

March 16, 2012

To Commission of Social Assistance Review in Ontario  
2 Bloor Street West  
4<sup>th</sup> Floor, suite 400  
Toronto, ON M4W 3E2

ATTENTION: Frances Lankin & Munir Sheikh  
Commissioners of the Review

We are a newly formed Interfaith group, the Community Roundtable on Poverty. We came together to work in our community around the poverty issues and to make change. We intend to continue to work after this response and you may hear from us again as the process continues. We are concerned about where I society is going in the issue of poverty as there is still no major change in how the vision of Ontario is progressing. The low income families of our community are losing hope and the numbers of unemployed persons is rising. More companies have closed and the first of these persons to have the company close are now losing their homes. Many are poor and in their fifties and have never been poor before. Our community is suffering.

We joined together to answer this paper and be part of the discussion when we heard that the voices of many low income families and agencies fell again on deaf ears.

We reviewed the Discussion Paper: 2 and then looked at the Drummond Report. We filtered your Discussion Paper: 2 through the filters of Social Assistance, Employment and Health. We see that if the Drummond report is followed there will be an increase in poverty and it will be deep poverty. Your Commission and the current Ontario government will make the difference between a progressive Ontario and Ontario moving into a deep depression; likely worse than Ontario has ever seen. You have a large task and a mistake in this process will move us all into a deep dark hole. This will affect all of us and not just the poor.

Many individuals and groups who placed their trust in you were let down by the report and they have responded again. We support those groups in their efforts and support fully the reports of ISAC, Poverty Reduction Ontario, and ISARC.

We await your next response and trust you will consider the empowerment you have in your hands to move Ontario in a positive process for Poverty Reduction instead of deficit reduction.

On behalf of the Community Roundtable on Poverty [C.R.O.P] we thank you for your consideration in the task before you.

Yours truly,

Mary Beth Anger Sheffield  
Community Legal Worker  
Facilitator

And on behalf of  
Chris Fickling, Facilitator

Attachments 3: Social Assistance  
Employment  
Health

## **SOCIAL ASSISTANCE:**

### **The Ontario Social Assistance Review Response and the Impact on Social Assistance**

#### **Why are the Commissioners not hearing clearly expressed community voices for significant rate increases?**

In this Niagara Region, proper attention is not paid to the local concerns in addressing poverty. In Welland particularly, since the decline of the industrial sector in recent years little has been done to help redevelop and grow new businesses. This has created a growing 'have and have not' society around us. We have a growing sector of both those in poverty and those with low income. This growing gap invites consequences of poverty: increased crime<sup>1</sup>, decreased health care<sup>2</sup> and a strain on health providers<sup>3</sup>, increasingly undiagnosed mental illnesses<sup>4</sup>, and greater use and demand for food banks<sup>5</sup> and out of the cold programs. It seems, from those who deal with OW and ODSP, that provincially, funding tends to stop at Grimsby, leaving the Niagara region struggling with meager resources. Rate increases are needed<sup>6,7</sup> but never received.

Adequacy is not achieved. While compassion and understanding is a part of administering services such as OW and ODSP, many times, little can be done because of constraints<sup>8</sup> upon the system. The recent review of Social Assistance came at the problem from the wrong angle. Instead of needing to address the rising costs of poverty, it needed to address how to end poverty in the first place. The following issues are the highest priority in developing a strategy to end poverty:

**Housing:** The Ontario Human Rights Commission<sup>9</sup> has declared housing is "a human right." Councillor Giorgio Mammoliti, chair of the City of Toronto's Affordable Housing Committee said that "Access to safe, secure and affordable housing is the foundation on which successful lives and healthy communities are built...housing is a human right [and we need to offer] support for people to live in the neighbourhood of their choice without discrimination."<sup>10</sup> Locally, housing is in a disastrous state. The few housing options that are available for those in poverty or low income are poorly maintained, insufficient and, many times, dangerous<sup>11, 12</sup>. The running of Niagara Region hostels costs over \$4 million/year. We need to embrace models such as those put forth by the community of Hamilton (from Hostels to Homes<sup>13</sup>) to transition away from merely treating the symptoms of poverty, and deal with some of the root causes; safe, affordable housing being the most

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<sup>1</sup> <http://www.thestar.com/opinion/editorialopinion/article/941753--tough-on-poverty-tough-on-crime>

<sup>2</sup> <http://torontoincolour.ca/2011/05/12/why-increasing-poverty-and-low-income-threatens-canadians%E2%80%99-health-and-health-care-system/>

<sup>3</sup> <http://intraspec.ca/povertyCanada.php>

<sup>4</sup> <http://www.ontario.cmha.ca/backgrounders.asp?cid=25341>

<sup>5</sup> <http://spon.ca/400000-rely-on-food-banks-each-month-in-ontario/2011/03/24/>

<sup>6</sup> <http://pathwaytopotential.ca/2011/04/the-100-dollar-healthy-food-supplement/>

<sup>7</sup> <http://www.stcatharinesstandard.ca/ArticleDisplay.aspx?e=3088913>

<sup>8</sup> <http://www.cbc.ca/news/canada/toronto/story/2009/12/07/auditor-general-report713.html>

<sup>9</sup> <http://www.ohrc.on.ca/en/resources/news/housingcampaign>

<sup>10</sup> Ibid.

