

APRIL 2020

Make Child and Family Poverty History

A Vision for Ontario's Next Poverty Reduction Strategy

ONTARIO
CAMPAIGN **2000**
END CHILD & FAMILY POVERTY

 **United Way**
Greater Toronto

 **FAMILY SERVICE TORONTO**
For People. For Change.

A NOTE ON THIS REPORT, THE POVERTY REDUCTION STRATEGY, AND COVID19:

As of April 2020, people in Ontario are facing an unprecedented public health and economic crisis due to the COVID19 outbreak. Temporary measures to support the most vulnerable frontline workers, including those working in healthcare, pharmaceutical care, shelter and housing, grocery, delivery, and sanitation, have already been put into place, and more will likely be announced. Some of these supports include fully subsidized, 24/7 daycare for healthcare workers, access to COVID19-related healthcare needs regardless of access to OHIP, and discussions on delivering a basic income to Canadians. Conditions and responses change daily.

We do not know what poverty in Ontario will look like when this outbreak ends, but we can be certain that it will intensify for the most vulnerable. This report was written prior to the pandemic, but the recommendations within are intended to help people in low income in the long term. Without knowing precisely what effect this emergency will have on people in low income, the Poverty Reduction Office should revisit consultations in 6-12 months once we have a better understanding of the impact these unprecedented times will have on the lives of people living in low income.

MAKE CHILD AND FAMILY POVERTY HISTORY

Nobody deserves to live in poverty. Children live in poverty because their families live in poverty. Families live in poverty for a variety of reasons, including systemic barriers based in discrimination. The current systems in place to support the most vulnerable among us are falling short. Too many families are slipping through the cracks and into a cycle of poverty that carries into the next generation.

The provincial government, hand in hand with federal, municipal and regional governments, has a responsibility to ensure that more families do not slip below the poverty line. The current review of the Provincial Poverty Reduction Strategy presents an important opportunity to update the provincial plan to end poverty.

Ontario is the only province or territory to see an increase in children in poverty over the last 30 years. The child poverty rate in Ontario has increased 2.2% compared to 30 years ago, when the federal all-party resolution to eliminate child poverty was signed. An entire generation of children has been left to struggle with inadequate support. The poverty rate for children under-6 has also increased to 20.2%, surpassing the 1989 rate of 19.3%. This is unacceptable.

Government intervention through policy change and financial investment will move families out of poverty and into prosperity, where they can live stable, happy, healthy lives, but we must first get serious about taking the right steps to achieve this goal.

Some communities continue to experience poverty much more deeply than others because of systemic discrimination. The intergenerational effects of poverty can be irreversibly damaging, affecting the health and livelihoods of children and families in low income for generations. Ongoing investments into publicly funded social services are necessary to alleviate these dire impacts.

While there have been some improvements, there are still many areas where the province could provide better support to children and families in low income, through targeted interventions tied to regularly monitored timelines and outcomes. Preventative interventions are often more affordable and effective investments of public money, saving money on more costly interventions to support chronic and complicated cases. Ontario must improve data collection for information, and use it to identify gaps, set goals and measure the effects of poverty (such as food security data and disaggregated data on race, gender, ability, immigration status, etc.) With up-to-date data and proper measurement, we can dispel prosperity myths and make community-generated, evidence-based, and fiscally responsible decisions that achieve the best results for all people living in low income.

This report will first look at current and past rates of child and family poverty in the province using 2017 taxfiler data, the latest data available. It will then outline the ways in which poverty is experienced in Ontario and highlight the issue areas where the provincial government can have the most impact with targeted action through the next iteration of the provincial Poverty Reduction Strategy.

Upon reading this report, you should take away the following key messages:

- **Child and Family Poverty in Ontario has increased since the federal all-party declaration was signed 30 years ago.**

The Ontario government must commit to reducing child poverty by 50% by 2025, ensuring that the child poverty rate for children under 6 is also reduced by 50% by 2025. Another generation of children in Ontario cannot wait.

- **Poverty in Ontario must continue to be measured using the Low Income Measure (LIM).**

While the federal government has determined that the Market Basket Measure (MBM) be the Official Poverty Line, it underestimates poverty rates and only measures material deprivation. Campaign 2000 strongly recommends that the government of Ontario continue to use the Low Income Measure (LIM). We further recommend that the LIM be calculated using taxfiler data, which results in a broad, inclusive and relative measure of poverty.

- **Targeted interventions for families struggling within the labour market and outside of the labour market are desperately needed.**

At a minimum, maintaining the current host of benefits, supports, and programs available to low income people are absolutely necessary, but existing supports are not enough. More must be done for families in low income through specific investments and policy interventions in the areas of income security, work, childcare, housing, health, and for youth. They must be tailored to account for the systemic and individual impacts of colonialism, sexism, racism, homophobia, transphobia, and other systems of oppression.



POLICY RECOMMENDATIONS

Commit to Ending Child and Family Poverty

	<ul style="list-style-type: none"> • Reduce child poverty in Ontario by 50% by 2025, ensuring that the child poverty rate for children under 6 is also reduced by 50% by 2025, measured by CFLIM-AT • Use Gender Based Analysis Plus (GBA+) to develop policies and inform budgetary decision-making for the Poverty Reduction Strategy
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Address Inequities Faced by Marginalized Groups

	<ul style="list-style-type: none"> • Restore and appropriately fund the Office of the Child Advocate and establish Northern Child Advocate • Appropriately fund services for diverse women and children fleeing violence, including social and affordable housing, women’s shelters, counselling and transitional services and sexual support centres, as well as prevention programs • Implement the Equal Pay Coalition’s 12 Steps to Close the Gender Pay Gap • Invest in the Anti-Racism Directorate, and support development and implementation of employment equity strategies • Collect and report disaggregated data for all equity seeking groups • Ensure continuity of care for all children and youth living with developmental disabilities
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Encourage Job Creation and Connect People to Employment

Make Paid Work a Pathway out of Poverty	<ul style="list-style-type: none"> • Improve working conditions for all workers, especially the most vulnerable by increasing the minimum wage to \$15/hr immediately with no exemptions for sector or age; re-introducing 7 paid personal emergency leave (PEL) days, stable scheduling, and ensuring equal pay for equal work, and increasing access to the LIFT credit • Improve Access to the workforce for those on the edges by developing & implementing employment equity strategies which are funded and connected to legislative change; and by implementing universal childcare
Invest in Universal Childcare & Support Early Learning	<ul style="list-style-type: none"> • Develop a universal, publicly delivered, affordable, accessible, flexible, inclusive, and high-quality childcare system • Redirect investment from the CARE tax credit into funding for childcare projects across the province • Restore and expand investment into fee subsidies • Develop and implement an ECEC (Early Childhood Education and Care) workforce strategy • Ensure inclusive and culturally appropriate childcare for Indigenous children

Provide People with the Right Support and Services

Lift People Out of Poverty: Commit to Real Income Security	<ul style="list-style-type: none"> • Commit to income adequacy to ensure all people live free from poverty, with good health, dignity and respect • Implement immediate and significant increase to OW and ODSP rates, at least to the CFLIM threshold • Commit to immediately increasing the Ontario Child Benefit by \$200, and work with federal government to ensure all children have access to Canada Child Benefit and Ontario Child
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	<p>Benefit, including Indigenous Peoples, people with precarious immigration status, and those who do not file tax returns</p> <ul style="list-style-type: none"> • Maintain the definition of disability to ensure that people experience temporary or episodic issues remain covered
Increase Investment in Healthcare and Pharmacare	<ul style="list-style-type: none"> • Invest in preventative and supportive healthcare: Fully fund municipal and regional public health units, which provide frontline healthcare services for low income families; commit to needs-based funding for therapies and programs designed to support children with developmental disabilities; change the income threshold eligibility requirement for the Healthy Smiles Dental Program to allow more children in low income to access the program • Extend pharmacare coverage for low income people and their families who do not otherwise qualify for the Ontario Drug Benefit or Trillium Benefits • Develop a targeted mental health strategy that supports Indigenous youth across the province, guided by the Truth and Reconciliation Commission's Calls to Action and the Calls to Justice laid out in <i>Reclaiming Power and Place: The Final Report of the National Inquiry into Missing and Murdered Indigenous Women and Girls</i> • Improve access to mental health supports for children and youth by increasing annual investments in community mental health services by \$150 million per year, and cap waitlists at 30 days

