a living wage

Source: Living Wage Employers. Niagara Poverty Reduction Network

Retrieved from: <https://www.wipeoutpoverty.ca/livingwage>

### Volunteer Tax Preparation Clinics in Niagara

INCommunities provides information about free-of-charge tax filing services that can help individuals living in low income access income benefits and tax credits legislated for the needs of the most vulnerable people in Canada. By calling 211 these individuals can access free tax preparation services offered by government and community-based service agencies.

Source: INCommunities

Retrieved from: <https://www.incommunities.ca/en/news/free-tax-filing-services-can-help-low-income-canadians-boost-their-income/>





## Food Security in Niagara

In November, 2020, the Niagara Food Security Network engaged individuals experiencing food insecurity and living in the Niagara region, to gather information about food-related access experiences and other evidence, to inform COVID-19 response policy and planning.

In 2017-18, 12.7% of households in Canada experienced some level of food insecurity. This represents 1.8 million households, or 4.4 million individuals, including over 1.2 million children under the age of 18. In the Niagara region, during the same time period, the rate of food insecurity was 15.1%.

Food insecurity is more prevalent among households with children than those without children. [Children First Canada](#) has identified food insecurity as one of the top ten “threats” to the well-being of children in Canada.

The voices of Niagara residents who shared their experiences facing uncertainty and challenges around accessing healthy (or just daily) food demonstrated how food insecurity impacts them beyond not having access to enough food:

- Ongoing anxiety
- Depression
- Low self-esteem
- Poor health status and outcomes; and
- Negative impacts on child development.

The report emphasizes: “to effectively and equitably address food insecurity is to address inadequate income for individuals and families”. It calls for all levels of government to build on the work of creating the CERB (Canada Emergency Response Benefit), toward developing a [basic income](#).

Source: Niagara Food Security Network

Retrieved from: <https://niagaraknowledgeexchange.com/resources-publications/niagara-food-security-network-lived-experience-engagement-november-2020-report-on-findings-february-2021/>

## Food Banks Canada Hunger Count report

The annual Hunger Count report issued by Food Banks Canada provides insights into national and provincial levels of food bank use in Canada and the provinces.

Source: Food Banks Canada Hunger Count 2019

Retrieved from: <https://niagaraknowledgeexchange.com/resources-publications/food-banks-canada-hunger-count-2019/>

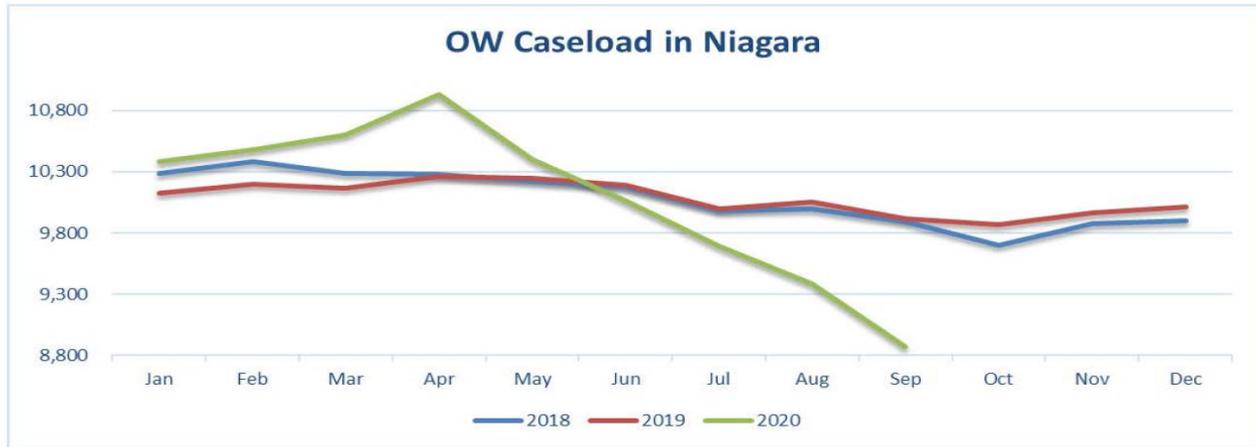




Social Assistance in Niagara

A December, 2020 report by Niagara Region Social Assistance and Employment Opportunities (SAEO) staff, titled 'Impact of COVID-19 on the Ontario Works Caseload' predicts an increase in the Ontario Works caseload in Niagara in 2021.