<sup>11</sup> <http://www.genderandhealth.ca/en/modules/poverty/poverty-introduction-housing-01.jsp>

<sup>12</sup> <http://serfcity.wordpress.com/2011/12/04/does-affordable-housing-create-dangerous-slums/>

<sup>13</sup> <http://www.hamiltonpoverty.ca/docs/news/community-solutions/2010/hostels-to-homes.pdf>

important. Doing so, while ensuring systems are in place to ensure landlords do not exploit those marginalized is of key importance. A positive example of this in our community would be non-profit housing alternatives such as Canalview Homes, and Gateway Residential and Community Support Services here in Welland and Port Colborne. For each person in these locations, there are many more who cannot find a suitable place to live.

### **Why are the Commissioners not hearing clearly expressed community voices for significant rate increases?**

The horizontal hostility towards those on Social Assistance receiving medical and Ontario Drugs Benefits with the pitting of the low income earner who are being pitted against those working and being topped up with Ontario Works Social Assistance. This is an abusive process. To make changes should not take away from those who are supported by Ontario Works and the Ontario Disability Support Program.

**Employment:** Recently, a Rona store opened in Welland, and advertised that it was offering 50 jobs for those in the community. After a job fair was held, the total number of applicants reached over 3500.<sup>14</sup> Clearly our community is in dire needs of greater opportunities for employment. Non-profit organizations could be a place where these jobs are created: the unemployed and those in poverty could be paid to provide services that are needed by people in the community, thereby addressing two needs in one simple act. The market place and non profits need to be better equipped to facilitate hiring for those on social assistance. Specialized industries could be developed to allow disabled people to work within their capacities.

Unfortunately, training for those on social assistance seems too narrow a focus for employment. People train for employment that does not exist, wasting resources and time. Hearing from those in poverty, people would rather receive their education, grade 12 minimum, as employers use this as a baseline for hiring. While several communities are in support of the pursuit of education, this belief is not program wide.

**Transportation:** In Welland, we are blessed with an adequate bus system that services our city, and connects us with St. Catharines and Niagara Falls. Many times, these buses are underused and empty. Some of the identified reasons for this under usage are the demographics in our region, and the fact that those in poverty cannot make room for this extra cost in their lives. Increasing bus ridership improves the bus system and makes it viable. This ridership would better shape the services that are required by our region,

Since the cost of running this system remains constant many of these costs are borne by the community, rather than the users. Taking that one step further, the cost of transportation fees are rising (fuel, maintenance, insurance, etc) and many in the low income demographic are struggling to travel to jobs when they are lucky enough to find work. Bus passes should be made free for anyone in the low income bracket. It would allow seniors to more easily travel outside their home, those in low income to better access resources available in the city, and would stimulate the economy for those who would use the service to get to local businesses. Obtaining a bus pass can be arranged through an Ontario Works participation agreement. However, we felt that the more people taking advantage of this valuable resource, the better, and to do so, the process to obtain a bus pass must be simplified and open to all. In offering this to those in need, at once families and those in poverty can have access to the resources our community offers.

**Appeals Process and Discretionary Funds:** Both written and verbal communications from OW and ODSP are far too complicated. At many times those seeking assistance are in a high emotional state, and not everything is understood. As well, while Canada boasts high literacy rates, the connection between poverty,

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<sup>14</sup> <http://www.wellandtribune.ca/ArticleDisplay.aspx?e=2257829>

illiteracy, and mental illness<sup>15</sup> has long been proven. In sending overly complicated letters to individuals seeking assistance and necessitating a 3<sup>rd</sup> party to decipher them, defeats the purpose of maintaining any sense of pride or respect for the individual. On the whole, the system needs to be simplified so it can be easily understood.

In the same vein, it is well understood that part of the OW and ODSP process allows for special circumstances and assistance beyond what is offered regularly. This is at the discretion of OW and ODSP workers. Many who have had to “beg” for these resources available to them have felt demeaned in the process, and that a significant amount of “guarding” of resources<sup>16</sup> is taking place. The entire process of OW and ODSP leaves an individual feeling devalued as a human being and worthless. More care can be done to restore their faith in themselves, as well as humanity.

### **Why do the Commissioners reinforce the myth that social assistance recipients need incentives to work?**

An emphasis needs to be made to dispel myths and stereotypes related to social assistance and poverty that leads to and repeats the cycle of prejudice, discrimination, and oppression. In Niagara there has been continual growth in unemployment as several companies have closed and there are workers who have 30-40 years of seniority who are not poor as their Employment Insurance has run out and they have not been able to find work. We and a large number of new persons on Ontario Works who have never been poor before and they are devastated as they lose their homes and assets trying to survive. Many are not young and they worked all their lives to have a secure retirement they not see dissipating before them.

**Fears:** As a result of having to ask for assistance, many in poverty have great fear of losing the little help they receive. Part of this comes from not fully understanding the assistance offered to them. But fears arise because of a seemingly arbitrary decision making process whereby services are granted at one time and then not at another. So instead of asking for what they actually need, or making legitimate complaints against OW or ODSP workers, those in poverty and within the low income bracket are fearful, and take abuses that they wouldn't normally do, in fear of losing everything. Comfort, compassion, and faith are all issues that need to be addressed. Trust between all parties involved is a must.