Lower the Cost of Living and Make Life More Affordable

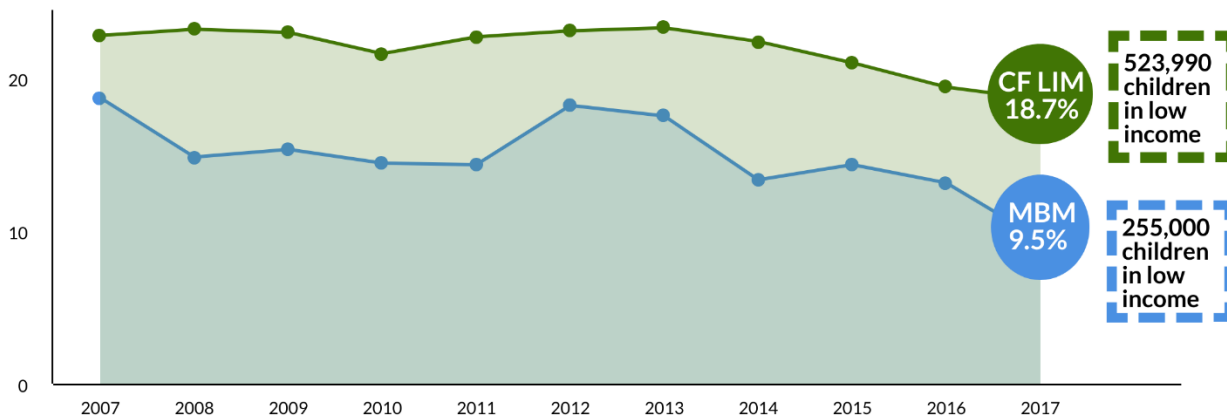
Housing for All	<ul style="list-style-type: none"> • Increase housing supply and access to housing: Create new affordable housing of all types and improve access to safe, affordable, supportive housing, prioritizing new affordable housing for those in greatest need. Develop guidelines to determine 'greatest need.' Release provincial lands to create affordable rental housing, built and managed by non-profits. Ensure, at minimum, 25-33% of all resources go toward developing a range of housing for diverse women and 2SLGBTQIA+ people and their children, a precedent set in the National Housing Strategy. • Partner with Indigenous-led organizations to develop and fund housing options specifically designed to support the urban Indigenous population in Ontario. • Ensure affordability: Define affordable housing for programs and initiatives based on 30% of household income; Apply rent control for all units, not just units built before November 2018; Ensure rent increase guidelines apply to all rental units whether vacant or occupied. • Support tenants: Maintain affordability of units when tenants move; Protect renters through stronger legislation preventing eviction; Increase funding for the repair and maintenance of social housing units.
Support Children and Youth by Investing in Education	<ul style="list-style-type: none"> • Ensure that children in low income families have access to high quality public education through reductions in class size and increased investment in special education programs that support better inclusion and support for children with learning and developmental disabilities • Re-evaluate the education funding formula using a framework that ensures that funding supports the needs of diverse students in an equitable way, that schools are treated as community anchors, and educators are supported and valued • Eliminate the cost of applying to post-secondary education, increase investment in tuition grants for low income students, allow student-parents receiving OSAP and OW to keep 100% of their earnings regardless of whether their program is full or part-time, re-introduce a 6-month interest-free grace period on loans, and continue to reduce tuition fees until they are completely eliminated

Measuring Poverty

While measuring child poverty is necessary to understand progress and setbacks, it is complicated by a variety of sampling and methodological issues that leads to questions of interpretation and undercounting of population subgroups. This is true for marginalized groups and especially for Indigenous peoples, whose identities, status, and geographies are diverse and layered.

In 2019, the Federal government adopted the Market Basket Measure (MBM) as Canada's official poverty measure. The MBM determines poverty based on the cost of basket of items necessary to maintain a decent standard of living. Prior to this change, poverty reduction policy and programs relied on the Low Income Measure (LIM), a measure that compares an individual's income to the median level of the population as a whole. The LIM, which is widely used internationally, provides a relative measure of poverty and continues to be reported by statistics Canada as part of its annual release of tax file data.

Ontario Child Poverty Rate Comparison: MBM vs CFLIM



Source: Statistics Canada. Low income statistics by age, sex and economic family type. Table 11-10-0135-01 (formerly CANSIM 206-0041)

The LIM is calculated using the T1 Family File (T1FF), a broader and more inclusive source of data available for both Before and After-tax scenarios. The T1FF is data from income tax returns and Canada Child Tax Benefit (CCTB) records. There is a two-year lag in the data available from Statistics Canada and thus the most recent low-income rates in this report are based on 2017 data. At that time, the After-Tax Low-Income Measure (LIM-AT) threshold was \$29,891 for a two person family, \$36,609 for a family of three and \$42,262 for a family of four.

For the purpose of its poverty reduction strategy, the Ontario government uses a LIM-AT to track the rate of child poverty, basing its measure on data from the Canadian Income Survey (CIS) data, which uses a smaller sample size and is subject to greater sampling error than data from the taxfile. In the most recent annual Poverty Reduction Strategy (PRS) report (2018), the province stated the child poverty rate was 15.4%,¹ a number that differs from the child poverty rates generated in our report, where analysis is based exclusively on the T1FF LIM-AT.

Despite the federal adoption of the Market Basket Measure, Campaign 2000 strongly recommends that Ontario (and other jurisdictions) continue to use LIM-AT to measure poverty and set targets. Unlike the MBM, relative measures like the LIM are tied to the growth of the economy and illustrate how income and wealth are distributed² Measurement methods matter. In

order to design the most effective policies to support vulnerable populations, numbers that reflect a rosier reality should not be chosen over numbers that reflect deeper levels of hardship. Children and families who are not considered to be living in low income according to the MBM or other measures, but who fall under the poverty threshold according to the LIM-AT, will still experience the same negative health, social and economic impacts and their welfare must be taken into account in poverty reduction policy and program development and delivery.

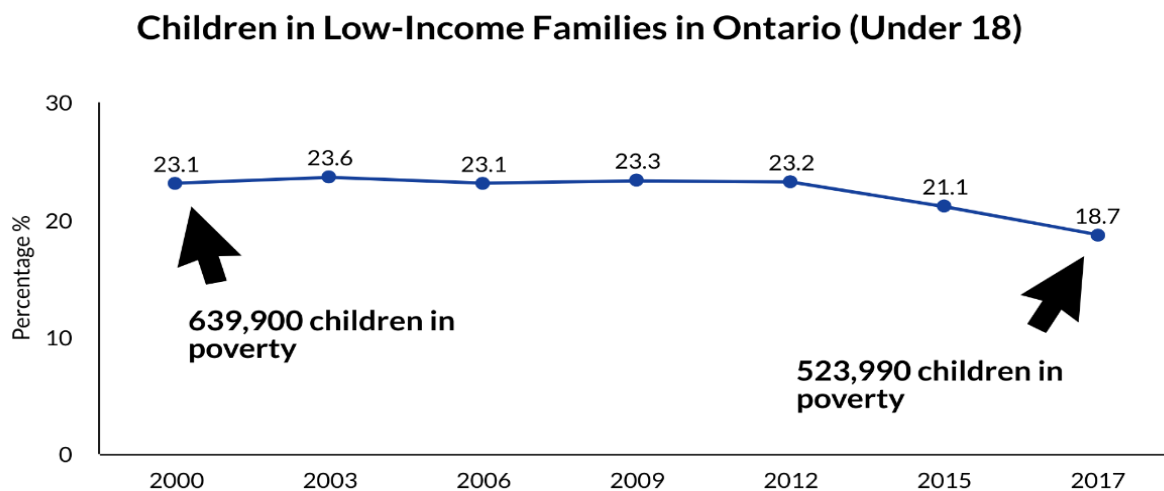
Child Poverty in Ontario

Ontario is one of the economic powerhouses of the country – there is no reason that any child should live in poverty in any part of the province. The most recent T1FF data indicates a downward trend, as the child poverty rate has fallen by nearly 5% from 2015-2017. Poverty reduction has been aided by improvement in the Ontario economy and by the federal government’s introduction of more generous child benefits in 2015. Despite this good news, nearly 525,000 Ontario children continued to live in poverty in 2017. More strikingly, Ontario is the only province where the percent of children living in poverty was higher in 2017 than in 1989 (18.7% vs 18.3%), the moment when the Parliament of Canada voted to eradicate child poverty by the year 2000.

While the number of poor children overall has declined in recent years, such change has not fully benefited younger children under age 6. This age group comprises one-third of all poor children in Ontario. Unlike older age groups, their poverty rate has risen from 18.8% in 2015 to 20.2% in 2017³, reflecting an increase of 14,000 children.

While targeted poverty reduction efforts have been shown to be effective, more needs to be done, especially to address the needs of pre-school children.

Systemic issues keep families in poverty. Without proper income, employment, education, health and housing supports, more children face the challenges resulting from poverty. Of special concern are children and families from marginalized groups: Indigenous peoples, racialized people, newcomers, those living with disabilities, and those in female-led lone parent families. These groups continue to experience sharply higher rates of child poverty and increases in their numbers will only exacerbate an already serious problem.



Source: Statistics Canada, Table 11-10-00018-01. After-tax low income status of tax filers and dependents based on Census Family Low Income Measure (CFLIM-AT), by family type and family type composition, 2000 to 2017.

Family Poverty in Ontario

Many families in Ontario are struggling. Because of increasing housing and food costs, and growing reliance on precarious work, just barely getting by is the norm for too many families.

In 2017, 15% of Ontario families with children were living in poverty, a slight decline of a .3% compared to 2016, and a significantly slower pace than seen in the previous 5 years, when the average annual rate of families leaving poverty was 1%. This reflects an average decrease of more than 18,000 families each year during that period as compared to 6,000 from 2016-2017. Almost 350,000 Ontario families with children lived in poverty in 2017.