## Ontario Works Caseload 2018 to 2020



“A surge in the Ontario Works caseload in Niagara is anticipated in 2021. People living in low income have been disproportionately impacted during the COVID-19 pandemic. They are more likely to live in overcrowded communities; be impacted by change in the employment landscape; and work in industries that increase proximity to the public.”

Source: Niagara Region Public Health and Social Services Committee Agenda package, Dec. 08, 2020, pages 3 to 20, 'Impact of COVID-19 on the Ontario Works Caseload', Social Assistance and Employment Opportunities (SAEO) staff, December, 2020.

Retrieved From: <https://pub-niagararegion.escribemeetings.com/FileStream.ashx?DocumentId=13083>



livinginniagarareport.com

## Bankruptcies in Niagara

The Government of Canada provides insolvency statistics by Census Metropolitan Area (CMA).

<b>Consumer and Business Insolvency Statistics in St. Catharines-Niagara CMA* – First Quarter of 2020</b>								
	Volume			% Change		12-month Period Ending		
	Q1 2020	Q4 2019	Q1 2019	Q4 2019 to Q1 2020	Q1 2019 to Q1 2020	03-31-2020	03-31-2019	% Change
<b>Insolvencies Filed by Consumers in St. Catharines-Niagara CMA*</b>	<b>356</b>	<b>377</b>	<b>349</b>	<b>-5.6</b>	<b>2</b>	<b>1,470</b>	<b>1,330</b>	<b>10.5</b>
Bankruptcies	115	132	133	-12.9	-13.5	529	540	-2
Proposals	241	245	216	-1.6	11.6	941	790	19.1
<b>Insolvencies Filed by Businesses in St. Catharines-Niagara CMA*</b>	<b>4</b>	<b>6</b>	<b>7</b>	<b>-33.3</b>	<b>-42.9</b>	<b>23</b>	<b>17</b>	<b>35.3</b>
Bankruptcies	3	5	5	-40	-40	19	14	35.7
Proposals	1	1	2	0	-50	4	3	33.3

St. Catharines-Niagara CMA does not include Grimsby and West Lincoln

Source: Table 8: Insolvencies Filed by Businesses by Census Metropolitan Area (CMA). Insolvency Statistics in Canada - First Quarter of 2020. Office of the Superintendent of Bankruptcy Canada

Retrieved from: <https://www.ic.gc.ca/eic/site/bsf-osb.nsf/eng/br04262.html#tbl8>

Source: Table 7: Insolvencies Filed by Consumers by Census Metropolitan Area (CMA). Insolvency Statistics in Canada - First Quarter of 2020. Office of the Superintendent of Bankruptcy Canada

Retrieved from: <https://www.ic.gc.ca/eic/site/bsf-osb.nsf/eng/br04260.html#tbl7>



## Niagara Poverty Reduction and Prosperity Initiatives

The [Niagara Poverty Reduction Network](#) (NPRN) is working collectively to wipe out poverty through education, collaboration and advocacy to address poverty's root causes. Information about the NPRN's work to calculate the hourly Living Wage for Niagara (\$18.12 in 2019); the Cost of Living for a family of four (\$73,037 in 2019); and to engage Living Wage Employers in Niagara is included on pages 13 and 14 of this document.

Source: Calculating the Living Wage in Niagara Region 2019, NPRN.