**Incentives/Disincentives:** There are some misconceptions about the need to incentivize employment and participation programs to greater encourage those on OW to take work. In discussions with those in poverty and those in the lower income bracket, we found that instead of needing incentives, barriers and blockages needed to be removed to make the transition towards employment much easier. If a single individual earns **\$600 net/mth**, they no longer qualify for OW. This is discouraging for those working, because in many studies<sup>17</sup> the low income measure places this \$600/mth far below the standard. Many would rather choose not to work if they are seemingly penalized for doing so. Why is it that for the first three months of employment, wages are deducted at 100%, while for the fourth month on, it is only deducted at 50%. It would seem in the initial months of the employment, a greater take home pay would be warranted, and in the months that followed, individuals might be better available to deal with deductions. **The Ontario Drug Benefit**, available for those on OW, runs out if individuals no longer qualify for OW. Extensions can be granted but this is a difficult process. Suggestions made in the recent Drummond Report indicate that this plan would be greater expanded and be geared to income, rather than measured by OW status. There are significant concerns that

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<sup>15</sup> <http://www2.literacy.bc.ca/facts/poverty.htm> , <http://www.oafb.ca/assets/pdfs/CostofPoverty.pdf> , <http://www.cbc.ca/news/canada/story/2011/09/28/poverty-report.html>

<sup>16</sup> This system of guarding and assuming the user of these services is “suspect” easily leads to the need for begging of support and the degradation of the individual: <http://www.cbc.ca/news/canada/toronto/story/2009/12/07/auditor-general-report713.html>

<sup>17</sup> <http://www.statcan.gc.ca/pub/75f0002m/2011002/lico-sfr-eng.htm>

in bringing this program into effect would reduce the current support and coverage that current users need. So long as this new plan is in addition to currently offered services, then this seems like a worthwhile step forward. **Child care costs** in this province<sup>18</sup> are out of control. It is cheaper for many couples to stay home rather than pay the costs for their children to be cared for. **Transportation** is a continuing problem for those needing to travel to employment, and offering free buses passes to those in low income/poverty would allow for greater freedoms. **Computers and Internet access** are a necessity in this day and age. Many jobs can only be applied for online, and communication is slowly moving to be completely email based. Computer recycling centers need greater funding and visibility so that those in poverty can obtain computers for employment.

### **Why do the Commissioners re-open the question of which income poverty measure should be used in social assistance reform?**

**Base Amounts:** With the overall support of the \$100 increase, one thought that this was a 'done deal' and an acceptable step towards addressing the needs of those in poverty. We have all felt the pinch of increasing costs (grocery, gas, etc) and this can only be felt in a more pronounced way for those in poverty. Eating healthy has now become a luxury. As a result of poor eating habits, diabetes<sup>19</sup>, obesity<sup>20</sup>, and heart disease<sup>21</sup> are prevalent in low income homes. It is clear that any increase of assistance would flow directly back into our economy, and allow people to make better choices for their lives. These all indicate that an increase in base amounts needs to be addressed now, before more ground is lost to the increasing cost of living. The current Low Income Measure (LIM) is far too low<sup>22</sup> so to lower already inadequate supports and services would be devastating.

### **Why will the Commissioners not champion the needs of Ontario's most vulnerable in the face of austerity and retrenchment?**

We recognize that "transforming" the current social assistance system must be done carefully and methodically. If changes are needed to take place then the process to take place over time will require monitoring and evaluation for effectiveness. Other changes, however, can be implemented fairly quickly, including and interim universal rate increase of \$100 per month as a healthy food supplement. We support and ask you to consider both the long term and short term approaches in your recommendations and that there is a sense of urgency regarding the issue of adequacy. These changes need to be able to leave the families on social assistance in adequacy or in a better situation than they are now facing. The recommendations of the Drummond Report, if followed with move the low income people of Ontario into deep poverty.

### **EMPLOYMENT:**

#### **The Ontario Social Assistance Review and Its Impact on Employment**

### **Why are the Commissioners not hearing clearly expressed community voices for significant rate increases?**

Yes, it was agreed that most disabled persons want to work. However, many have impairments and limitations, that are chronic or episodic, that prevent working in most workplaces without supports. Also needed is other specific supervision to accompany the task with job coaching to complete tasks. A supervisor/job coach and 3 disabled persons could keep one job in the regular work place working being filled. A team of disabled persons could be trained and

<sup>18</sup> <http://www.thestar.com/news/cityhallpolitics/article/1098048--toronto-city-budget-could-mean-522-more-for-school-daycare-fees?bn=1>

<sup>19</sup> <http://www.ctv.ca/CTVNews/Health/20101119/poverty-diabetes-101121/>

<sup>20</sup> <http://www.cbc.ca/news/health/story/2010/08/13/f-taylor-poverty-obesity-children.html>

<sup>21</sup> <http://www.reuters.com/article/2009/03/27/us-lifelong-poverty-idUSTRE52Q3S520090327> and <http://www.nytimes.com/1985/02/24/us/heart-disease-tied-to-poverty.html>