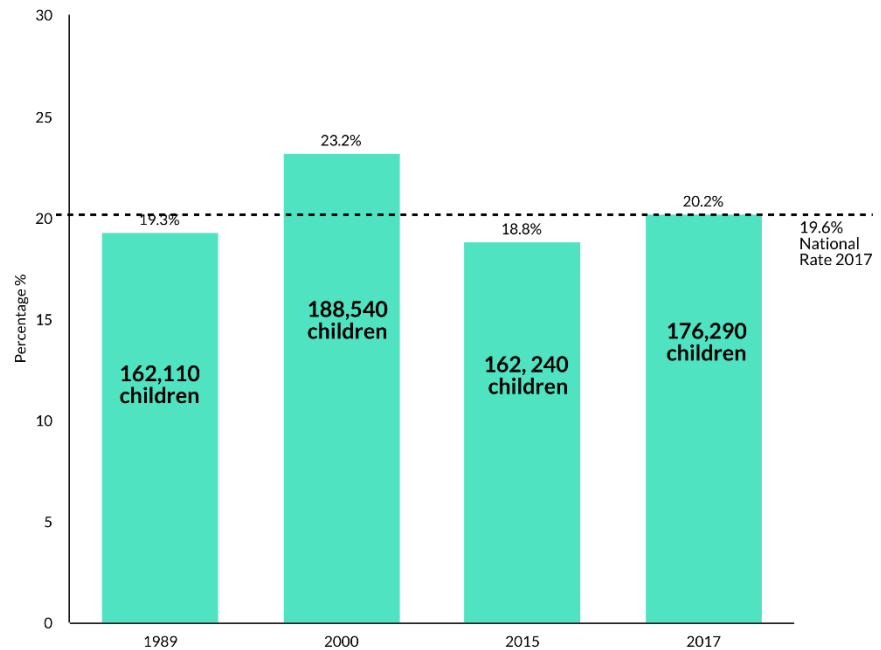
Experience varies significantly for families of different types, with lone parent families more likely than couple families to live in poverty. In 2017, more than one third of lone parent families were poor as compared to 8.6% of couple families.⁴

Since the release of Ontario's poverty reduction strategy in 2014, the percentage of lone parent families living in poverty, after having stagnated around 37% for years, declined to 32.6% in 2016, followed by a 1.3% increase in 2017⁵. While the general trend had been downward, this uptick from 2016-2017 means 14,300 more families living in low income. Poverty reduction policies designed to support low income families, particularly those led by single parents, have been working, but progress can easily be rolled back.

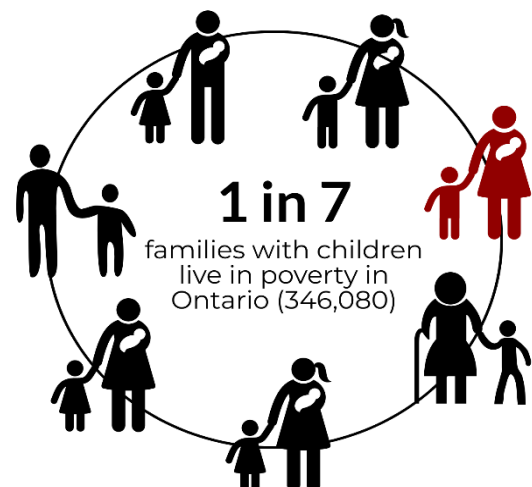
The disproportionate number of lone parents among Ontario low income families underscores the strongly gendered aspect to poverty in Ontario. Lone parent families are predominantly led by women, whose median family income in 2017 (\$43,160) is significantly lower than those headed by men (\$62,030)⁶. Between 2016 and 2017, the income gap between women and men increased by \$840. Differences in income can be attributed in part to the over-representation of women in part-time or precarious work, lower rates of labour force participation due to lack of childcare and other supports, and an historic gender wage gap that has existed in Ontario for decades.

Ending child and family poverty in Ontario must include policies and programs targeted to female-led families, including affordable childcare, training and education opportunities and employment equity.

Child Poverty Rate in ON (Under 6)



Source: Statistics Canada, T1FF Custom Tabulation 2017, Revised November 2019.



Government Benefits and Policies

A robust government transfer system is key for preventing and reducing child and family poverty. These transfers include the Canada Child Benefit (CCB), Ontario Child Benefit (OCB), Ontario Trillium Benefit (OTB) and Transition Child Benefit (TCB).

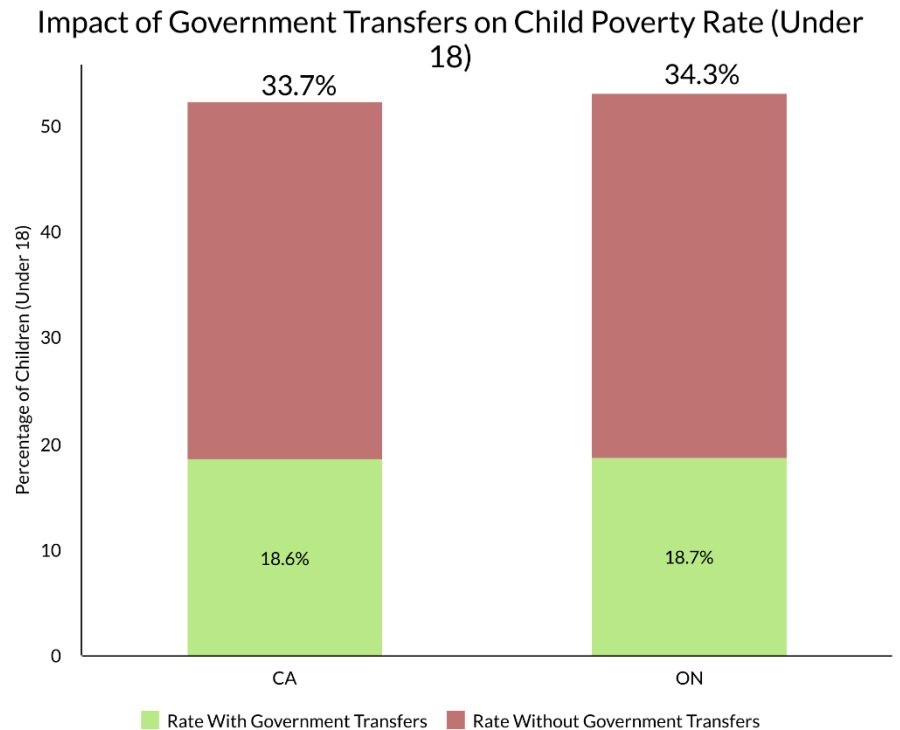
It is no exaggeration to say that the distribution of these benefits has improved the lives of children and families in low income in Ontario. They provide stable income for caregivers; and succeed in moving thousands of families out of poverty, while preventing many more from slipping below the poverty line.

Without government transfers, the rate of child poverty in Ontario would nearly double, increasing the poverty rate for Ontario children from 18.7% to 34.3%. Given the higher prevalence of poverty for children in marginalized groups, these transfers are even more critical for Indigenous, racialized, and newcomer children.

The Ontario Child Benefit has been indexed to the rate of inflation for several years, but substantial increases have not been implemented. 2019 was no different in this regard as the maximum OCB per child per year grew only slightly from \$1,403 to \$1,434. At a time when food costs have jumped by 4% across Canada⁸, benefits which are indexed to the rate of inflation alone are not enough to meet the needs of poor families.

In 2019, the Ontario government announced that it would cancel the Transition Child Benefit (TCB). The TCB is specifically accessed by families who cannot access the OCB. This includes families who have not filed taxes, families who recently moved to Ontario, new parents waiting to access child benefits, and refugee claimants. At the time of the proposed cut, 32,000 children were receiving the TCB. By some estimates, the elimination of the TCB for a single parent with one child receiving Ontario Works would amount to a 20 percent decrease in income⁹. The proposed cut to the TCB was subsequently cancelled prior to being implemented, and the TCB remains an important support available to families who cannot access the OCB.

Government transfers are proven poverty reduction measures; increasing these supports will have a direct and positive effect on lifting many more children out of poverty. Removing barriers to access for these supports will also have a positive effect on decreasing the poverty rate for the most vulnerable children in Ontario, including First Nations children living on reserve, children in women-led households who have fled violence, families of migrant workers, and undocumented families. In order to continue driving down the poverty rate, and in particular the higher poverty rates found across marginalized communities, the provincial government must increase the OCB, ensure greater access to the OCB, and work with the federal government to ensure all children have access to the CCB as well.



Source: Statistics Canada, custom tabulation. T1 Family Files, 2017.

ADDRESS INEQUITIES FACED BY MARGINALIZED GROUPS

- Restore and appropriately fund the Office of the Child Advocate and establish Northern Child Advocate
- Appropriately fund services for diverse women and children fleeing violence, including social and affordable housing, women's shelters, counselling and transitional services and sexual support centres, as well as prevention programs
- Implement the Equal Pay Coalition's 12 Steps to Close the Gender Pay Gap
- Invest in the Anti-Racism Directorate, and support development and implementation of employment equity strategies
- Collect and report disaggregated data for all equity seeking groups
- Ensure continuity of care for all children and youth living with developmental disabilities

Poverty in Ontario is not experienced equally. Systemic and structural inequities and discrimination result in people with different identities and backgrounds experiencing higher rates of poverty and being more at risk of experiencing poverty. This includes First Nations, Métis, and Inuit people, racialized people, new immigrants, people living with disabilities, women and 2SLGBTQ+ people. These groups face discrimination in housing and employment, in accessing services and programs, and in being paid equitably for their work.

Effective public policies cannot be made without accurate data; disaggregated data must be regularly collected. The T1FF data set used in this report does not currently collect information on people's identities. The Census does collect this data, but only every 5 years, creating challenges with developing a nuanced understanding of factors that may affect poverty rates for different groups. In addition to collecting disaggregated data, the government must work in collaboration with organizations and members of groups who are marginalized to gather first person experiences, advice, and guidance on policy directions. The province, along with every level of government in Canada, has a responsibility to put community-developed guidance into policy, especially through implementation of the Calls to Action from the Truth and Reconciliation Commission and Calls for Justice from the National Inquiry to Missing and Murdered Indigenous Women and Girls.

“If you don't have a lens that's been trained to look at how various forms of discrimination come together, you're unlikely to develop a set of policies that will be as inclusive as they need to be.”