Retrieved from: [https://12e537f2-590e-b160-f334-1b0438a32212.filesusr.com/ugd/8ea78d\\_002322b559a749d2aba29fb7b3992a9e.pdf](https://12e537f2-590e-b160-f334-1b0438a32212.filesusr.com/ugd/8ea78d_002322b559a749d2aba29fb7b3992a9e.pdf)  
and

Source: Calculating the Cost of Living in Niagara Region 2019, NPRN

Retrieved from: [https://12e537f2-590e-b160-f334-1b0438a32212.filesusr.com/ugd/8ea78d\\_a9587d7110e04f57a95caa2f56538d28.pdf](https://12e537f2-590e-b160-f334-1b0438a32212.filesusr.com/ugd/8ea78d_a9587d7110e04f57a95caa2f56538d28.pdf)  
and

Source: Living Wage Employers. Niagara Poverty Reduction Network

Retrieved from: <https://www.wipeoutpoverty.ca/livingwage>

The [Niagara Prosperity Initiative](#) (NPI) was established by Niagara Region in 2008, to provide an annual investment of \$1.5 million to support poverty reduction and prevention activities. NPI goals include:

- To guide and direct investments on identified initiatives to alleviate poverty in neighbourhoods across Niagara
- To advocate for change that will reduce and prevent poverty in the community
- To develop and enhance collaborative relationships between stakeholders
- To engage people living in poverty in meaningful ways to ensure that investments reflect need

Source: Niagara Region Social Services, Niagara Prosperity Initiative

Retrieved from: <https://www.niagararegion.ca/social-services/niagara-prosperity-initiative/default.aspx>

For 2020, Niagara Region Council approved a one-year \$250,000 reduction of funding for the NPI, with \$1.25 million allocated. Total project allocation for 2020 was \$1,204,130 (including \$104,130 in unspent funding from 2019).

Three priority areas were used for the 2020 NPI Request for Proposals process:

1. Housing (outreach, homelessness prevention, enhancing accessibility and improved stability);
2. Health (mental health, addictions, emotional health and wellbeing for children, dental needs for adults and sustainable access to healthy food);





3. Employment (social enterprises and working with Niagara’s businesses to create secure jobs that pay a living wage).

In 2020, twenty projects were approved for funding within the three NPI priority areas. Anticipated service impacts and outcomes include: 6,215 people served; 201 jobs created and filled by people who live in poverty; and \$47,997 in revenue generated from social enterprise projects.

Types of Projects (2020)	\$ for Projects	% of Funding	# of Projects
Housing - Outreach	\$184,647	15%	2
Housing – Improved Stability	\$186,149	15%	5
Housing – Homelessness Prevention	\$175,974	15%	3
Health – Mental Health Outreach	\$278,211	23%	3
Health – Healthy Food	\$81,732	7%	3
Health – Dental Needs for Adults	\$139,586	12%	1
Employment – Social Enterprises	\$157,831	13%	3
<b>TOTAL</b>	<b>\$1,204,130</b>		<b>20</b>

Source: Niagara Region Public Health and Social Services Committee. *Niagara Prosperity Initiative 2020 Update*

Retrieved From: <https://pub-niagararegion.escribemeetings.com/filestream.ashx?DocumentId=9309>

Niagara Prosperity Initiative Evaluation Research (2018 – 2020)

Niagara Region Community Services Staff presented an Executive Summary report entitled ‘Connecting the Pieces: An Evaluation of the Niagara Prosperity Initiative and Call for a Broader Poverty Reduction Strategy for Niagara’ to the Niagara Region Public Health and Social Services Committee on March 9, 2021. This report summarizes progress on the three-year (2018 – 2020) research project to review the impact of the Niagara Prosperity Initiative (NPI) program.

A full NPI Evaluation Report will be presented to Niagara Region Council in September, 2021. The research is supported by \$476,763 of funding from the Ontario Local Poverty Reduction Fund, which that was received by Niagara Region Social Assistance and Employment Opportunities.

