

# THE SOCIAL ASSISTANCE REFORM NETWORK OF NIAGARA

(A network of front line agencies, Churches, organizations and individuals who have worked together since 1988 to advocate for the welfare reforms of George Thomson's Social Assistance Reform Commission)

## Brief to the Commission for the Review of Social Assistance in Ontario re: A Discussion Paper: Issues and Ideas June 2011

-- Gracia Janes, Chair

September 1<sup>st</sup>, 2011

### Introduction

The Social Assistance Reform Network of Niagara (SARNN) is appreciative of the opportunities for dialogue that the Commissioners have given our group and hundreds of others across Ontario over the past few months regarding your Review of Social Assistance in Ontario Discussion Paper "Issues and Ideas."

We particularly commend you for listening to, and promising to respond to, "*lived experience*" voices, which have spoken so clearly of a system that leaves them; struggling to keep their dignity, while essentially begging for services, such as programs for kids that others take for granted; living under the cloud of welfare myths; doing without enough money to look after basic needs; making heart breaking choices between food for kids or a decent roof over ones head; seeing families break up due to unfair welfare rules, and having half of even a little earned money clawed back, among many, many other serious problems with the current social assistance system.

You have also heard from a growing community of medical professionals, teachers, MPPs, experts, advocacy groups and municipal politicians, who have supported adequacy, and most recently, the "*Put the Food in the Budget*" campaign that asks for \$100 per month for individuals to alleviate chronic hunger. The huge support of these campaigns is a concrete example of a substantive base of consensus you appear to be seeking, which as we noted in a telephone conference call on July 27th - now numbers over 3 million Ontarians in communities stretching from Windsor, to North Bay to Kingston.

In response to these voices, it is appropriate that the thrust of your Terms of Reference for the first substantive review in 23 years, and only the second in Ontario's history, is "*providing a vision of a 21<sup>st</sup> century income security system that enables all Ontarians to live with dignity, participate in their communities and contribute to a prospering economy.*"

Yours is a much needed task in a time of growing crisis for the poor. It is indeed a crucial review, which we hope will lead to the Commission's strong recommendations to the government for immediate (fast track) and longer term action for reform of a lagging, discriminatory, complex and unfair system which continues to build up a

social and monetary deficit, that has not been reflected in government economic and social calculations for several years.

It is time once more to have strong voices, like Judge George Thomson's in 1988, to speak for a system that discounts the welfare "*myths*, as just that, "*myths*"; is fair and far less complex; uses up-to-date data ; explores workable systems and successes elsewhere e.g. Newfoundland and Labrador and Nordic countries (1.PFIB web site August 2011) applies a life-cycle analysis where possible; respects human rights; and most importantly, brings all the poor, working or not, in from the margins of society so that socially and economically Ontarians can benefit from their skills and involvement in the community and the workplace.

Because we are in the midst of what we consider to be a "*poverty crisis*" both economically and socially, we would ask that you go beyond the Government's plan to reduce child poverty 25% in 5 years to recommend actions that would eliminate deep poverty by 2015 and bring general poverty down to 4% or lower within a decade, as advocated by the Working for a Poverty Free Ontario group, led by the Social Planning Network of Ontario, and backed up by excellent research of Marvyn Novick. (2. ibid and telephone conference call with Commission August 4<sup>th</sup> 2011)

## **Some SARNN History**

SARNN is a network of front line agencies, Churches, organizations and individuals who have worked together since 1988 to advocate for the Transitions welfare reforms of George Thomson's Social Assistance Reform Commission.

In our advocacy work over the last 23 years, we have presented our views in letters, briefs and personal meetings to various Premiers, standing committees of government, several Ministers of Community and Social Services, MPPS and MPs and to elected representatives of Regional Niagara and local municipal Councils. We have also conducted four extensive community consultations where we listened to the voices of the disadvantaged in Niagara; advised the Regional Niagara Community Services Department; and held many public forums on topics such as poverty, employment, youth at risk, housing and homelessness and child poverty.

Over the past 16 of these years, despite ardent and educated input from ourselves and others, including many municipalities such as the Regional Municipality of Niagara Council, nurses, teachers, public health units and other advocacy groups - arising out of the drastic welfare cuts and punitive policies of 1996 to 2003- the current government has failed to take bold action to make systemic change, but rather tinkered at the margins.

