



## Age

- +75 years

## Occupation & Income

- Retired homemaker
- \$24,000 – \$36,000 per year

## Family Status

- Grandmother, mother and widower

## Location & Housing Status

- Cherry Valley
- Home owner

## Race & Immigration Status

- Canadian Citizen
- White

## Assets

- Highly frugal and good with resource management, adapting/prioritizing basic needs on a tight budget
- Government benefits: OAS, GIS, and other social supports give her a modest income
- Community services: Relies on local food banks, charity programs or occasional help from outreach organizations for basic needs
- Personal resilience to adapt in challenging circumstances and persevere despite isolation and financial constraints
- Occasional support from family or friends – though moved away, they still offer some emotional support and financial assistance when they can
- Healthcare coverage – Access to basic public health care helps her manage health needs without major expenses

# Natalie

## Biography

I’m an old woman now. I still own my own home, but it’s pretty lonely these days, as I don’t see my family or friends as much as I would like. A lot of them have moved away or passed away. But my garden is my pride and joy.

## Quote

"I never imagined my later years would feel so lonely and uncertain—I don’t have a car, nearby family, or familiar neighbors. I’m worried that if something happened to me, no one would even know. We need ways for seniors like me to stay connected and safe in our community.”

## GOALS

- To keep a sense of independence by using transit (affordable, reliable) to get around, to see people and do things that matter to her
- To have meaningful connections with others around her – neighbours, social groups, etc. – so she doesn’t feel so lonely all the time and has a support network in case something happens
- A sense of personal safety – to feel secure and cared for in case of an emergency, perhaps through check-ins or a personal emergency response system.

## FRUSTRATIONS

- Prolonged isolation – Feeling increasingly disconnected from her social circles and community. While her last neighbours would check-in, the new neighbours are from the city and are friendly, but no longer do this. She’s lonely and starting to feel distressed.
- The lack of emergency support - The fear of having a fall or a health emergency without anyone nearby to notice or get help in a timely way.
- Financial strain – Adding to the burden of trying to access essential services, like transportation, health care and home safety improvements, is the financial burden of those services and inflation

## Ability

Everyday functions are harder for Natalie these days, as she gets older. Her physical stamina, balance and strength have been reduced, making tasks like walking long distances, carrying groceries, or doing household maintenance harder. Giving up driving has made Natalie dependent on external transportation, significantly restricting her ability to access services or participate in community life.

## Aptitude

Natalie is adaptable, but she’s uncomfortable with technology. She’d rather go in-person to figure things out.

## Attitude

Natalie is embarrassed when she seeks help, fearing that other community members are judging her and that it makes her look ‘needy’. Despite this, she tries to get support anyways. However, it’s often overwhelming and exhausting trying to research, travel to and apply for services; and very disheartening when she’s unsuccessful in the end.

## Journey Into Poverty

Natalie had limited job opportunities growing up in Prince Edward County in the 50’s and 60’s. She opted to be a stay-at-home mom and raise two wonderful children. Her husband was self-employed, so he didn’t have a pension, and they were never able to build much in terms of savings or investments. Now, a single senior on fixed income, she was struggling with housing-related costs, utilities and gas/car maintenance. She gave up the car to save money, but it limits her access to services. Her kids help out where they can, but they’re also just staying afloat and being so far away they aren’t able to provide as much support.

## Engagement Methods

Longing for neighbour-to-neighbour interactions  
Would like senior meet-ups, hobby groups, and wellness checks or volunteer companions

## COVID Changes

COVID really amplified Natalie’s isolation. It restricted her already limited gatherings, moved most things online and shut down or slowed down services she really counted on (e.g., non-urgent medical appointments and transportation). She’s afraid of COVID exposure as she’s at high risk as a senior, so she’s started staying in more. Inflation is hitting her extra hard as she’s on a fixed income, and many of her friendly neighbours sold their homes and moved away, leaving Natalie behind.

## Accessibility

Natalie has limited access to internet and technology. Coupled with her unfamiliarity of digital, it prevents her from knowing about and/or applying to services that are primarily promoting online or using online forms/platforms Natalie is dependant on public transportation. Hours of service and location of operations are a hurdle. Some months she cannot afford to take the bus. Natalie isn’t seeing any programs of interest these days. They’re mainly either designed with younger and/or urban populations in mind or are too generic. She’d rather engage more with other rural seniors feeling isolated, where their similar experiences can lead to better connections.