-Kimberle W. Crenshaw, leading scholar on critical race theory, developer of the theory of intersectionality

Indigenous Children

First Nations, Métis, Inuit, and urban Indigenous children experience incredibly high rates of poverty in Ontario. The 2016 Census data shows that 29.5% of Indigenous children in Ontario live in poverty. There are gaps in data collection and a lack of disaggregation in many cases. National estimates put the average poverty rate of status First Nations children on reserve at 53% and off-reserve at 47%; First Nations non-status children at 32%, Inuit children at 25% and Métis children at 22%¹⁰. Distressingly, the poverty rate for status First Nations children living off reserve in Ontario has begun to increase again after having dropped slightly¹¹. Indigenous children and youth in Ontario also deal with much higher rates of family separation – they are overrepresented in government care,

making up 30% of children in care, and nearly 20% of those who die in care¹², despite only being 4% of the under-15 population.¹³

In general, there has been too little movement towards implementing the Truth and Reconciliation Commission Calls to Action and the Inquiry on Missing and Murdered Indigenous Women and Girls Calls to Justice across Canada, and in Ontario¹⁴. Much of the policy work that has been done to better serve and support Indigenous children in Ontario has also been lost as the province has restructured its ministries and offices, and greatly reduced work on or stopped funding equity-focused strategies. The province also took one major step away from acting in the interest of Indigenous children and youth in care by eliminating the independent Office of the Child Advocate. While the establishment of the Office preceded the Calls to Justice in the *Final Report on the National Inquiry into Missing and Murdered Indigenous Women and Girls*, its function was in line with Recommendation 12.9¹⁵. The Office played a critical role in listening to youth and promoting their voices, and was instrumental in advancing critical policy initiatives such as Katelynn's Principle and the Seven Fallen Feathers Inquest.¹⁶ Many Indigenous youth and organizations, advocacy organizations, and allies have called for the reinstatement of the Child Advocate and the creation of a Northern Child Advocate in order to ensure the voices of youth in care are heard, and that the government is held to account on policies and programs that affect children and youth living in care. The government of Ontario must take concrete steps towards reconciliation, making every effort to keep families together by improving access to wrap-around supports. One important way the government can do this is to restore the office of the Child Advocate with appropriate funding levels and move towards the creation of a Northern Child Advocate.

“Indigenous people are not inherently vulnerable; Vulnerability exists in Indigenous communities as a result of colonial policies aimed at destroying the fabric of Indigenous families and culture.”

-Ontario Federation of Indigenous Friendship Centres, Response to the National Housing Strategy, 2018

Women

Women's ability to move out of poverty is affected by gender-based discrimination and violence. The gender wage gap creates and entrenches economic disparity and is compounded by race and other forms of systemic discrimination. Comparing annual average earnings, women make approximately 30% less than men despite performing the same work¹⁷. This gap widens even more for Indigenous women, black and racialized women, women with disabilities, and newcomer women¹⁸. These women make up the majority of low wage and part-time workers.¹⁹ Women face more barriers in accessing Employment Insurance despite paying into it at the same rate, because women are more likely to be multiple job holders and are overrepresented in part-time work, and the EI system was not designed to support this type of work.²⁰ While some government benefits have been shown to effectively lift families out of poverty, the income of many single parents in Ontario who receive social assistance still remains below the LIM²². In cases where women must leave their homes due to violence, finding safe and appropriate housing alone is challenging, given the high costs of rental housing, long waitlists for affordable and social housing units, and the lack of space at family and women's shelters across Ontario.

The Ontario government must look at the ways in which its policies, laws, and investments can better support women facing poverty, discrimination and gender-based violence. The provincial government must support the health and well-being of all women by committing to stable and increased transfers to municipalities and regions for the purpose of funding VAW shelters and permanent housing options for all women including trans women and 2S and gender variant people and their families, and consistent and increased funding for counselling and transition services and rape crisis centres, each of which provide diverse women with crucial support to live through periods

of trauma, economic instability, and homelessness. Closing the gender wage gap, especially for Indigenous, racialized, disabled, and 2SLGBTQ+ women will also prevent women from having to work twice as hard while still not being able to get ahead.

Racialized People & Immigrants

Racialized people and immigrants throughout the province continue to experience systemic barriers that result in higher rates of poverty. The most recent numbers from Census 2016 indicate that 26.2% of racialized children and 49.1%²³ of recent immigrant children under 18 live in poverty in Ontario. The poverty rate increases when specific racial background is taken into account – 1 in 2 West Asian children, more than 1 in 2 Arab children, and 1 in 3 Black children in Ontario are living in poverty, compared to just under 1 in 5 children overall.²⁴ Lack of collection of disaggregated data on many regularly-held Statistics Canada surveys creates challenges for determining poverty levels for those with multiple ethno-racial identities, and for people whose ethnicities are aggregated within the broader categories of “Black”, “Arab”, or “South Asian”²⁵. Lack of disaggregated data prevents deeper analysis on potential relationships between factors that contribute to ongoing child poverty. Regardless, higher poverty levels for racialized and immigrant children are stark. Employment discrimination, immigration status-related barriers, increasing job precariousness, and overrepresentation of black youth in incarceration are all issues that must be addressed through targeted policy changes.

The Anti-Racism Directorate (ARD) was established in 2016, and among other roles, supports the work laid out in the Anti-Racism Act of 2017. Just two years after the ARD was established, its funding was cut and subcommittees responsible for giving expert advice to combat anti-Semitism, anti-Black racism, anti-Indigenous racism, and Islamophobia, were all disbanded. As rates of child poverty under 6 increase across Ontario, with racialized and immigrant children disproportionately affected, there is no time to slow down efforts to combat racism in all forms. The government of Ontario must go beyond acknowledging that racism exists and move into action. Increasing investment in the ARD is one necessary step so that the work of collecting and analyzing disaggregated data across Ontario Ministries and public institutions can be done in earnest, and subsequently be put to use to inform poverty reduction initiatives.

People Living with Disabilities

Living with a disability increases one’s risk of living in poverty. The poverty rates for people living with disabilities fluctuate depending on the severity and frequency of disability being experienced, whether the disability being experienced is developmental, intellectual, physical or a combination, and other equity-related factors like gender and race.²⁶ Overall, people living with a disability have lower median incomes, are less likely to have a post-secondary degree, and are less likely to be employed.²⁷ Women and single parents with disabilities are particularly vulnerable, and evidence shows that attitudinal barriers can be just as impactful as organizational and other barriers when it comes to access to services and employment.²⁸ Youth with intellectual disabilities experience a steep decline in supports once they “age out” and transition into accessing adult supports, which are varied and limited depending on geography, need, cultural appropriateness, and other factors. The main support that youth transitioning into adulthood have access to is ODSP, which keeps recipients far below the LIM and in a state of deep poverty. Long waitlists for transition plans, and lack of adult services are major barriers to successful transition²⁹. The Ontario government must commit to supporting people living with disabilities by strengthening employment equity legislation, increasing funding for organizations that provide transition planning, and by increasing funding, availability, and expanded eligibility of wrap-around support programs for adults living with disabilities.

MAKE PAID WORK A PATHWAY OUT OF POVERTY

- Improve working conditions for all workers, especially the most vulnerable by increasing the minimum wage to \$15/hr immediately with no exemptions for sector or age; re-introducing 7 paid personal emergency leave (PEL) days, stable scheduling, and ensuring equal pay for equal work, and increasing access to the LIFT credit
- Improve Access to the workforce for those on the edges by developing & implementing employment equity strategies which are funded and connected to legislative change; and by implementing universal childcare

People move in to and out of the workforce for a variety of reasons, and some struggle to participate at all due to real barriers in accessing good, stable work. The Ontario government has the power and responsibility to support workers across the province through liveable wages and benefits, equitable work conditions, and proper income support that guarantees a life free from poverty regardless of one's ability to participate in the workforce.

Despite recent reports that full-time job creation in the province is high, the majority of jobs in Ontario are increasingly low-wage and precarious.³⁰ Between 2008 and 2018, the percentage of the population holding minimum wage jobs doubled from about 7% to 15%³¹. In Ontario, women in particular are more likely than men to hold two jobs or more at once for several reasons, including the fact that women-led employment sectors are more likely to be lower paid,³² and women often limit their working hours or take time off to care for children.³³ Above all, the numbers show that the amount earned at full time minimum wage is not enough to live on.

The Fair Workplaces, Better Jobs Act (2017), known as Bill 148, was brought into legislation in 2017, and included many positive changes for Ontario workers, including planned increases to minimum wage to reach \$15/hr, equal pay for equal work, paid personal emergency leave days, and a number of other changes to the Employment Standards Act (ESA) and the Labour Relations Act (LRA) that strengthened standards and supports for the most vulnerable workers in the lower segments of the labour market. Much of what was gained with Bill 148 was reversed by the subsequent Making Ontario Open for Business Act (2018), which amended the ESA and the LRA and drastically weakened supports and standards.

In lieu of ongoing, planned minimum wage increases, the province introduced the Low-income Individuals and Families (LIFT) tax credit in 2019. The LIFT Credit ultimately doesn't go far enough in supporting low income families. The credit will allow for 95% of those earning below \$30,000 full refunds of amounts paid into income tax. This is a supportive measure for 590,000 Ontarians living in low income who need the most income support,³⁴ but the credit is not indexed to inflation, which means its impact will diminish immediately. The credit will be completely phased out once a worker's adjusted after tax income reaches \$38,500.

The LIFT credit is problematic. While it was touted as a measure to support 590,000 low income individuals through tax rebates, a working single mother with 3 children earning \$33,280³⁵ (the CFLIM rate) would have to wait a full year to receive a \$500 rebate. A \$1 increase to minimum wage would have provided a net after-tax benefit of \$810 per worker - nearly double the \$409 average benefit received by LIFT recipients - and would have affected 1.3 million individuals, nearly 300,000 more working people in low income than the number supported by the LIFT credit.³⁶

Introducing a \$15/hr. minimum wage indexed to inflation will have an immediate effect on the lives of millions of low wage workers, helping to ensure paid work can be a pathway out of poverty. Newcomers, racialized workers, women, and youth tend to hold more minimum wage jobs³⁷ -- women in particular make up 59% of low wage workers³⁸ and will benefit from an increased minimum wage. For low income families, the impacts of an increase can be far-ranging - increased income often translates to increased housing and food security. The elimination of

paid sick leave days, stable scheduling requirements, equal pay for equal work, among other worker supports, means the most vulnerable workers in the province will continue to face unnecessary challenges.