There are five key recommendations in the report:

1. Develop a comprehensive Niagara Region poverty reduction strategy - in order to broaden the scope of NPI and establish a more stable poverty reduction program that looks at impacting systems change through conscious coordination and sustained collaboration. The NPI program needs to be re-situated as one component of a larger and more comprehensive Niagara Region poverty reduction strategy that fits within the framework of the provincial and federal poverty reduction plans.



livinginniagarareport.com



2. Increase investment in poverty reduction – funding through NPI has remained flat since 2008 and was reduced in 2020 and 2021 due to budget pressures. The social determinants of health are expected to worsen due to the impact of the pandemic especially for the most vulnerable members of our community. The Region needs to ensure that ongoing anti-poverty efforts are supported by an appropriate level of staffing that is comparable with other successful anti-poverty programs outside of Niagara.
3. Make deliberate investments and provide longer funding terms – it is recommended that the initiative should reposition funding towards a more deliberate investment model, and offer longer funding terms, which would change the NPI structure and application process and support a larger scale strategy. Shifting these elements within NPI will create a new model which will mitigate unpredictability and fragmentary services in the community, and emphasize collaborative, reciprocal relationships with stakeholders, such as those inspired by a model of Collective Impact and coalition building frameworks. Included in this recommendation is a stronger coordination between government departments and local funders.
4. Guide investments with enhanced research – in order to accommodate a deliberate approach to funding, investment is needed to collect, develop and share data and strategies with stakeholders and providers. Place-based strategies should continue to be part of a deliberate investment model, but use of subject matter expertise as well as transparent spatial and demographic analyses need to also be incorporated.
5. Design all services for social inclusion aligned with poverty reduction priorities – alignment ensures that poverty is a priority and actions are coordinated in areas like transit, social procurement and more. As a two-tier regional government, Niagara Region must also approach systems change with an openness to considering how lower-tier governments play a role in the delivery of targeted poverty alleviation efforts. Similar to Toronto's Poverty Reduction Strategy Office, this recommendation includes the appointment of at least one councillor to act as a 'poverty reduction champion'.

Source: Niagara Region Public Health and Social Services Committee Agenda Package, March 9, 2021, pages 5 to 10.

Retrieved From: <https://pub-niagararegion.escribemeetings.com/FileStream.ashx?DocumentId=14923>

### A Feminist Economic Recovery Plan for Canada: Making the Economy Work for Everyone

In response to the COVID-19 pandemic, in July, 2020, YWCA Canada and the Institute for Gender and the Economy (GATE) at the University of Toronto's Rotman School of Management released an 8-point Plan to tackle systemic barriers and improve economic security for women, Two-Spirit and gender-diverse people. The Plan calls for specific attention to address the unique needs and experiences of Black, Indigenous, racialized communities, people with disabilities, 2SLGTBQAA+ communities, migrant workers, low-income populations,



[livinginniagarareport.com](http://livinginniagarareport.com)



newcomers and other communities facing systemic barriers, marginalization and oppression. Report analysis shows that these factors are essential for a robust recovery as Canada 'builds back better' from the COVID-19 pandemic.

Key statistics include:

- 56% of women workers in Canada are concentrated in occupations known as the 5C's: caring, cashiering, catering, cleaning and clerical functions.
- Women have borne the brunt of economic losses due to the COVID-19 pandemic. Within Canada, in March, 2020, women represented 70% of all job losses in the core demographic aged 25 to 54 years. 1 in 5 women workers lost their jobs or the majority of their hours in February and March, 2020.

The Plan focuses on the care economy, pointing out that even before the pandemic, access to affordable, accessible and high-quality child care was in short supply. The pandemic has shown that child care is an essential service, without which the economy cannot re-start. The 8 pillars of the Plan include:

1. Intersectionality: Understanding Power
2. Addressing Root Causes of Systemic Racism
3. Care Work is Essential Work
4. Investing in Good Jobs
5. Fighting the Shadow Pandemic
6. Bolstering Small Businesses
7. Strengthening Infrastructure for Recovery
8. Diverse Voices in Decisions

The full report is available at: <https://www.feministrecovery.ca/>

Source: YWCA Canada

Retrieved from: <https://ywcacanada.ca/news/canadas-first-feminist-economic-recovery-8-point-plan-provides-roadmap-to-address-depression-era-economic-lows-new-report-by-gate-and-ywca-canada/> and

<https://static1.squarespace.com/static/5f0cd2090f50a31a91b37ff7/t/5f205a15b1b7191d12282bf5/1595955746613/Feminist+Economy+Recovery+Plan+for+Canada.pdf>