## Age

- 28 years old

## Occupation & Income

- \$0-\$12,000 per year
- General labourer/unemployed

## Family Status

- Single
- Estranged from parents

## Location & Housing Status

- Picton
- Homeless

## Race & Immigration Status

- Canadian Citizen
- Non-status Indigenous

## Assets

- Friends
- Extended family

# Trevor

## Biography

Trevor is a rap music enthusiast and likes hanging out with friends. He was a general labourer for a few years, but they laid him off every winter, so now he’s doing his own thing, not working. He’s on his own these days, just trying to get by, and longs for family.

## Quote

“I don’t even know where home is, I never really had much of a home, you know. But I just want to go home.”

GOALS
<ul style="list-style-type: none"><li>• To get a permanent home</li><li>• To find a stable job</li><li>• To make reparations in his relationships</li></ul>
FRUSTRATIONS
<ul style="list-style-type: none"><li>• Family relationships broke down – his father was an alcoholic growing up</li><li>• Lack of housing and support – he has to couch surf from one friend’s place to the next, sometimes sleeping outside</li><li>• Conflicts in the workplace</li></ul>

Ability
Trevor is high on physical ability

Aptitude
Trevor finished high school and has a background as a general labourer. He really prefers physical work and tactile learning. He finds navigating the different systems challenging.

Attitude
Trevor has a generally good attitude towards life, though sometimes he has challenges with emotional regulation.

Accessibility
His precarious housing situation makes it difficult to make all of his appointments

Journey Into Poverty
Trevor had an unstable upbringing. His dad was an alcoholic which left him with trauma, and led to his own substance use issues. As such he doesn’t have a good relationship with his parents. With an interest in physical work, he was hired as a labourer, but these jobs tend to be seasonal and don’t offer much financial stability in the winter months. The last time he was laid off, he went into debt and now he has to pay back the CRA for CERB, which he was ineligible for.
Engagement Methods
Social Media Medical and/or social service appointments
COVID Changes
Trevor was laid off during COVID and it put him into debt. Things seem to continue to spiral out. His EI payments turned into CERB payments, but his worker had the information wrong and now he’s been told by the Government of Canada/CRA that he was ineligible and has to pay back his CERB.





Age

- 35-39 years

Occupation & Income

- PSW Lead at a Long-Term Care Home (college diploma)
- \$36,001 - \$48,000 per year

Family Status

- Single mother
- Child is 17 years old (focused on school, not working)

Location & Housing Status

- Bloomfield
- Temporary housing – shares space with a senior, doing private PSW work in exchange for lower rent

Race & Immigration Status

- Permanent Resident
- Latin American

Assets

- Has built relationships at work

Sharon

Biography

Sharon is focused on being a good mom. She keeps an optimistic outlook and knows that if she can find the resources, she can better her own life, give a good life to her child, and continue to send money back home.

Quote

”Canada is a beautiful country, so full of opportunity, but they don’t tell you back home how challenging it is to get a good job and to get by. Back home, there was a lot of corruption, but we had a big house with horses, the weather was warm and we were always at the beach. People here are polite, but no one really stops by to be together or looks out for each other.”

GOALS

- To get her Canadian citizenship
- To support her child to go to university

FRUSTRATIONS

- She’s being sexually harassed by her boss at work

Journey Into Poverty

Sharon cam to Canada as a nanny and expected to have a better life in a country as prosperous as Canada is. She didn’t anticipate how hard it would be to start all over again in her career and in social capital.

Engagement Methods

Still very connected to family back home  
Encounters on the street or while shopping  
At work with colleagues  
Social media

COVID Changes

Since the end of the acute COVID pandemic, Sharon is more relaxed at work but is worried about her child’s education which was disrupted

Ability

Medium-heavy accent – sometimes it’s difficult to get her point across/ be understood

Aptitude

Sharon is very comfortable with the systems she knows

Attitude

Sharon maintains a positive attitude

Accessibility

Sharon’s uncertain how to seek help (where to start, what exists) to improve her income



Age

- 15-19 years old

Occupation & Income

- High School Student; unpaid apprenticeship
- \$0 (cleans a friends’ parents garage every now and then for cash under the table)

Family Status

- Single
- No longer living with Mom, who was single, but is in a new relationship

Location & Housing Status

- ?
- Temporary housing –couch surfing

Race & Immigration Status

- Canadian Citizen
- White

Assets

- His buddies’ parents sometimes put him up on the couch for extended periods, let him eat there, kick him some cash for helping with odd jobs like cleaning the garage
- Deep belief in the military as an escape route (hope)

Taylor

Biography

Taylor is a Prince Edward Collegiate Institute student in his final year. He likes guns and video games and is working towards being in the army when he graduates. He doesn’t have a lot of friends, but he’s very close with the ones he does have.