Stigma and prejudice in hiring results in the overrepresentation of workers of colour, new immigrants, Indigenous people, women (especially women with children), people with disabilities, 2SLGBTQQIA+ people especially trans women, and young people near the bottom of the pay scale in jobs characterized by minimum waged work and precarity.³⁹⁴⁰ Racialized workers in Ontario are more likely to be unemployed and face higher levels of income disparity when employed⁴¹. In addition to discrimination in hiring and salary practices, many workplaces are not equipped to provide accommodations to workers with disabilities, creating barriers for employment regardless of willingness to work, level of education, or specialized training.⁴² Without strong equitable employment strategies and opportunities, including community benefits agreements, wage discrimination and hiring discrimination will persist.

The goal of any changes to workplace fairness and income security must align with and further the objectives of the provincial poverty reduction strategy.

The federal employment insurance system does not adequately support workers; and worse yet, only 28% of low wage workers (workers making under \$15/hr) across Canada qualify to access these benefits while the majority pay into them⁴³. While the current system needs to be improved, employment insurance support in general has proven to be an effective poverty reduction tool. Expanding access to it will help the most vulnerable workers. All federal parties have signalled an interest in increasing access to EI through a variety of legislative changes. The Ontario government should seize this moment and advocate for EI expansion and access for Ontario's most vulnerable workers.

INVEST IN UNIVERSAL CHILDCARE & SUPPORT EARLY LEARNING

- Develop a universal, publicly delivered, affordable, accessible, flexible, inclusive, and high-quality childcare system
- Redirect investment from the CARE tax credit into funding for childcare projects across the province
- Restore and expand investment into fee subsidies
- Develop and implement an ECEC (Early Childhood Education and Care) workforce strategy
- Ensure inclusive and culturally appropriate childcare for Indigenous children

The federal Multilateral Framework on Early Learning & Child Care outlines five principles to guide policymaking and funding on childcare: childcare should be of high quality, accessible, affordable, flexible, and inclusive⁴⁴. Ontario has a long way to go in applying these principles within its current childcare system. Whether centre-based or home-based, licensed or unlicensed, childcare costs in Ontario are neck and neck with BC for highest in the country – approximately 40% higher than the national average⁴⁵ – and these costs increase much faster than the rate of inflation.⁴⁶ Many working parents must juggle low wage jobs with high cost childcare. It is estimated that parents in Ontario spend up to one-quarter of their after-tax income on childcare⁴⁷, which totals more than the annual income of a single parent with one child living in low income.⁴⁸ High costs, lack of available options that support shift- or precarious work schedules, locations that are distant from home or work, and the lower quality of more affordable care options create a challenging child care landscape for parents in low income. These factors also create substantial barriers to workplace re-entry for parents, particularly single parents. As 80% of single-parent households are led by women⁴⁹, gaps in childcare options contribute to the employment rate gap⁵⁰, and in turn, the gender wage gap. A child care system that better addresses the needs of parents must also address the needs of children; while all children benefit from high quality early childhood education and care (ECEC), research has shown that good quality ECEC can act as a buffer to the emotional effects of poverty on children.⁵¹

Over the last two years, the provincial government has approached childcare policy by introducing the CARE tax credit; modifying regulations to allow for the proliferation of more for-profit childcare in public spaces; and cutting nearly \$50 million in subsidies and investment into childcare spaces and projects administered by municipalities⁵²⁵³. These policy decisions have not stopped the rise of unaffordable childcare nor have they

Ensuring Inclusive and Culturally Appropriate Childcare For Indigenous Children

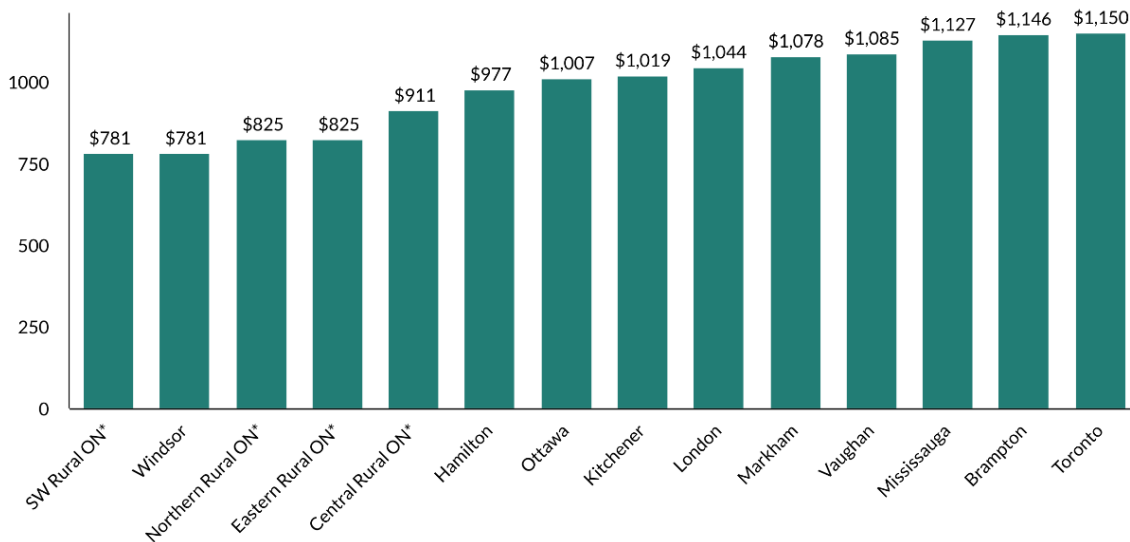
First Nations, Métis, Inuit and urban Indigenous parents must also contend with the childcare affordability challenge in Ontario. In rural and Northern Ontario in particular, off-reserve childcare fees are exorbitantly high— In Thunder Bay and Sudbury, monthly pre-school fees are nearly the same as the monthly cost of rent for an average one-bedroom apartment¹. The income gaps between Indigenous and non-Indigenous people combined with recent funding cuts affecting the number of available subsidized spaces in Sudbury and other northern areas, creates massive barriers to affordable, accessible, flexible, quality care.

Indigenous parents face a host of other concerns when it comes to accessing childcare, including discrimination and historically negative relationships with state-managed care. The Ontario government must take concrete measures to animate the TRC Calls to Action and ensure that Indigenous people are supported and included within the ECE workforce, that cultural competency and accommodation is part of training for all childcare workers, from frontline workers to policy and administrative staff, and that Indigenous families feel safe and respected while accessing publicly funded and subsidized childcare.

resulted in improvements in access or quality of care, particularly for low income families.

The recently introduced CARE credit is intended to “help working families, particularly families with low and middle income”.⁵⁴ The provincial government plans to spend up to \$2.3 billion on the credit over the next several years. While this may sound good, the majority of that investment will not go to supporting the childcare needs of low income families. Not only do fees need to be paid up front in order for families to claim the credit months later, but a low income lone parent with one child under 7 would need to spend nearly half of their yearly income on childcare to be able to claim the maximum benefit amount⁵⁵. This unlikely scenario results in only 3% of the tax credit being distributed to families with incomes of \$21,400 or less, whereas 10% of the tax credit will be distributed to families earning \$118,700 or more.⁵⁶ When median fees for licensed infant and toddler care range from \$700-\$1600 a month across the province⁵⁷, an annual credit of \$1300 is not sufficient to consistently support low income families in accessing affordable childcare. In order to better support families in low income, the government of Ontario should redirect the roughly \$460 million of annual funding earmarked for the CARE credit into subsidized, accessible, publicly delivered care in municipalities/regions across the province.

Median Monthly Preschool Fees Across Ontario



*Source for rural data: "Median monthly fees for preschoolers 2017", as reported "Time Out: Child Care Fees in Canada 2017", CCPA, 2018.
 Source for all other data: "Median preschool-age fee in 2018 (monthly)", as reported in "Developmental Milestones: Child Care Fees in Canada's Big Cities 2018", Canadian Centre for Policy Alternatives, 2019.

While other provinces, like Quebec and British Columbia, have moved towards providing heavily subsidized childcare for all families, Ontario is moving towards deregulation, which affects both the quality of care and the quality of work for childcare workers. By removing the requirement for qualified early childhood educators to be hired by for-profit programs operating in publicly-funded spaces⁵⁸, and by removing the threshold for for-profit home-care, which tends to be used more by families in low income⁵⁹, the Ontario government is entrenching the negative effects of a private, market-based, child care system that deepens inequities. Families in low income do not have the freedom of choice that is implied by a market-based system. Unlicensed care, which is often the most accessible and affordable, is often the poorest quality care.⁶⁰ Investing in fee subsidies would enable parents in low income to move away from unlicensed or poor quality child care while also addressing affordability issues for all

parents. Reducing waitlists through funding new subsidized childcare spots would improve access and support flexibility for parents. By continuing to cut funding to publicly delivered municipal and regional childcare projects, the Ontario government is not adequately supporting families in low income. To better do so, the government should restore and expanding investment into fee subsidies.

Supporting a publicly delivered childcare system also means supporting childcare workers. ECE positions are precarious and largely held by racialized women who face low access to benefits, and low and stagnant wages⁶¹. Deregulation has the added effect of destabilizing the ECEC workforce, contributing to high turnover rates which affect the quality and stability of the care provided⁶². A workforce strategy that includes stabilizing wages through increased operational funding, as well as the implementation of a wage scale and required benefit package, will help build a better workplace and support ECEC workers from poverty.