<sup>22</sup> <http://www.povertyfreeontario.ca/poverty-in-ontario/status-of-poverty-in-ontario/>

learn to do this work. The training would need to take place in shelter workshops tied to the resource centres in the community. Proper wages of \$12.50 per hour, the future minimum wage, would need to be paid once in the work place. The Social Assistance rates need to be 10% above the Low Income Measure – Ontario [LIM] poverty rate. A training wage could apply to the train period while in the cottage industry, as the industry would make some profits. Once the skill is acquired to meet the work place requirement than a wage adjustment needs to be put in place and the employment should begin. The job coach would continue in the work place until they are not needed on a regular basis and would only be present from time to time as required or to keep the position working full time as the employer needs. This is the type of employment that may work for many disabled persons. We have few of these locations, in Ontario, like the March of Dimes or Community Living Industries. The supervisor/job coach position could find individuals to perform this work positions from Ontario Works or Ontario Disability Support Program who are educated to do this type of leadership and employ disabled persons who are medical fit to try to work a few hours and do work hardening to measure what their performance limits and capacities are to be in a regular work place. Many of the persons with higher education and past professional careers would be excellent resources to use in this process. Always hiring from within the programs is a good priority process.

**Why do the Commissioners continue to pit the interests of social assistance recipients against those of the working poor in their discussion on “an appropriate benefit structure”?**

Why are the issues of deserving poor and undeserving poor mixed in the issues of adequacy? Why is horizontal hostility and pitting once class of low income against another in a healthy discussion to assist all of the poor, work or on social assistance? ODSP and OW recipients are the persons who raised the issues of the denial of services to the working poor. They believe the services should be extended to these individuals work at a OW income level but not taking away any of the assistance now given to those who are sick and in need of more income and services and not less. Why are the upper class and the corporations not asked to pay their fair share to give a better distribution of the wealth in Ontario for the best future of all of those living in Ontario?

There is a need to have many agencies in every community performing the task of providing a job coach and training facilities for light duty work for each community, a place where working hardening and training begins. A place where a team is trained to work together would need to be facilitated before being asked to work in the community for a regular employer.

Employers would also need to be trained to think outside the box as they have small jobs that disabled persons could do and be paid for. Most employers do not want to cut work into pieces and they would need the incentives to do allow this kind of position to be created in their workplace.

***Example:*** In many work places the mail and packaged items go out daily the disabled person could organize the mail and prepare the package to be sent. They could add the postal stamp with the machine after weighing the item and have it ready with the paper work to be sent. Then they could deliver this to the post office for mailing. Two persons would be needed to be trained to share this job and one job coach to supervised and keep this position filled so that the employer does not have to deal with the inconsistencies that will occur to keep the disabled persons filling the position. The job coach would have many similar positions to many and the employers would pay for the position to be filled and the Job Coach would set up the pay allotments. This would also employ other disabled or able bodied persons to fill this role. These jobs need to be filled by persons already supported by Ontario Works and Ontario

Disability Support Program recipients. Government offices are a good place for this work to commence to show other employers that this can work well and be a benefit in any work place.

**FUTURE WORK:** When the person performing the current job that they now fill and retire then this would be a good time to do this and to divide the \$25.00 per hour that is paid for one person to be divided to allow for the job share position that would be filled with 3 persons and work around the inconsistencies. This is the type of employment that could work.

### **Why do the Commissioners reinforce the myth that social assistance recipients need incentives to work?**

The 50% employment claw back of incomes for those on ODSP could be used as incentives to employers to take on disabled workers now supported by ODSP. The 50% employment claw back could be used for training of recipients/future workers and also the employers, or for employer incentives at the beginning of these new levels of employment.

***Poverty is Making us Sick*** (The Wellesley Institute, 2008) and ***Sick and Tired: The Compromised Health of Social Assistance Recipients and the Working Poor in Ontario***

[Poverty is Making Us Sick.](#)

To be able to perform work daily a person needs to have proper nutrition and food to perform. They need proper health care to proper medications to cover their problems without over medicating being done. The person would need proper occupational assessment of the work site to accommodate the workers filling the position. The Good Food Box is a place to look to see a process to have proper nutrition. This could also be another place where persons supported by public assistance could be working for a living wage.

**Example:** We could have large solar green houses that can be run by those persons on public assistance to grow and provide food for the Good Food Box. We import approximately 85% of the food for other countries that we eat in Canada and this could be a way to change our dependency on other countries but not stop the importing as this is food that no one had before it was being grown for the Good Food Box as they are the persons who were not able to afford much of this produce given the prohibitive costs for a person on public assistance. We could have a healthier society as more nutritious food is grown in Canada for low income families. There would be less hospital costs as low income individuals become healthy and have less need for medical care, medications, and doctors.

When reading the studies done on the issues of poverty we can begin to see why individuals become sick unable to perform in employment. Why they have problems with daily function and then they are blamed, and there is not sufficient employment to put all the low income people in job, let alone the disabled persons. Seems that this government could look at these reports again to better understand the disincentives are programmed into the life the low income person has to face daily and then they are to be punished further by the plans of Drummond and by this Social Assistance Review Commission that was to report on how to reduce poverty, and not how to reduce social assistance amounts or services to these families and individuals. Here is a place to begin to take a look at why persons have problems finding job when there are none and why there is no assistance available to build work places where disabled persons could contribute. Why would an employer hire a disabled person who is not able to perform on a regular basis at the times the employer needs that to be able to work? Most of the Individuals supported by ODSP are no able to be consistent in when and for how long they can work.

