

Response to *Income Security: A Roadmap for Change*

Submitted to the Minister of Community and Social Services

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Campaign 2000

Campaign 2000 is a national, non-partisan network of 120 national, provincial and community partner organizations committed to working together to end child and family poverty in Canada. Ontario Campaign 2000 is a provincial partner with over 70 member organizations across the province.
www.ontariocampaign2000.ca

Introduction

Ontario Campaign 2000 is a provincial coalition of over 70 partner organizations committed to eradicating child and family poverty in Canada. Our membership is broad and diverse. It includes faith groups; educators who belong to ETFO, OSSTF and OECTA; the health and community sectors serving children and families; the labour movement; academics; researchers; and low income and working families from Thunder Bay to Peel Region to Windsor. For over 25 years, Campaign 2000 has carefully monitored poverty and related social policies at the federal and provincial levels through our annual report cards on child and family poverty.

We are pleased to provide our feedback on the report *Income Security: A Roadmap for Change*. We are encouraged that the Ontario government is exploring ways to transform the current income security system and recognize this report as the first of its kind in 30 years. We are also encouraged by the government's commitment to working with First Nations and Urban Indigenous Peoples within Ontario in a manner that respects their right to self-governance and prioritizes their needs. The framework and direction taken by *Roadmap for Change* to move toward an income security system based in respect and dignity and a commitment to working with First Peoples is critical to ending poverty. The need for system transformation is evident as low income families struggle to pay for essential needs, including housing, food, health care costs, hydro and child care. Transforming the current income security system presents the opportunity to provide supports to ensure all Ontarians live free from poverty, with dignity and respect.

Ontario Campaign 2000 urges the province to adopt the recommendations within the report and take urgent action towards implementation by providing funding in Budget 2018. We agree with the report's statement that "the recommended changes are not stand-alone, nor should they be viewed as a menu of options." The recommendations are complementary and therefore form the necessary components to transform the current income security system.

In addition to our recommendations below, Ontario Campaign 2000 supports submissions on the *Roadmap* report made by ISAC, YWCA Toronto and VAW Sector Representatives.

Child and Family Poverty in Ontario

Child and family poverty continues to be a serious problem in Ontario. The most recent data show 17.2% of children under the age of 18 live in poverty according to the Low Income Measure After Tax (LIM-AT, 2015).¹ In addition, 28.7% of lone parent families live in poverty in the province.²

The depth of poverty experienced by low income families is staggering and low rates of social assistance are a major driver. The median income of a lone parent with one child is more than \$8,000 below the LIM-AT 2015 while the median income of a couple with one child is more than \$11,000 below the LIM-AT 2015.³

Troublingly, some children are more likely to experience poverty than others. Data from the 2016 census show that 26.3% of racialized children and 49.1% of recent immigrant children, those who arrived in Ontario between 2011 and 2016, live in poverty. This contrasts with the census-derived overall child poverty rate of 18.4%.⁴

Too many Ontario families are forced to grapple with low social assistance rates and precarious work for low wages, while the costs of housing, child care, health necessities and food rise and become more difficult to afford. Urgent improvements are needed to Ontario's income security and public services infrastructure to ensure no child or family in Ontario lives in poverty.

Envisioning the Future

Vision

The report's vision centres on respect and dignity for all people and is integral to transforming the income security system. Ending poverty in the province must focus on full social and economic inclusion so all Ontarians can reach their full potential. The six components described in the report (essential health needs, help raising children, living with a disability, a safe home, employment support and an effective safety net) are all essential to ensure social and economic inclusion. We recommend some expansion of what is included within some of the components:

- Essential health needs must include access to mental health services, including trauma-informed counselling. People living in poverty have a higher risk of experiencing mental health issues. Further, many mental health issues tend to become apparent in older youth, at a time when many may have

¹ <https://ontariocampaign2000.ca/wp-content/uploads/2017/11/ReportCardOntarioNov212017.pdf>

² <https://ontariocampaign2000.ca/wp-content/uploads/2017/11/ReportCardOntarioNov212017.pdf>

³ <https://ontariocampaign2000.ca/wp-content/uploads/2017/11/ReportCardOntarioNov212017.pdf>

⁴ <https://ontariocampaign2000.ca/wp-content/uploads/2017/11/ReportCardOntarioNov212017.pdf>

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aged out of their parents' health benefits or when those youth working part-time may not be receiving benefits from their employers.

- A safe home must include housing that is not only affordable but also of good quality, adequate and accessible. In addition to a low income housing benefit, funding must be committed toward increasing the supply of affordable rental, co-op and supportive housing
- Creating an effective social safety net must explicitly address the need to ensure that barriers to access to social programming are reduced and eventually eliminated. Barriers may include accessibility challenges for people with disabilities, geography and proximity to services as well as discrimination based on Indigenous identity, age, sex, gender, race, class and other factors.