LIFT PEOPLE OUT OF POVERTY: COMMIT TO REAL INCOME SECURITY

- Commit to income adequacy to ensure all people live free from poverty, with good health, dignity and respect
- Implement immediate and significant increase to OW and ODSP rates, at least to the LIM threshold
- Commit to immediately increasing the Ontario Child Benefit by \$200, and work with federal government to ensure all children have access to Canada Child Benefit and Ontario Child Benefit, including Indigenous Peoples, people with precarious immigration status, and those who do not file tax returns
- Maintain the definition of disability to ensure that people experience temporary or episodic issues remain covered

Ending child and family poverty in Ontario requires commitment to a strong social safety net that provides meaningful supports for people to live with dignity and respect. The inadequacy of social assistance rates and the lack of proper wrap-around support for people on Ontario Works (OW) and the Ontario Disability Support Program (ODSP) leaves many families struggling to survive. The depth of poverty for families on OW is stark. A couple with 2 children on OW has an annual family income of \$17,868⁶³, fifty-five percent (55%) less than the annual median income of all Ontario low income families of that type; and nearly 60% below the 2017 CFLIM-AT Low income cutoff (\$42,262).⁶⁴

After years of advocacy by low-income people, community organizations, public policy, health and legal advocates, the previous provincial government released “Income Security: A Roadmap for Change”, in November 2017. The report recommended sweeping changes to social assistance and other income security benefits that would have ensured better supports and services as well as improved incomes for individuals as well as children and families. Some of those positive changes included rate increases which while still insufficient, would have provided additional support to families most in need; a change in the definition of ‘spouse’ to align with the Family Law Act (to 3 years), full exemption of TFSAs, RRSPs, gifts and voluntary payments, among others.

Unfortunately, the current government halted all of these previously scheduled changes upon coming to power in June 2018. Broad reforms now proposed would undermine the dignity and security of low-income children and families. Many of these changes seem to have been made without meaningful consultation of low-income families themselves.

The abrupt cancellation of the three-year Basic Income Pilot, which recipients in three pilot regions had already begun participating in, has had a detrimental effect not only on those participating in the pilot, but for the future of similar universally-delivered income support programs. The data was to be analysed by a team of independent researchers tasked with studying the impact of a guaranteed fixed income on people’s health, food security, housing stability, education and employment. The move was heavily criticized by the pilot participants and their advocates for causing immense precarity and stress and the premature cancellation remains the subject of ongoing litigation.

With respect to social assistance, the proposed 3% rate increase was cancelled. In fact, in 2019 social assistance rates were not even adjusted for inflation. A lone parent family with two children receives a maximum of \$1296 per month from Ontario Works, while a single parent with a disability with one child receives a maximum of \$1716 per month. At the same time housing, energy and food costs continue to soar throughout the province. Food costs alone have increased 4% across Canada, and 7.5% in the city of Toronto⁶⁵. While overall child poverty rates have fallen, rates of poverty among Indigenous and newcomer children are staggering, rates for children under the age of 6 are increasing and overall child poverty remains higher now than it did 30 years ago.

Despite these clear inequities, last spring the provincial government also announced plans to eliminate the Transition Child Benefit (TCB), a monthly benefit of \$230 for families on social assistance to assist with the basic needs of children. The TCB is available to children whose families do not qualify for or receive the full tax-delivered Canada Child Benefit or Ontario Child Benefit for reasons such as immigration status or other barriers. The benefit is used to provide food and clothing for over 32,000 children in Ontario, mainly under the age of 3. A proposed Charter challenge and widespread campaigning by low-income Ontarians, legal clinics and other advocates mounted enough pressure for the government to rescind this decision. However, it is a telling example of the de-prioritization of the health and well-being of some of the most marginalized children in the province.

Rather than gutting nominal benefits for children, the Province must work with the federal government to ensure all children have access to the CCB and OCB, including Indigenous Peoples, people with precarious immigration status, and all those who do not file tax returns. We must ensure that all families have income security and that government support does not place families further at risk of living in poverty. The OCB itself, must be permanently indexed to inflation, and steadily increased. The Province's actions should not be just to retract harmful policies but to proactively invest in social programs aimed at enhancing the health and well-being of all children and families in Ontario. This means implementing immediate and significant increases to OW and OSDP rates, at least to the LIM threshold.

In order to ensure stability for the most vulnerable people in the province, the government must rescind any plans to create more uncertainty for social assistance recipients with disabilities. In November 2018, it announced intentions to potentially narrow the current definition of disability to access ODSP income support to align with more restrictive, outdated federal definitions. This is troubling given that the current definition is already very hard to meet. It requires a person to show they have substantial physical or mental impairments that are expected to last at least one year and which substantially restrict them in their ability to work, participate in the community, or care for themselves. Each and all of these facts must also be verified by an approved health care professional in order to qualify. Some federal programs require disabilities to be "severe" as opposed to "substantial", and that they be "prolonged". Using the higher "severe" threshold means that many people with significant, long-term functional barriers will no longer be eligible for ODSP, such as people with recurrent conditions where episodes of illness can be unpredictable. While sustained advocacy and mobilization around the issue has ensured this has not happened, the government has not formally retreated from this position and there is continued uncertainty and fear that Ontarians with disabilities will not have the income supports they and their families need to survive, much less thrive.

INCREASE INVESTMENT IN HEALTHCARE AND PHARMACARE

- Invest in preventative and supportive healthcare: Fully fund municipal and regional public health units, which provide frontline healthcare services for low income families; commit to needs-based funding for therapies and programs designed to support children with developmental disabilities; change the income threshold eligibility requirement for the Healthy Smiles Dental Program to allow more children in low income to access the program
- Extend pharmacare coverage for low income people and their families who do not otherwise qualify for the Ontario Drug Benefit or Trillium Benefits
- Develop a targeted mental health strategy that supports Indigenous youth across the province, guided by the Truth and Reconciliation Commission's Calls to Action and the Calls to Justice laid out in *Reclaiming Power and Place: The Final Report of the National Inquiry into Missing and Murdered Indigenous Women and Girls*
- Improve access to mental health supports for children and youth by increasing annual investments in community mental health services by \$150 million per year, and cap waitlists at 30 days

Ending child and family poverty in Ontario requires the government to address the social determinants of health, and create the socio-economic and political conditions that support children and families in leading healthy, happy lives.

Children living in poverty are especially subject to higher risk of developing physical and mental health issues, including chronic issues like asthma and respiratory issues, depression and anxiety, and poor dental care, which can lead to more serious illness like cardiovascular disease⁶⁶. Strong public health policy that is adequately funded has a preventative effect on these outcomes, and has the overall effect of reducing inequities in the healthcare system. Without proper funding, public health initiatives cannot achieve the goals of improving health and quality of life, reducing morbidity and premature mortality, and reducing health inequities between groups. Supporting preventative healthcare policy is not only more humane and more efficient, but it can also lead to lowered healthcare expenses. Some estimates indicate that poverty-related health issues in Ontario results in as much as \$3.9 billion in health costs annually⁶⁷. The Ministry of Health and Long Term Care states that it is guided by the principles of accessibility, responsiveness, reliability, caring, and accountability, but the recent actions of the provincial government do not correspond to these principles. In addition to supporting public health programming, the provincial government must maintain a well-funded, accessible, and equitable healthcare system that accounts for pharmacare needs and mental healthcare needs for everyone in Ontario.

The Ontario Government embarked on an ambitious restructuring and cost-cutting plan affecting all aspects of the Ontario healthcare system, entrenching this plan into law through Bill 74 (The People's Healthcare Act, 2019). With little public consultation and a focus on cost-cutting, the government has planned to privatize, consolidate, merge, and cut services and staff. These changes included major cuts to municipal and regional Public Health Units across the province through adjusting the cost-sharing model, funding approx. 60-70% of Public Health service costs compared to previous funding of 100%.⁶⁸ Cutting public health funding, which is s focused on "upstream efforts to promote health and prevent diseases to improve the health of populations and the differences in health among and between groups"⁶⁹, does not support a preventative approach to healthcare.

Additionally, the Ontario government planned to introduce funding caps and reduce access to therapies designed to support children with autism. The planned changes were intended to shift away from a needs-based funding model and instead would restrict access to funding based on family income and age of the child requiring support. After public outcry and organizing efforts from parents, caregivers, healthcare professionals, and advocacy organizations, the decision to move back to a needs-based model was made. As of writing this report, a definitive funding model is

still not in place as the government continues to reassess its original policy change⁷⁰. In the interim, waitlists to access core services remain long, and due to the timing of the proposed changes many families of children over 6 can only access \$5,000 of funding annually for services and supports while they wait for access to core services^{71,72}. Costs for speech therapies, associated assessment and evaluation alone can easily top that amount⁷³. It's unclear what the government's new program will look like or if it will include an equitable funding approach, but returning to a needs-based model is a welcome direction.

Families with children with developmental disabilities who live just above the poverty line should not live in fear of losing their homes or going into debt, slipping further into poverty in order to support their children. Aside from ongoing reassessment of the Autism Program, many structural changes and funding cuts have remained and have been applied across program and service areas.⁷⁴

Devastating cuts to remove all funding to the College of Midwives, the closure of maternal fetal medicine and obstetrics and pediatric clinics, the layoff of hundreds of nurses across the province, and the mobile cancer care bus which provided breast cancer screenings across southern Ontario has lost all funding⁷⁵ all negatively impact diverse women and children. Planned capital investments into smaller and mid-sized hospitals across the province will not balance out these cuts or provide enough access to primary health care for those in need. The Ontario government must restore funding to public health units across the province and re-fund pediatric supports and maternal health clinics.