***The Psychological Poverty Trap*** <http://www.haaretz.com/business/the-psychological-poverty-trap-1.414260#.T0Wunk19NE8.twitter>

***Why Can't More Poor People Escape Poverty?*** <http://www.tnr.com/article/environment-energy/89377/poverty-escape-psychology-self-control>

## Economic decision-making in poverty depletes cognitive control

[http://www.princeton.edu/chw/events\\_archive/repository/Spears120110/Spears120110.pdf](http://www.princeton.edu/chw/events_archive/repository/Spears120110/Spears120110.pdf)

The Citizens for Public Justice produced a strong paper, ***Working through the Work Disincentive***, arguing against the myth of work disincentive as it relates to a guaranteed annual income.

[http://www.cpj.ca/files/docs/orking\\_Through\\_the\\_Work\\_Disincentive\\_-\\_Final.pdf](http://www.cpj.ca/files/docs/orking_Through_the_Work_Disincentive_-_Final.pdf)

## WHAT CAN BE DONE TO MAKE THE FUTURE IN ONTARIO BETTER FOR THE DISABLED PERSON WHO WANTS TO CONTRIBUTE AND HAVE SELF WORTH?

An Individual who does not need incentives but does want adequacy of income to have nutrition and be at the best health level they can given their substantial restrictions and substantial impairments.

We could manufacture more of the small items that we purchase off shore to fill the dollar stores and other small items a disabled person could handle that do not have much weight or have lifting required. People with emotional or personality issues could do the packaging and lifting of small box items to for shipping in larger containers that would be moved with a tow motor and disabled person to run this. There would be many kinds of training and some individuals may be about to job share to two people to each fill a half day every day of the work week. Some work will not require the constant work of the job coach once the work of the position is learned.

The funds to build these work places could come from the MPP salaries that are paid after they end their employment. Our society can not longer afford to pay after the work of the job is finished. An MPP needs to be paid fairly, pay their statutory premiums, taxes and a portion towards his RRSP that the government could also contribute to while he is working and present in the position as the MPP. On retiring it would be up to his own RRSP to care for his needs when he retires from the work place. The Legislature is just another work place and needs to be treated as such. Many other jobs in government need to have realistic wages and caps on what is paid for regular work.

It is time to look at fair taxing to be able to build the work places that disabled persons need to have to be able to move into the workplaces of Ontario. We need to give less bailout to corporations and build cottage industry work places for training. These cottage industry workplaces can be run by the many qualified persons who are on ODSP and OW who want to be able to work and contribute to their own care. It is the responsibility of the government to create the path to regular work. This will take time and the low income families of Ontario do not need to wait for an increase as the prices keep going up. How low income families and individuals have been treated is unacceptable in a Canadian society. If other countries around the world can have 4% unemployed persons who are supported by public assistance then we can do this also. We must change. Everyone must contribute and we need to be creative in the ways we think and not punish the low income person to accomplish these goals. There is not room for horizontal hostility. We cannot have the deserving poor and the undeserving poor. This is where the stigma comes from and we need to be a caring and sharing society. Each one has to let it begin with them. This means the rich as well as the middle class, who are near extinction; being part of the reason behind why the issues have become so dysfunctional in Ontario. This is not realistic in today economy and other countries had to change and it is time for Ontario to do this also. Ontario needs to be the leaders for the rest of Canada to make positive progressive change for the good of all its residents.

To give dignity and fairness are decisions. These decisions need to be incorporated at an ideology build into all decisions of the Ontario government. To stop the stigma is also a decision that can be made to make change in Ontario. We can stop blaming the poor and look to the entire system to make the changes needed to balance the budget and end the deficit. Each level of income earnings needs to contribute fairly to the running of Ontario and that this is stopped being done on the earnings of only the middle class and the low income workers. Fair taxing of all and the corporations' needs to change and have each contribute fairly to the future of Ontario without the tax shelters that assist those that can afford to not pay taxes have refunds when this money is needed to treat people in Ontario with fairness.

**Why do the Commissioners re-open the question of which income poverty measure should be used in social assistance reform? A decision has already been made. Why look at this again. There are many other issues that need to be addressed.**

The standard was set and decided regarding the Poverty Reduction Act for the Low Income Measure LIM in 2010 regarding breaking the cycle of poverty. [www.children.gov.on.ca/htdocs/English/.../report/.../LIM2010.aspx](http://www.children.gov.on.ca/htdocs/English/.../report/.../LIM2010.aspx) As this was decided this topic does not need to be part of the discussion saying what measure will we used. There is no reason for this to be part of the discussion. It is important that the Ontario government does not follow the recommendation of Drummond who has said to put a limit annual spending growth on Ontario Works and the ODSP to 1.5% for the next six years. This low rate would be counter productive to making a the path to employment for those disabled persons who want do part-time work or job share to contribute to their incomes. This would not allow the system to grow to employ disabled persons. To take this harsh step will create many problems for the community as we will have many who are not funded and may be disabled and sick or will go hungry as the funds for the year are exhausted.

Being allowed to keep the 50% claw back allows them to work towards the adequacy of income. This is looked at as a work incentive, but this is not why disabled persons work. They work to be able to have self esteem, and to contribute to the work world. They want to be part of the work place and help care for themselves. They want to do what they can but not be forced to do more than they have capacity to undertake and make themselves sick in need of further medical care with more costs for Ontario. Being able to contribute by those who can work a few hours is an important step towards some fulfillment for a disabled person.