For instance, despite some moves to make the social assistance rules less onerous e.g. to allow more personal savings and the retention of the health cards for a year after one gets a job, there has been a calculated government balancing out of gains for the poor in order to retain some gains for the provincial treasury. This is most clearly reflected in the much vaunted OCB, where this benefit, and an end to the CCTB after

many years of clawback, was introduced at about the same time as cuts to family benefits and the back-to-school clothing allowance, so that families, particularly those with teen children, are not much ahead and children continue to go hungry and parents are unable to pay rent and feed and clothe their children. And, lagging behind the growing number of desperately poor in Ontario are the single persons who receive unconscionably low benefits that force them to live in abysmal circumstances.

\* {We note that, according to the National Council of Welfare report (3. WELFARE INCOMES 2009 ) and the Commissions background data (4. page 15) , with inflation considered, social assistance recipients are still not receiving what they were in 1992 }

## **Requested Reforms over Several Years-Investments in Social Infrastructure**

In the past, SARNN has commended the Government for its promises in 2008 to reduce family and child poverty (yet forgetting singles) by 25% in 5 years. But these now seem hollow, given the time it has taken to get this far, the government's economic balancing act to date, the continued mythology re the poor, a faltering economy and the fact that the Commission's report may not be acted upon until after 2013.

SARNN member groups and individuals are very aware that this lack of action over so many years means that this Commission has an enormous job to do in short order and the depth of what must be done must not be "*tinkering*". We feel that this will require openness to many of the reforms that have been repeatedly requested by ourselves and others over the last several years , many of which we include in the list below, generally in order of the earliest to latest request and cumulative:

- \*adequacy of social assistance benefits, and increases tied to the rate of inflation
- \* an increase in the minimum wage to a liveable wage, tied to the rate of inflation
- \* an allowance for retention of earned income for those in receipt of social assistance until a person is able to be truly independent
- \* an end to the clawback of the NCBS ( ended in 2008)
- \* multi-year investments in public transit, which is particularly needed in areas such as Niagara where many communities are rural, and getting to work, public services, medical appointments, community events and friends and family are extremely difficult and sometimes impossible to access for those who are on low income
- \* allowance for social assistance recipients to receive both OSAP loans and OW
- \* initial and ongoing substantive catch-up investments in affordable, accessible , appropriate housing, with a ten year goal of providing 750,000 new and renovated homes, for which the Province's shared costs should be \$1 billion per year (5. Michael Shapcott Wellesley Institute. Forums in Niagara 2007 and 2010)

\* a retention of assets for social assistance recipients of \$5000 for individuals and \$10,000 for families

\*an immediate payment of a \$100 Healthy Food Supplement (HFS) for adults receiving social assistance to alleviate chronic cycles of hunger (6. PFIB campaign)

\* dental, drug and vision coverage to low income workers and preventative dental care for those receiving social assistance

\*the establishment of a base-line showing the current situation for all family and individual situations so as to be properly comparative

\*the development of an adequacy indicator, where people can count on having enough to pay the rent, feed the kids, and be part of a community e.g. able to give their children a birthday party, attend class trips without begging and thus retain their dignity

\* substantive investments in a first rate child care system (7. Campaign 2000)

\*the establishment of a Social Assistance Rates Board to set social assistance rates....  
“that would consider basic needs rates that will enable benefit units to pay for, example nutritional food basket “...” and additional expenses that may be incurred by persons with disabilities in order for them to participate fully in society ( 8. 2007 Bill 235 as proposed by MPP Ted McMeekin -fell when government called an election )

\*the establishment of an independent committee including people with low income, policy experts and advocates to develop a rational and just criteria for determining Ontario Works and Ontario Disability Support Program rates (9.COM 08-2010.Niagara Region)

\*the elimination of deep poverty by 2015 and a reduction of general poverty to 4% or lower within a decade (10. SPNO 2011-2015 Human dignity for All :Working for a Poverty Free Ontario , Spring 2011)

\* implementation of a statutory wage framework that assures all year-long full-time workers (35/week) sufficient for a basic income 10% above poverty, and an additional three stage minimum 75 cents wage increase to \$12.50 /hr by 2014 (11. ibid)

## **General Concerns**

### **Myths and Perceptions**

In reading the discussion paper carefully, we are disturbed by several biases , obviously based on a key welfare myth, as well as a ‘*perception*’ that the public feels there is a hierarchy of needy people i.e. :

\* Those who are in need of social assistance do not wish to work and will waste money given to them.