Hunger Connects the Issues

"Hunger is a symptom of poverty. It is a public policy issue that cannot be outsourced to charity" – Daily Bread Foodbank

The impacts of living with food insecurity are long lasting and wide-ranging. At least 12% of Ontarians are food insecure, and rates increase for children and families who belong to marginalized groups, including lone parent/female led families, racialized people, and disabled people. According to FeedOntario, 33% of food bank users in 2018 were children. This is unacceptable.

While access to nutritious, culturally appropriate food is absolutely important to addressing food insecurity, whether or not families can afford food is a key indicator of whether or not families are earning enough income to live. Research shows that where federal ridings that have the highest rates of child poverty across the province also experienced the highest per capita food bank use. Food banks and food programs cannot fill the gap created by lack of income due to low benefit rates or precarious, temporary, and low-paid work.

Food access, along with nutrition, must be included as an indicator in every Ontario poverty reduction strategy. In order for it to be a useful indicator, the Ontario government must commit to participating in the Canada Community Health Survey so that yearly trends can be monitored. Without comprehensive data, the province cannot develop effective policies.

The government of Ontario can also work with other provinces to advocate for federal government investment of \$1 billion over 5 years into the new federal National School Food Program. This program will help hundreds of thousands of low income children across the country and across the province.

Sources: Campaign 2000, Riding by Riding Report 2019; Daily Bread Foodbank, Who's Hungry 2019; FeedOntario, Hunger Report 2019; PROOF Food Insecurity Policy Research Centre, U of T, 2019; Food Secure Canada, 2019.

Access to dental services must be included as part of an accessible health care strategy. Increasing the thresholds for eligibility for the Healthy Smiles Dental program to align with the CFLIM and indexed annually would allow for better access for all low-income children. Currently, the qualifying threshold for a household with two dependent children is \$25,472 or lower, and \$27,265 or lower for a household with three dependent children.⁷⁶ These thresholds disqualify thousands of low income children from accessing the program, including children of single parents living in low income⁷⁷.

The updated Poverty Reduction Strategy must include a commitment to ensuring universal and equitable access to pharmacare for people in low income. In 2018, the Ontario government reduced access to the OHIP+ pharmacare plan; Whereas OHIP+ would have provided all children and youth under the age of 24 with access to 4,400 medicines, under the new plan, coverage is provided only for children and youth under 24 who do not have access to pharmacare coverage under a private health plan. Many private health plans have pharmacare caps, making it impossible for families who have insufficient private coverage to access exorbitantly expensive life-saving medicines. While families on OW and ODSP can still access pharmacare support through OHIP+, with some additional support from other funding programs, many families living in low income are left with gaps in coverage and parents are forced to make tough household spending decisions or go without medication.

The government of Ontario should expand OHIP+ to support families in low income whose need for pharmacare support exceeds the caps put in place by their private insurance.

Mental Health

While many structural changes to the healthcare system are still in process of being rolled out, the continued funding gaps for mental health services for children, particularly children in rural and remote areas, have grown worse over time. Waitlists have a particularly damaging impact on low income children, whose families cannot afford to access private services. 73% of parents/caregivers have stated that their finances were impacted as a result of their child or youth's mental health concern, and one in four parents/caregivers have missed work to care for their child with anxiety issues⁷⁸. The need for services is outpacing availability. Though this may positively signal a decrease in stigma related to mental health, the benefit of this positive societal shift will be lost as wait times grow. To quote Children's Mental Health Ontario, "Long wait times are the hallway healthcare of community services."⁷⁹ Additionally, mental healthcare in Ontario can be inaccessible for many racialized and Indigenous peoples for a variety of reasons, from being financially inaccessible to culturally and linguistically inappropriate.

“Long wait times are the hallway healthcare of community services”

-Children's Mental Health Ontario

The additional impact of poverty on the mental health of Indigenous and racialized families and children cannot be overstated. The risk of suicide is much higher for First Nations, Métis and Inuit people across Canada. The youth suicide crisis in Northern Ontario is particularly devastating; reports have suggested that in some remote Ontario First Nations communities, under-15 suicide rates were nearly 50 times higher than non-Indigenous rates.⁸⁰ While there are a range of programs offered through Indigenous-centered and -led organizations throughout Ontario, supports for First Nations children living on reserve and for Indigenous peoples living in remote areas are minimal at best. In addition to inadequate supports on reserve, average wait times for intensive treatment programs off-reserve in Northern regions can range from half a year (Thunder Bay) to nearly 2 years (Algoma)⁸¹, and there is little guarantee that available services will be culturally or linguistically appropriate.

The Ontario government must commit to its responsibilities under the Truth and Reconciliation Commission's Calls to Action as well as the Calls to Justice developed by the National Inquiry into Missing and Murdered Indigenous Women and Girls, and develop a dedicated mental health strategy that supports First Nations, Inuit and Métis and urban Indigenous youth across the province, both on reserve and off, and which includes program investments and timelines connected to a targeted reduction in suicide rates. In order to drive down waitlists for mental health services, the government of Ontario should also increase funding for community child and youth mental health services by \$150 million per year, and cap waitlists at 30 days.⁸²

HOUSING FOR ALL

- **Increase housing supply and access to housing:** Create new affordable housing of all types and improve access to safe, affordable, supportive housing, prioritizing new affordable housing for those in greatest need. Develop guidelines to determine 'greatest need.' Release provincial lands to create affordable rental housing, built and managed by non-profits. Partner with Indigenous-led organizations to develop and fund housing options specifically designed to support the urban Indigenous population in Ontario. Ensure, at minimum, 25-33% of all resources go toward developing a range of housing for diverse women and 2SLGBTQIA+ people and their children, a precedent set in the National Housing Strategy.
- **Ensure affordability:** Define affordable housing for programs and initiatives based on 30% of household income; Apply rent control for all units, not just units built before November 2018; Ensure rent increase guidelines apply to all rental units whether vacant or occupied.
- **Support tenants:** Maintain affordability of units when tenants move; Protect renters through stronger legislation preventing eviction; Increase funding for the repair and maintenance of social housing units.

Access to stable, safe, and accessible quality housing is fundamental to ending child and family poverty in Ontario. For families living in low income, finding affordable, safe, and stable housing can be a huge struggle. Housing discrimination, high rental costs, low vacancy rates, and long waitlists to obtain subsidized housing increase the risk of homelessness.

Over the last decade, rental prices have increased at a far greater rate than families' incomes, and vacancy rates in a majority of Ontario's urban centres have remained below the recommended rate of 3%⁸³. In 2018, the average monthly market rent for a 2-bedroom apartment in Ontario was \$1,266⁸⁴, while the monthly after-tax median income of a single parent with one child in Ontario was \$1,573⁸⁵. Subsidized housing waitlists continue to grow, indicating a greater need for affordable housing for families in low income.

The indicators used for the 2014-2019 Poverty Reduction Strategy include the Ontario Housing Measure, which tracks the "percentage of households with children under 18 that have incomes below 40 percent of the median household income and spend more than 40 percent of their income on housing"⁸⁶ and the Homelessness measure which is intended to track the rate of people experiencing chronic homelessness per 10,000⁸⁷. Neither indicator has been tracked or updated in the last year, and while the Ontario Housing Measure showed a slight decrease in the percentage of households in core housing need between 2015 and 2016 (5.1% or 74,000 households in 2016 compared to 5.3% or 77,000 households in 2015)⁸⁸ the rate of progress is incredibly slow.

Over the last two years, the province of Ontario introduced a suite of legislation, regulatory changes, and policy affecting housing development and tenants in the province. Bill 108, More Homes More Choice Act, modified development-focused regulations and changes

Precarious Housing and Indigenous Peoples in Urban Centres

- ❖ 84% of Indigenous peoples in Ontario live in urban settings*
- ❖ Indigenous people are overrepresented in subsidized housing (21% / just over 1 in 5 in 2016) vs. 11% of non-Indigenous population**
- ❖ Indigenous peoples are more likely to live in a place that requires repairs (14% vs. 6% non-Indigenous population)**
- ❖ Half of urban Indigenous people live in rented dwellings vs. 29% of non-Indigenous population**

*Ontario Federation of Indigenous Friendship Centres
** Statistics Canada (2019). "Results from 2016 Census: Housing, income and residential dissimilarity among Indigenous people in Canadian cities".

to the Development Charges Act resulted in general reductions to the development-related decision-making power of local municipalities. The Community Housing Renewal Strategy, introduced in 2019, focused on investments in social housing unit repairs and regulation changes including those affecting the social housing waitlist. As of this report's writing, Bill 184 (Protecting Tenants and Strengthening Community Housing Act), focused on strengthening some supports for tenants, has passed first reading in the House⁸⁹.

Ontario is also the only province to have signed a bilateral housing agreement with the federal government as part of the 2019 National Housing Strategy Act. The \$1.4B Canada-Ontario Housing Benefit, which is accessible as of Spring 2020, is a budget-matching agreement that delivers funding directly to renters, with the goal of supporting 300,000 low income renters, with priority being given to those on social housing waitlists, and those living in community housing who express need for financial support. This is a positive first step in providing financial stability to some of the most vulnerable tenants in the province, but further investments must be made to ensure that this program grows and becomes universal, as opposed to a rationed benefit.

Aside from providing the Canada-Ontario Housing Benefit, the province's approach to provincial housing policy and funding has been disconnected from the specific poverty reduction goals focused on achieving stable housing and reducing the risk of homelessness for low income families. Encouraging the building of new units without increasing rent controls will not address the affordability crisis. Modifying social housing waitlist practices so that low income families, including women and their children fleeing violence, have fewer choices in finding safe, appropriate housing, will not help families achieve housing stability⁹⁰, nor will it reduce housing waitlists. Ignoring the need for fully funded and Indigenous-led housing plans that address urban Indigenous housing, homelessness and missing and murdered Indigenous women, girls and Two Spirit Peoples will not address the disproportionate numbers of Indigenous Peoples in Ontario facing housing instability.⁹¹ Ontario can and must do better.