**Low Income Services:** To cut public services, will be the next step, punishing low income families even more. This is not fairness. Drummond did not build fairness in to his considerations. Much of the entire report pressure is on social assistance and cuts to programs and makes a mockery of the Poverty Reduction efforts. The austerity agenda of Drummond is the wrong way to go. Fairness and looking at all the issues in the best interests of the future of all the residents of Ontario is what is needed. Failure to give adequacy will result in low income people of Ontario living in deep poverty and more pressure on the LIM scale. This is why Drummond wants the LIM back in the discussion so this can be level of low income measure can be even lower. How can established citizens of Ontario allow the poor to be pushed down even further, when it is important for all of us to share in the responsibility of a healthy Ontario? Other countries have a 4% poverty rate and we can too, but we have to work at this from every level of income and not mostly off the backs of the poor. Mr. Drummond needs to walk in the low income shoes for a few years before he makes the punitive comments he is making.

Low income families are finding life in Ontario harsh with greater difficulties as the days pass. They believed that the Commission would be working with them and help them to help themselves within their capacities and that adequacy of income would be given to sustain healthier lives.

It is the labour market that needs to be addressed and the comments about putting the disabled to work are very premature given that employment supports and training are not in place and employers are not educated and will to take on disabled persons as individuals, teams, crews, or for job share positions. Many things need to be in place before these decisions for disabled persons can be put into practice. We have many individuals supported by Ontario Works that need employment opportunities that do not exist. These solutions have to be found before the process to push disabled persons into the work force can even be a consideration. Many supports have to be made ready and training resources created to assist with the employment supports needed for those ODSP persons who already do want to work within their capacities.

Both the Social Assistance Rates and wages are too low at present and this will need to be changed to allow for the time to cover the change in the process that is to be laid out taking 10 years. People cannot live in the system as they are

any longer. It is not fair to make low income persons suffer longer while change is considered and put in place. The labour market education will take a few years to accomplish. To be a job coach will be a new position that agencies will need to assist place disabled persons in the workplaces to complete work tasks and train disabled persons to perform the work of that job. The disabled job position will need more than one person to be trained for that one position in many cases as employment for most disabled persons is inconsistent as their health often only allows work for short periods and for only a few hours a each day they are able to work. This may be 2-3 times a week but only 9-10 hours in total. This will assist have better adequacy of income if they are able to do this. The employments supports and training will be very much in demand and will cost funding by the province. The work that the commission are looking at is the same type of work that able bodied individuals can do. This is not what the disabled community said. Why is the focus on the ODSP program and very little on the OW program. What steps like other countries are being taken to reduce the levels of poverty? The commissioners and Drummond have not given good long term goals that eventually all the citizens of Ontario will have to work towards. This is not the problem of only those who are supported and have no work or those that are disabled from regular work.

### **Why will the Commissioners not champion the needs of Ontario's most vulnerable in the face of austerity and retrenchment?**

We have alternatives and John Stapleton - Centre for Policy Alternatives

[www.policyalternatives.ca/authors/john-stapleton](http://www.policyalternatives.ca/authors/john-stapleton) and others have set out solutions that will assist make positive change. Why are these not on the table as part of the discussions? There are alternatives that other countries faced and made collective change for all of their citizens and this seems to be were we are at or we will have deep poverty and people starving in Ontario. We are at the brink of a great depression and need to make this step into alternative thinking for Ontario.

Not only did the public assistance individuals have benefits fixed at a lower rate by 22% there was little to solve the problem of the labour market to create all the jobs that the government seems to believe exist to have all the persons supported by Ontario Works in jobs. There was money fed into many programs to build resumes but where were or are the jobs? Most persons in this struggle have been through many programs to write resumes but this did not find the jobs for those untrained or in need of special supports to be employed and not cycle in and out of Ontario Works. This is only an existence and not a life. Where are the jobs that the Ontario government seems to believe are vacant and will meet the need? How many resumes work shops will it take to get a job? There are few paths to real training with the exception of agencies that will take volunteers but this does not usually end up in a position but does give training. Of those trained, where funds were spent to train, how many actually got long term employment and not a cyclical job. This is a statistic that would be valuable to know and could point to solutions; a job that would keep a family off Ontario Works for 2-3 years or more. Jobs that provide a real income and not one that has to be topped up with Ontario Works.

Few paths to real training with job coaches were made available to work toward real jobs or to create new work places that hire persons on OW or ODSP to be able to work and train within their capacity. A place where assisting a person on public assistance is a priority. Where are the programs to create employment positions in new companies doing manufacturing of our own products and purchase fewer products off shore? We need to learn to provide for ourselves and this would create employment and jobs. The government waits for the private enterprise employers to do solve the problems of the labour market and the same employers in the market place are looking for the funds to create work and for the government to solve this problem. We need more growers green housing to grow our own food. People in Ontario looking after there own needs is a way to make employment but this is not done. We are too dependant on produces and produce grown outside of Canada and Ontario. Much of our food is grown off shore. And we have lessened the importance of feeding ourselves.

[CANADA - Information Pages dealing with the Canadian economy www.cyber-north.com/canada/economy.html](http://www.cyber-north.com/canada/economy.html) and also the local report <http://www.livinginniagarareport.com/09-economic-development-poverty-prosperity-2011/market-basket-measure-in-niagara/>

Even if the greenhouses grew food for those on Ontario Works and ODSP then they could be eating good food that they do not now have access to. This program would have very little impact on the food that comes from off shore unless it was done to excellence as a viable business, as this is food that is not now consumed as low income people can not afford these foods in today's market.