\*The working poor are more worthy than the non-working poor; children are more worthy than parents, who are more worthy than the unemployed individual.

And from these, comes an apparent belief that permeates the document, that it is not fair to the working poor to let those receiving assistance have more benefits. This unfairly blocks out the obvious common needs of the vast majority of the working poor and social assistance recipients who wish to work for better jobs at a “*living wage*”.

### **Government Choices to Date that Undermine its Goal for Sustained Poverty Reduction**

A second serious concern relates to the government’s unwillingness to date to make substantive, immediate and long term investments in the future of Ontario’s economy through the provision of decent welfare rates, which would help lead to a reduction in poverty and its related costs in many areas e.g. health (12. OAFB Cost of Poverty report 2008), education, judicial, as well as strengthen the economies of local communities. (13. PFO web site 2011.)

In our 2009 brief to the Provincial Standing Committee on Social Policy, regarding Bill 152, we commended the government for its introduction of a poverty reduction plan and its commitment to set targets and measure success. Of particular importance was Bill 152’s “*Purpose*” to “*establish mechanisms to support a sustained long-term reduction of poverty in Ontario.*” and most particularly, a commitment to develop a strategy where “*every person has the opportunity to achieve his or her potential and contribute to and participate in a prosperous and healthy Ontario.*”

Unfortunately, the body of Bill 152 failed to include wording to carry forward these same intents, and a lack of investment so far -such that welfare rates today are not yet up to 1992 levels (14. Ibid reference 3) - is indicative of a continued *monetary balancing act* e.g. as mentioned previously, that of the 2008 introduction of the OCB and cessation of clawback of CCTB, at the same time as family benefit rates reductions and withdrawal of the back to school clothing allowance. This political reluctance to invest in people is picked up on page 5 of the Commissioner’s message, that the “*growth of costs must be in line with available resources.*” which of course depends on the government “*choices to invest.*”

{We note that in Chapter 2 of the Discussion Paper, re Milestone’s, the concurrent and budget balancing reductions in family benefits, and the disallowance for back to school costs -which was much more punitive for teens, given their additional costs for clothing -is missing}

It is our view that without investments in people, both the poor and working poor, further enormous costs will be incurred. In reverse, investments such as the increases in the minimum wage and the Ontario Child Benefit have helped reduce poverty for the working poor and should be continued and expanded for both social assistance recipients and the working poor. For a start, the 2008 welfare rate adjustments that lowered the amount a family receiving social assistance received should be adjusted so

that children in these families receive the same OCB as the children of the working poor, teenagers should receive as much as children under 13, and the back to school allowances should be reinstated.

While the lack of adequate and fair OCB help for families with children, who in the public's eye are the most deserving, is hidden by the complicated welfare system of payments and periodic increases and decreases of rates, which barely covered the rate of inflation, the most stark example of the government's lack of resolve to achieve long term reduction of poverty is always clearly documented. That is, its treatment of single employable persons, who by any measure have received a pittance and live in abject poverty.

Aside from the immorality of these attitudes and actions, the long term social deficit will continue to build if the Commission fails to state the obvious and then recommend substantive and equitable social assistance investments!

### **Expected “*Outcomes*” of the Review Confirm Welfare Mythology**

While SARNN welcomes the “*vision*” of the Commissioner's review, most of the stated outcomes reflect our above mentioned concerns, such as the myths and perceptions embedded in social assistance policy to date.

For instance, the first expected government “*Outcome*” is “*to place reasonable expectations on, and provide supports for people who rely on social assistance with respect to active engagement in the labour market and participation in treatment and rehabilitation.*” This statement perhaps best embodies the “myth” that recipients are unwilling to work and then, by combining it with a “*treatment and rehabilitation*”, that they are perhaps alcoholics or drug addicts.