SUPPORT CHILDREN AND YOUTH BY INVESTING IN EDUCATION

- Ensure that children in low income families have access to high quality public education through reductions in class size and increased investment in special education programs that support better inclusion and support for children with learning and developmental disabilities
- Re-evaluate the education funding formula using a framework that ensures that funding supports the needs of diverse students in an equitable way, that schools are treated as community anchors, and educators are supported and valued
- Eliminate the cost of applying to post-secondary education, increase investment in tuition grants for low income students, allow student-parents receiving OSAP and OW to keep 100% of their earnings regardless of whether their program is full or part-time, re-introduce a 6-month interest-free grace period on loans, and continue to reduce tuition fees until they are completely eliminated

Strong, equity-based public education systems, from pre-school to post-secondary, have been key drivers in decreasing the effects of poverty. By increasing access to quality education, children from low income homes are provided with the same high-quality learning opportunities as their peers from other income brackets. The education system in Ontario has been consistently high ranking when compared internationally⁹², though in recent years there has been increased emphasis on improving literacy and numeracy skills. The success of the Ontario public education system is due in large part to lower class size ratios, supported by a highly skilled workforce, including trained staff who deliver specialized programming for children with differing needs.

Current Ontario cost-cutting measures, enacted through a multi-year program to steeply reduce the number of educators in the system, threatens the integrity of our education system. In order to eliminate 10,000 teacher positions by 2024, the Ontario government mandated an increase in average class sizes from 22 to 28 and introduced four mandatory online courses to replace in-class teaching for secondary students⁹³ (note: in January 2020 the Ontario government revised the plan for class sizes and e-learning, capping class size at 25 instead of 28 and mandating two e-learning classes instead of four) . Evidence shows that smaller class sizes better support the learning of low income students, and lead to reduced achievement gaps in school and better economic, social and health outcomes in adulthood^{94,95}. Policy and funding decisions must be made using an intersectional race and gender equity framework with the goal of eradicating systemic barriers within education systems that affect learning environments so that diverse students are not left behind.

For the 2019-2020 school year, the Ontario government transferred \$435 million less to school boards across the province than it did in 2017-2018⁹⁶. While there has been some increase in funding for capital grants for school boards, other capital funding has been decreased⁹⁷. There have been cuts across several funding pockets, including those that impact after-school programming, the presence of tutors in classrooms, and mental health workers in secondary schools⁹⁸. On average, funding has been reduced by \$375 per student. In areas of the province where child poverty is deepest and nearly one in three children under 18 live in poverty⁹⁹, cuts per student range between \$211 (Kenora) to \$456 (Toronto)¹⁰⁰. School boards have been forced to make difficult decisions and close specialized programs, such as the Toronto Districts School Board's decision to close the Kindergarten Intervention Program, which supported children with learning disabilities. Closing programs like these creates inequities in support even before children reach Grade 1. Ultimately, a re-evaluation of the education funding formula is needed, using a framework that ensures that funding supports the needs of diverse students in an equitable way, that schools are treated as community anchors, and educators are supported and valued¹⁰¹. We recommend these to be targets and indicators in the updated Poverty Reduction Strategy. At the very least, the

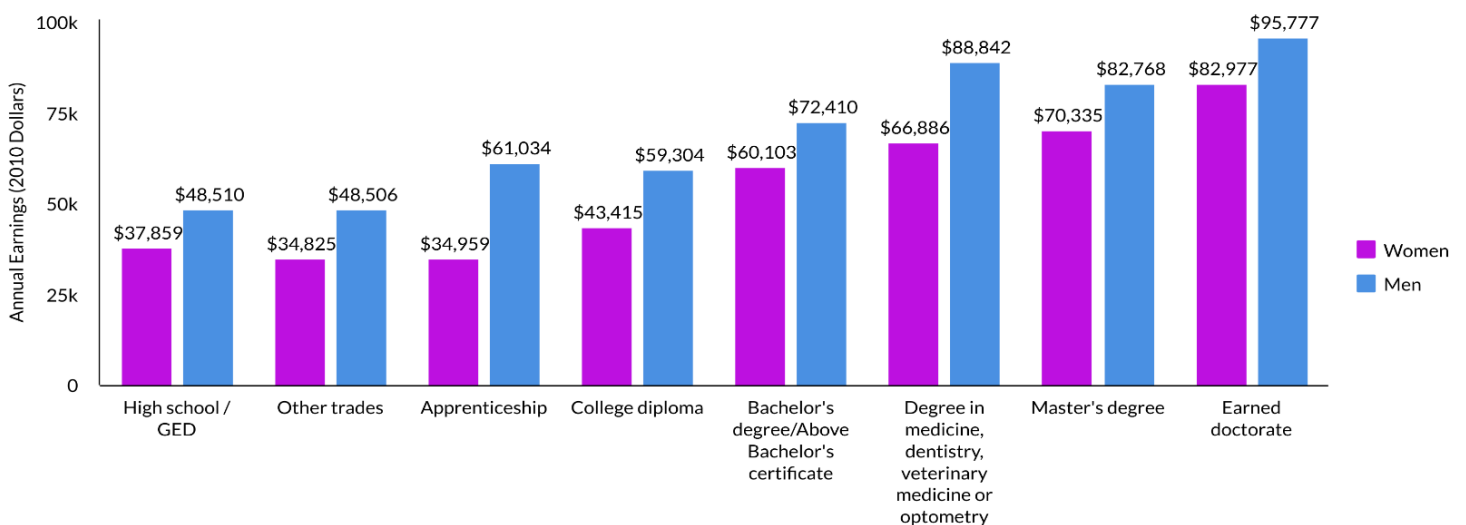
Ontario government should immediately restore funding transfers to schoolboards at least to 2017-2018 levels and move away from increasing class sizes as a way of balancing the books.

The government must support youth as they move into post-secondary education. Many post-secondary students are also workers and caregivers – this is especially so in multi-generational households and among low income families, with anywhere from 8% to 22% of students identifying as parents as well¹⁰². Families living in low income are hit especially hard by the barriers presented by tuition fees. Simply applying to programs can cost hundreds of dollars¹⁰³, starting the accumulation of post-secondary education-related debt before classes even begin.

The post-secondary student debt load in Ontario is highest in the country and takes a decade on average to pay off completely¹⁰⁴. In 2018 the Government of Ontario eliminated tuition grants for students and instead announced a 10% cut to tuition fees and froze fees for 2019-2021¹⁰⁵. Grant funding available to students whose family income is \$50,000 or less was increased slightly from 76% to 82%, but in most cases full tuition coverage will not occur - students receiving grants will still need to apply for some loans to cover full costs of tuition and associated expenses. The 6-month interest free grace period on payment was also removed.¹⁰⁶ In general, students who receive public tuition loans cannot access OW, and are only exempted from income clawbacks if they're enrolled in a full-time program¹⁰⁷. This arrangement does not support students who are enrolled in part-time education programs, and who must balance work, school, and family commitments.

The decision to implement a 10% across-the-board fee reduction and temporary freeze shows an attempt to stem the rising cost of post secondary education, but in a much less equitable way than the previous Ontario Student Assistance Program (OSAP) and Ontario Student Grant programs were designed to do. Many students who accessed grants in 2017 were enrolled in applied college courses designed to support employment. When the average public debt owed by college graduates is \$15,400¹⁰⁸, a slight tuition cut and temporary freeze will have little immediate effect, especially on student-parents living in low income who have to choose between deferring or cancelling attendance, or taking on an increased debt-load with little hope of debt relief.

Gender Wage Gap For Graduates (National)



Source: Statistics Canada, NGS - Table 20

The racialized and gender wage gap, coupled with the fact that the positive earning effect of holding a degree does not hold true for diverse women,¹⁰⁹ also impacts the lives of students and families in low income who have been told education is the pathway to economic success. By not addressing the education debt-load through further tuition reductions up front, the Ontario government will make life harder on low income people in Ontario, especially those who are on OW, and those who belong to marginalized groups and face employment discrimination. In addition to pursuing a more equitable approach to tuition funding, the Ontario government should follow the Federal government's 2019 decision and re-introduce the 6 month interest-free grace period on provincial student loans.

CONCLUSION

Since Campaign 2000 began monitoring child and family poverty 30 years ago, the rates of child poverty in Ontario have increased by 2.2%. Ontario is the jurisdiction out of all the provinces or territories to see an increase over 30 years for all children under 18, including for children under 6.

It is unacceptable that there are more children living in poverty in Ontario today than there were in 1989, when the federal all-party resolution to eliminate child poverty was signed.

As income inequality grows and the poverty gap widens, the people of Ontario are counting on the government for support through the provision of income security programs, strong policies on fair wages and working conditions, universal childcare, access to affordable and safe housing, equitable and ongoing access to healthcare, and action to end discrimination and systemic inequities that make it that much more challenging for families to move out of low income and into stable, healthy, happy lives.

While data shows that poverty rates are lower now than they were at the outset of the first Ontario Poverty Reduction Strategy in 2008, we have not come far enough over the past decade and we have seen progress on reducing poverty too easily be rolled back. The new Poverty Reduction Strategy provides an opportunity for us to renew and recommit to our shared vision of a poverty-free Ontario through policies, investments, and targeted action that supports the most vulnerable among us.

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Campaign 2000 is a non-partisan, cross-Canada coalition of more than 120 national, provincial, and community organizations committed to working together to end child and family poverty in Canada, over 70 of which are from Ontario.

Visit ontariocampaign2000.ca for more information and for a list of our partner agencies.

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