Quote

”It doesn’t matter that much. Pretty soon I’ll be outta here.”

GOALS

- Join the military, where he can gain control over his life again
- Active service (with guns)

FRUSTRATIONS

- School
- Step dad and step brother
- Deep down, he wants to stay and work with his hands – be a mechanic – but has trouble showing up and often gets into conflict about this. He thinks the military is a more realistic route where he could figure things out

Ability

Taylor has a learning disability, undiagnosed dyslexia, that fuels his apathy towards school.

Aptitude

Taylor is quick to learn when doing things and listening, but shuts down when any other form of learning is offered.

Attitude

He’s frightened and it’s showing up as anger. He wants to be protective of mom after previous intermate partner violence, but feels helpless in the home when it comes to her relationships. He’s not getting the help he needs at school and teachers see. Him as a ‘problem’. His Mom isn’t supportive in this area. He leans on the military as an escape.

Accessibility

Taylor access the ROC at lunch, but refuses further supports from the agency related to achieving credits and furthering goals. No access to library or regular access to ROC outside of school hours.

Journey Into Poverty

Familial breakdown due to intimate partner violence. Taylor was raised in a single parent (female-led) household until recently.

Engagement Methods

Home desktop computer (shared), seeking info about how to escape current circumstances  
Video games – first person shooter MMOV  
Skipping school with buddies

COVID Changes

Since COVID, there is apathy everywhere. Taylor missed credits during online schooling, but was still moved to the next grade.





Age

- 38 years old

Occupation & Income

- Unemployed; previously a farm owner
- \$28,764 + tax benefits (ODSP)
- Has pesticide training, a Heavy Equipment License and a university degree

Family Status

- Married (wife works part-time)
- 2 children (7 and 16 years) and is caregiver to his elderly parents (not living with him)

Location & Housing Status

- Picton, ON
- Private rental apartment

Race & Immigration Status

- Canadian Citizen

Assets

- He goes to church
- Tight-knit farming community; his friends help pick things up, share their farm produce, and bring him to social gatherings
- Gifts in kind from friends aren't counted towards ODSP income
- Very supportive wife
- Successful ODSP application
- Heavy equipment license = hope of working
- Lives centrally near services, except for those for his child with autism
- His pride pushes him to continue to get out to church and see friends

Luke

Biography

Luke is a farmer but not working on the farm right now. He’s a dad who loves his family and does the best he can to look after them.

Quote

”I’m a farmer without a farm”

GOALS

- Get back to his way of life – farming and living/working on the land
- Provide for his family
- Get support for his family – particularly his 7-year old with autism and his aging parents

FRUSTRATIONS

- Having to give up his way of life on the land to live in a small 2-bedroom apartment. It feels like identity loss.
- Shame/guilt about losing the farm and the impact for his family – it was not only their family’s sustenance and way of life, but the legacy he wanted to pass down to their kids and a source of pride for his parents who owned it before them
- Not having enough income to purchase food and other essentials for the family.

Ability

Luke has a back injury after a farming accident. It’s not clear how long it may take to get better but its significant enough he can’t do physical labour anymore and chronic enough to be accepted by ODSP. With the recent changes, he’s struggling with depression. Despite wanting to access services, he struggles acting on it. His heavy equipment operator license is a source of hope that one day he’ll be back on the land.

Aptitude

With the amount of schooling he’s had, he’s confident navigating the system, though he still finds it frustratingly fragmented, and difficult to handle when also struggling with depression.

Attitude

His parents may have been too proud to accept help, but Luke is glad the system is here to offer support, and is just trying to navigate it.

Wanting to talk about the depression is cyclical – sometimes he *really* needs to talk to someone and other times he’s not ready

Accessibility

Luke doesn’t have a car which is finds for most things in-town, but he has to take the bus to Belleville for all of the activities ad supports for Jared (his 7-year old with autism).

He’s on the waitlist for mental health services for depression.

Journey Into Poverty

Luke suffered an injury on the job that doesn’t have a known end-date. As such, he’s had to give up farming and relies o ODSP. Him and his wife, who works part-time, also are caregivers for Luke’s elderly parents and their two children – one who has autism. With the reduced income and high care costs of his own recovery plus his family’s health, the cost of living outpaced their combined income.

Engagement Methods

Tim Hortons  
Local newspaper  
Social media  
Occasional barn hangouts

COVID Changes

His back injury recovery has been delayed since COVID. He sees his Occupational Therapist (OT) and Physiotherapist (PT) once a month now rather than once a week, because of the health care system overload