The placement of “*reasonable expectations on*” recipients then presumes that they might be cheating the system, when historic data, related to research on the results of the Province's ‘Hotline’, shows that only a minuscule fraction of those reported on are convicted of fraud. And, many of the “over-payments”, as highlighted by the Auditor General's 2010 report, are municipal or provincial errors. The report also used “*apples and oranges*” to compare the yearly \$5 billion cost of social assistance with over a decade of over- payments of \$1.2 billion. (15. Income Security Advocacy Centre web site)

The second “*Outcome*”, “*to establish an appropriate benefit structure that reduces barriers and supports people's transitions into, and attachment within, the labour market*” is far too general and reads as though people are responsible for their lack of attachment to the labour market. These days no one is immune to being “*detached*” from the labour market. And, there is strong evidence that persons relying on social assistance are often well educated, many with good practical experience. However, age, social status, country of origin, health setbacks and other unavoidable life crisis also play a role in joblessness - suddenly or recurring, temporarily or long term.

The third “*Outcome*”, simplification of rules around income and assets to improve equity, is excellent, but the fourth “*Outcome*” of “*ensuring the long-term viability of the social assistance system*” is ‘mission impossible’ unless there is political commitment.

SARNN would add to the fifth expected “*Outcome*”, the need for the Province to work with all levels of government to ensure social and economic fairness for all and a better future for our children, families, singles and society in general.

### **Comments on Some of Commission’s “*Thoughts on their Task*” (page 3-6)**

SARNN agrees with the Commission’s statement, that the Transitions report concluded that “*programs that trap people in poverty miss the mark, both from a social and individual perspective*, and that opportunity planning ( through the STEP program) is a good idea. However, we take issue, with the relevance of the words “*to develop their capacity for work*”- particularly knowing the quite respectable levels of education of most persons receiving social assistance nowadays, and the numbers of extremely qualified people seeking work in a faltering economy. In fact, in 2010 80% of low income parents in Canada had completed high school, 50% had some post-secondary education and 45% of the unemployed in Canada had completed post-secondary education studies (2010). (16.Bulletin #2 PFO June 16<sup>th</sup> 2011)<http://Www.povertyfreeontario.ca>

The statement also demeans the same skills and desire for work that we found Judge Thomson to hold ( in reading Transitions and at our 1998 Poverty forum and several meetings with him, the last being when he requested SARNN to host a Electoral Reform referendum session forum for those who normally have no voice.) In the same spirit, we would use the words “*contribute their skills*”, rather than “*to their full potential.*”

We also find that many of the concerns, descriptions and potential solutions, throughout the document apply equally to the working poor, and in fact, the whole workforce. We definitely need to ensure the workforce is able to upgrade its skills ; employment services need to be co-ordinated; and , as the Commission recognizes, learn to deal with “*the nature of work in Ontario*” which is “*changing* “ to part time, seasonal, contract, self-employment, etc. Linked with this key challenge, SARNN believes the Commission’s plan should include recommendations (with background that helps the government see the benefits) of the implementation of a statutory wage framework that assures all year-long full-time workers (35/week) sufficient for a basic income 10% above poverty and an immediate, additional, three stage minimum 75 cents wage increase to \$12.50/hr. by 2014.

## **Key Issues and Questions - “What Do We Think?” Discussion**

### **Issue 1: Reasonable Expectations and Necessary Supports to Employment**

#### **Working with Employers**

Again we take issue with the language and assumptions of the Terms of Reference as applied to the discussion paper. While it is important to know what types of jobs are available, the descriptives of the “*employer’s*” needs and the needs of those wishing to find employment should be reversed. This would show respect for the fact that persons receiving social assistance have skills, or the ability to develop them; these days particularly, they have most likely worked before having to rely on social assistance; the new kind of very uncertain job market can defeat even the most skilled and educated person; and, that employers could benefit from a broader range of employee choices.

The reversal of emphasis would also highlight many of the problems described in the second paragraph related to unstable employment (as it is not helpful generally to have workers cycling in and out of employment), stigmatization and the lack of recognition by employers of their workers skills, experience and abilities.

In this latter regard, SARNN agrees with its member Angela Browne, that “*many people have skills well above entry level that could be used now for some employers “and that “others may need a period of ‘refresher’ training”.*

#### **Effectiveness of Employment Services and Supports**

Clarity, consistency, accessibility, equity, fairness/objectivity and simplicity should be key components of a successful employment services and supports program. These are especially important given the continued downturn in the economy and job losses, the fast-paced changes in types of jobs.