This growing of food program could reduce the numbers of persons that have medical problems as a result of the missing nutrition in their diets. They could grow food and sell to local markets to feed others. We need these food greenhouses instead of food banks. We have all heard the adage about "teaching a man to fish" We could teach low income persons to grow their own food. We have the persons with skills to run these greenhouses and the persons to employ in the services weather through participation, volunteering, or through employing those able to perform regular sustainable employment in this industry. There is room of many in each community to be involved and the agencies could operate different parts of this type of program. It is time for this government to tax fairly and think outside the box before our Ontario society falls into the to

The Commissioners seemed to have ignored the ideas and issues of the low income people who took the time to talk about the problems of the labour market and lack of job positions. Training and education has been too expensive. To get a job the qualification have been made too high as there are so many unemployed and the employers can demand greater skills than are often needed as a requirement for the job.

Fair training costs, fair cost of education is not addressed and life skills and natural abilities are not acknowledged as employable skills. We need to recognize these abilities so that more disabled persons are able to fit into the employment circle. We need to reward these skills with credentials for the skill.

Employers will not hire persons with poor teeth and therefore we need the dental programs and we could train individuals on OW in schools and treat the persons support by OW and ODSP to good teeth care with the students trained to complete the course of study and be technicians and perhaps go on to dentistry school if they can qualify. We must find alternative ways to educate our youth and those persons on OW to build a healthy employed citizenship in Ontario.

Proper attire to attend the job interview and the knowledge to respond properly the employers in interviews and at the work site are important skills that go beyond a resume. The persons who are not skill with proper behaviour for a work place due to ignorance or nervousness and insecurities need to have counselling to be able to be the employee that the employer wants to keep. These lessons also need to be taught in some cases. Matching the person with a skill to the right job is important and that they will be able to function with in their skill levels and capacity. There is no point to train a person to do a job that he will never be able to do.

**EXAMPLE:** The WSIB trained a man to be a chef for two years. He said repeatedly that he look good but could not hold a knife due to his impairments. They did not listen to him and he could not pass the course when it came to the day to day work a chef must do. The man was an attractive professional looking man and he found training to sell insurance and was able to move beyond his receiving FBA. There was a Vocational Rehab Program at that time and they helped him acquire the verbal skills to go with his professional look and he was taught how to talk and be business like. This made a big difference as his past was being a labourer on a drilling rig. He was a rough tough guy with learning impairments until he was injured. He found success and has been supporting himself and his family for the last 25 years.

No point in train a person to do a job he will not enjoy or can't do because of medical and learning impairments. The assessments and discussion need to happen to know where the talents of each person lie to assist them groom themselves into good employees. This will cost money but is part of the process to build employees that employers will want. These conversations and assessments can we done while a person is on OW and ODSP. This is the positive assistance that is missing while the Case Manager is doing surveillance of their recipients on their caseloads. This would be a better use of their skills and would be empowering and use to the person and our society. There is a better way but not how the Commissioners have viewed it or the way Drummond as responded. We can look to other countries for good choices to make but it is the person in the Ontario government who have to change their perspectives and be will to take the steps needed for change for all in Ontario, and not just the services, the agencies, the doctors, the hospitals, or those that are living in poverty.

We are in this positions together and we need to resolve this problem of the Ontario Society and the Labour Market together. This is who the citizens of Ontario need to strive to be.

## **The Ontario Social Assistance Review and Its Impact on Health**

### **Why are the Commissioners not hearing clearly expressed community voices for significant rate increases?**

During the consultation process a variety of ideas and opinions were shared as to what needs to be done to transform the Ontario Social Assistance System. One of the most commonly expressed concerns was the inadequacy of the rates. Despite this being conveyed by individuals and groups across the province and validated by the Commissioners on TVO's The Agenda, the urgency to take action was not clearly expressed in Discussion Paper 2.

Charles Karelis compares the impact of poverty to a swarm of bee stings. Where one bee sting motivates an individual to seek relief, a multitude of bee stings becomes overwhelming to the point that relief of one sting makes no difference at all. Fear, feelings of powerlessness, low self-esteem, lack of resources, poorly designed government policies and programs, addiction, past or present abuse, mental illness, and physical disabilities can all overwhelm and immobilize a person. The answer is not more poverty – it is to address the multiple bee stings that make a person poor and keep them in poverty.

Low rates, particularly for Ontario Works, lead to chronic stress and limited choices for food, housing, and so on. This, in turn, causes people to develop chronic health problems or exacerbate existing ones. Reports such as ***Poverty is Making us Sick*** (The Wellesley Institute, 2008) and ***Sick and Tired: The Compromised Health of Social Assistance Recipients and the Working Poor in Ontario*** (Community Social Planning Council of Toronto (CSPC-T), University of Toronto's Social Assistance in the New Economy Project (SANE) and the Wellesley Institute, 2009) clearly demonstrate the linkages between low socioeconomic status and poor health.