Guiding Principles

The report's use of a human rights-based equity lens is an important component in addressing the systemic conditions that both create poverty in the province and result in certain groups experiencing higher rates of poverty. Within this lens it is also important to include an intersectional gender analysis to address the different experiences of women and trans people. This is particularly important to address child and family poverty. Lone parent families continue to experience higher rates of poverty in the province and lone parent families are primarily led by women who have lower median incomes than male lone parent families.⁵ This is in part a result of the gender wage gap that persistently impacts all women in the province and results in women experiencing higher rates of poverty as seniors due to lower earnings in their working years and lower pension contributions. Women are employed at a higher rate in precarious work, and gender wage gaps are wider for women who are Indigenous, racialized, lesbian or trans, recent immigrants, and/or living with a disability.

To address equity and fairness fully within the guiding principles, it is imperative to state which groups experience historical systemic discrimination and to ensure the needs of these groups are addressed in program and policy creation. Specific groups that should be named include Indigenous Peoples, women and trans people, people living with disabilities, LGBTQ people, racialized peoples and recent immigrants.

⁵<https://ontariocampaign2000.ca/wp-content/uploads/2017/11/ReportCardOntarioNov212017.pdf>

Commentary on *Roadmap's* Recommendations

Achieving Income Adequacy

Setting a Goal for Income Adequacy

1.1 The province should publicly commit to a Minimum Income Standard that will be achieved over a 10-year period (by 2027-2028).

We agree that a Minimum Income Standard (MIS) should be committed to and achieved. However, we believe that the MIS should be established based on the most current LIM-50 figure available when the standard is created. Further, the MIS should be fully indexed to inflation on an annual basis. In setting the MIS, there should be a recognition that people with different disabilities require unique accessibility supports. Support for these different requirements should be reflected either in the MIS or through other benefits/services provided.

1.2 Begin work immediately to define a made-in-Ontario Market Basket Measure that would include a modern basket of goods, with prices reflecting true costs, and adjusted for all regions in the province, including the remote north.

It must be explicitly stated that an MBM must include housing costs and be updated/evaluated regularly to ensure it includes all of the items and services people need to function in society.

Engaging the Whole Income Security System

Housing Benefits

2.0 Introduce a housing benefit to assist all low-income people with the high cost of housing, whether or not they receive social assistance, so they are not forced to choose between a home and other necessities.

Providing housing benefits are an important component to support low-income families with the increasing costs of housing. However, they must be complemented by the provision of sufficient funding to increase the stock of diverse affordable housing units, including rental units, supportive housing and co-ops.

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Income Support for Children

3.0 Continue to move income support for children outside of social assistance so all low-income families can benefit fully, regardless of income source. Ensure supports are sensitive to the needs of children and youth who are at greater risk.

As mentioned in the report, access to child benefits through the tax system can create barriers for some families. Indigenous children, children from families who have precarious immigration status, and children whose family's incomes have drastically changed within the previous tax-filing year are particularly impacted. To address this, we support *Roadmap* recommendation 3.5 to "Provide support to all low-income people, including those living in First Nations communities, to ensure that benefits paid through the tax system are accessed and equitably received."

Core Health Benefits

5.1-5.3 Expand existing and introduce new core health benefits for all low-income adults over the next 10 years...expansion of prescription drug coverage...expanding Healthy Smiles Ontario...implementing a new vision and hearing benefit...expanding access to medical transportation benefits.

Health benefits must include mental health services, including access to trauma informed counselling services. Many people living in low-income face increased risk of experiencing mental health issues from the stress they face due to their circumstances. The cost of mental health services can pose a significant barrier to accessing support. Access to mental health services is also important for youth. Many mental health issues arise during one's youth and young people may not be able to access the support systems they need, especially if their families are not able to pay for these services. The government must also provide sufficient funding and supports to increase the availability of mental health programs and supports, including trauma informed counselling, and mental health services that are culturally appropriate and responsive. Many services that currently exist have very long waiting lists so it is important to enhance availability.



Helping Those in Deepest Poverty

15.0 Help those in deepest poverty by immediately increasing income support available through social assistance as a readily available means for early and absolutely critical progress towards adequacy.

Immediately increasing current income supports is essential to lift people out of the deepest levels of poverty. Immediate increases should be based on the LIM-AT and should bring recipients at least 10% above the LIM-AT. This is especially important if people do not have access to supplementary benefits.

Implementing and Measuring Change

Reporting on Progress

20.1 Establish an annual, publicly available report that will outline progress on the Roadmap recommendations, including progress against outcomes.

It is important to explicitly state that reporting must include disaggregated data. This is essential to show how policies and programs impact different groups of people and to ensure programs and policies are responsive to the needs and realities of different groups.

Conclusion

Transforming the current income security system to ensure that all people are respected and treated with dignity, in a system that is person-centred and built on trust, will address Ontario's high poverty rates and build a healthier province. Ontario Campaign 2000 calls the government to support the *Income Security: A Roadmap for Change* report and to implement its recommendations starting with commitments in Budget 2018. Ontario needs a stronger income security program to ensure no child or family in the province is forced to live in poverty.