With this in mind, SARNN is supportive of the SARAC recommendation that the Social Assistance Program “*be re-engineered as an opportunity planning program*”, but would change this to say “*be re-engineered as an opportunity program that gives participants the chance to use their skills, and if necessary upgrade them, through education, training, skills building, employment connections and related supports.*”

As well, we agree with Angela Browne’s submission to the Commission that “*Public education is necessary to show that many people receiving social assistance and ODSP benefits do have the education, training, skills and work experience that is needed. The system that supports these people needs to help build their self esteem and awareness as to what skills they have and how they can be applicable, as well as offering other programs, particularly for those whose jobs are redundant, such as in the manufacturing sector.*”

We would also encourage all the many provincial employment and training services to recognize and tap into the proven expertise of smaller, need -specific community service providers e.g. those dealing with addictions, mental health challenges and literacy issues. Provincial long-term investments should be made to ensure agency stability for clients in need.

## **Issue 2: Appropriate Benefit Structure**

### **Adequacy of Benefits**

We find the discussion background less -than- forthright when it states that those *“with lived experience on social assistance, especially single individuals receiving Ontario Works benefits, have told us that rates may be too low.”*

As stated in our general comments, the benefits are definitely NOT adequate. This is confirmed by the fact that the rates are still not up to 1992 levels; the *“hunger and tiredness”* experienced by those participating in the “Put the food in the Budget” campaign (including 22 MPPS); the calculations of thousands who completed the “Do the Math” exercise; the support of Municipal representatives of over 3 million Ontarians for an immediate \$100 supplement to alleviate persistent hunger ( and ill health); and, the *“lived experience”* stories that we know the Commission has heard many times.

### **Ensuring that People are Better off Working**

As noted earlier, we fail to see the value of setting people up against each other as the poor and the working poor, as evidenced in the statement *“There is a difficult trade-off between providing adequate social assistance benefits and ensuring that people are better off working”*, and justifying it by citing the current *“growth of part-time and low-paid work”*. Such an assumption is difficult to justify given that when times were much better welfare rates were inadequate and in 1992, in the midst of a recession, when the economy was faltering, rates were higher than today.

SARNN regards adequate social assistance as being a human right, which is not being met by the government of Ontario. There is no room for *“dealing with the trade-off”* the way it is framed in the discussion document!

### **Asset Limits and Exemptions**

The severe restrictions on assets that may be retained, is symbolic of a *“last resort”* system, which is out of date and undermines efforts to help people get and retain jobs, deal with crisis, and even retain dignity and hope of a better future for themselves and their children. We urge the Commission to consider recommending asset retention of at least the amount allowed ODSP recipients. Given the lack of transportation in many parts of Ontario (particularly rural) the asset limit for cars for OW recipients should be raised to that of ODSP recipients. Also, within the calculation of an *“adequate”* social

assistance benefit there should be enough to cover the costs of car insurance and maintenance as well as public transportation costs.

### **Benefits for People With Disabilities**

As per our previous comments, we see no benefit to the distinction between ODSP recipients for work and those who may not be able to. A program much like our seniors Old Age Security plan could well be beneficial for all ODSP recipients (and low income workers and social assistance recipients), to provide “*adequate long-term income support with tax deductions for*” other “*income over a certain amount.*”

### **Issue 3 (A system) Easier to Understand**

#### **Complexity of Benefits and Eligibility**

SARNN agrees with former Minister of Community and Social Assistance, Deb Mathews that the hundreds of complex rules are “*inconsistently applied and virtually impossible to communicate to clients.*” As noted by “*lived experience*” participants in Niagara Falls, this complex system, where following one rule, can lead one into breach of another and is often subjectively, and not always equitably, applied by case workers, “*wears one down.*” We also believe that many of the rules were developed to support the very draconian OntarioWorks program of 1995 and have never been rethought.

SARNN advocates a drastic paring down of rules by applying a simple set of questions and using a scale from 1 to 10 to evaluate each rule:

1. What is the purpose of the rule?
2. Is it fair?
3. Does it support other rules?
4. Is it clear, simple and easy to administer?
5. Does it help the greatest number of people?
6. Is it “myth” dispelling?
7. Is it equitable across social assistance categories?
8. Will it help people be part of the community or restrict access?
9. Will it help people find decent jobs?
10. Will it help people provide a healthy diet, other necessities of life (including providing small luxuries that we all expect to have e.g. birthday parties), and be able to save and hope for the future?

#### **Eligibility for Special Benefits**

SARNN is on record as advocating for preventative dental coverage, as a way to improve adult child health, social interaction and job prospects. We have also worked for funding improvements with the Region of Niagara Community Services and local grandparents who have grandchildren in care, but who receive far less than Foster

parents for this care, but would have to take the unusual step of making a grandchild a Crown Ward, and then adopting him/her before accessing similar funding. Providing support for grandchildren through welfare is a demeaning experience, for grandparents, and many across the province are eating into personal savings at a time of life when they are most needed. SARNN believes Grandparents should not have to adopt the child and that they should receive the same amount as foster parents. The Regional community Services Department met with ministry officials a few years ago to support our view and some Family and Children's Services Departments, being often very short of foster parents, also support this position.

#### **Issue 4: Viable over the Long Term**

SARNN and many others believe that the moral imperative of supporting people in need comes first and that investments in poor Ontarians will provide a short and long term economic stimulus. Whereas not investing shows a bias against the poor, that will lead to ever growing health, social, judicial, educational and other costs, not only for the province but for local communities and most importantly the poor themselves.

Evidence world-wide shows that social investments bring long term benefits to the economy. Examples close at hand are the investments by the previously 'have-not' province of Newfoundland-Labrador in single parent families which resulted in these parents having incomes above the poverty line ( ahead of the then 'have -province' of Ontario) (16 National Council of Welfare WELFARE INCOMES 2009)

Common sense and economic data show our points, but the data needs to be laid out carefully so that the Government can understand and internalize the results and have confidence in economically sustainable outcomes. Data must also be collected regarding costs that could be avoided.

A comprehensive set of life-cycle charts for a variety of social assistance scenarios would help clarify the data for the decision makers and the public. These charts could include outcome measurements vis a vis jobs created, average dollars spent in the community, medical costs of lack of dental care e.g. the Toronto Board of Health presented information in 2008 that showed that when children suffering from severe dental problems received care they began to regain lost weight, start to grow at a more normal rate, and a variety of studies are available to show similar cost savings of good nutrition etc.

#### **Issue 5: An Integrated Ontario Position on Income Security**

SARNN agrees with the discussion document that the Review must look at the fact that about two thirds of people who are unemployed in Ontario are not eligible for EI. This has become a serious problem in Niagara, which has had one of the highest rates of unemployment in Canada for several years and where over 8,000 jobs have been lost since 2008. Case loads have been rising since 2008, with "*single employable*" cases increasing the most. This makes it even clearer, that the view that people who receive

social assistance don't wish to work is a fallacy here and elsewhere. The problem is the lack of jobs and the huge increase in part time and self employment initiatives. The Commission has recognized the huge problem and we are sure will advocate for the Province to work with the Federal Government to improve coverage, training initiatives, and to help make the program equitable country-wide.

## **Conclusion**

In our discussions with the Commission in July, it appeared to SARNN that the Commissioners rightly placed high value on their Terms of Reference task to *“provide practical, relevant and concrete recommendations to improve social assistance... to substantially improve outcomes for people through improving employment opportunities and “to provide adequate income security to those who cannot work.”* We support this resolve.

Further issues of great importance to the Commission were that solutions/changes had to be fiscally responsible, and, that for any recommendations to be taken seriously by, and be practicable for the government, they had to have a broad substantive support.

SARNN is hopeful that the solid economic and social welfare data presented by so many groups, academics and individuals, combined with the very broad depth of Municipal, advocacy group and Church support for social assistance adequacy and fairness, and most importantly, the voices heard of those who “live the life” of social assistance, will help the Commission recommend progressive choices for changes to the welfare system, that we are sure will help the province meet its poverty reduction target for 2013, and even further to end “deep poverty” by 2014, on the way to a “poverty free” Ontario.

Finally, we would ask the commission to consider the following questions as you develop your recommended choices for welfare reform:

1. What is fair?
2. What do people need?
3. Where do the \$s go?
4. What benefits are there to local communities when people have adequate social assistance, decent jobs, affordable housing and transportation?
5. What benefits are there to the Province socially and financially if people's needs are met?
6. In what ways would the above help the local and provincial economies?
7. How can we prevent the system from wearing people down?
8. Why shouldn't earnings be retained until one's income is truly self sufficient- above the LICO poverty line?
9. Why do programs for low income people seem to be the only ones thought to be unsustainable?
10. How could a guaranteed annual income for the poor and working poor such as the Old Age Pension (which is clawed back progressively after a certain income level) help relieve poverty, reduce prejudice towards the poor, and be widely acceptable?