"High income does not guarantee good health, but low income almost inevitably ensures poor health and significant health inequity in Canada," reports Dr. Ernie Lightman, lead researcher for [\*\*Poverty is Making Us Sick\*\*](#). Also noted in the report is that the poorest one-fifth of Canadians, when compared to the richest twenty percent, have:

- more than double the rate of diabetes and heart disease
- a sixty percent greater rate of two or more chronic health conditions
- more than three times the rate of bronchitis
- nearly double the rate of arthritis or rheumatism
- 358% higher rate of disability
- 128% more mental and behavioural disorders

- 95% more ulcers

People living on social assistance face stigma, prejudice, discrimination, and oppression. Elizabeth McGibbon's newly launched book ***Oppression: A Social Determinant of Health*** (2012) talks at length about the health outcomes of living under oppression. Oppression cause profound chronic physiological and psychological stress, which stems from constant worry about scant resources, money, food security, heat security, health concerns, housing, and more. This stress overtaxes the adrenal glands, which can lead to depression, obesity, hypertension, diabetes, cancer, and more.

As well, the chronic stress of poverty quite literally depletes cognitive control, willpower, judgment, motivation, and the ability to make good decisions. Social assistance recipients are constantly scrutinized and judged for every decision they make, leading to the continued cycle of stigma, discrimination, and oppression. There have been some recent articles focused on this area including:

- ***The Psychological Poverty Trap*** <http://www.haaretz.com/business/the-psychological-poverty-trap-1.414260#.T0Wunk19NE8.twitter>
- ***Why Can't More Poor People Escape Poverty?*** <http://www.tnr.com/article/environment-energy/89377/poverty-escape-psychology-self-control>
- ***Economic decision-making in poverty depletes cognitive control*** [http://www.princeton.edu/chw/events\\_archive/repository/Spears120110/Spears120110.pdf](http://www.princeton.edu/chw/events_archive/repository/Spears120110/Spears120110.pdf)

For many people receiving social assistance, regularly getting affordable, fresh and nutritious food is impossible, which leads to ongoing negative health effects. Fresh nutritious food is too expensive for people on a social assistance budget and the cost and limited availability of public transportation in many areas means that significant numbers are not able to travel to grocery stores where healthy food can be purchased. This means that all food has to be purchased within walking distance, which is a particular challenge in food deserts – areas that lack access to sources of healthy, nutritious foods – where no grocery options exist beyond corner stores.

The social assistance system should provide a nutritious food allowance that at minimum covers the regional cost of the Nutritious Food Basket (NFB); in Niagara, the cost of basic healthy eating according to NFB findings for 2009 for the reference family of four (a man and a woman each aged 31-50 years, a boy aged 14-18, and a girl aged 4-8) was \$167.74 weekly (\$727 monthly). The same family, if receiving OW would need to spend 36 per cent of their income on food, whereas the average Niagara household would need to dedicate only 9.7 per cent of their income to buy the same basket of food. As access to healthy food becomes further out of reach for low income households, the negative and long term impacts of poverty are exacerbated.

<http://www.livinginniagarareport.com/09-economic-development-poverty-prosperity-2011/market-basket-measure-in-niagara/>

Other issues linked together with inadequate rates and health issues:

- transportation costs to and from medical appointments;
- not all medication covered under drug plan/some still paid out of pocket or just not take, potentially exacerbating the health condition;
- dental coverage is minimal in many areas – in Niagara, adults do not have preventive and restorative dental services, if a tooth is badly infected, only extraction and some denture costs are covered, clients have no choice, live in a lot of pain; poor dental health is also strongly linked with heart disease
- safe/affordable housing – much “affordable” housing is not adequate housing, often run by slum/absentee landlords who take advantage of the fact that social assistance recipients often have no choice but to rent from them (discrimination against OW recipients particularly bad, many landlords won't rent to them); many people living in housing with mold, poor insulation, infestations of bedbugs/pests, , poor pipes with unhealthy water supply; these housing conditions lead to a host of poor health conditions – respiratory illnesses, skin irritations, and worse

In summary, social assistance rates are largely inadequate, forcing people into abject poverty – we all pay for the outcomes of this through higher health care cost, emergency room visits, etc. This argument is spelled out clearly in three recent federal reports from the Senate, House of Commons, and National Council of Welfare – an investment strategy must be taken given how much we are paying for the costs of poverty each year. We need the Commission to champion this position to the provincial government and convey the necessary sense of urgency.

### **Why do the Commissioners continue to pit the interests of social assistance recipients against those of the working poor in their discussion on “an appropriate benefit structure”?**

Pitting one group of poor against another creates horizontal hostility and unnecessary strife. The types of jobs being created are to blame – low paying, precarious, part-time, contract, most with no extended health care benefits.

Consider this key point from the Wellesley Institute: “Throughout their report, the Commission talks about the need for social assistance to be fair to everyone. They argue that it is unfair for a low-wage worker to not receive health benefits while a person exiting social assistance who works alongside them retains their benefits. The Commission is right – this isn’t fair. But the reason that it isn’t fair is because the low-wage worker doesn’t have benefits, not because the person exiting social assistance does. We cannot penalize people on social assistance for the labour market’s failures.”

We also thoroughly agree with the advice provided by the Wellesley Institute that the social assistance system needs to be health-enabling. The measure of a health-enabling system is not whether people on social assistance have access to health care when they’re sick – although this is important – but rather whether the system can prevent people from getting sick to begin with. This means promoting health and wellness and providing health benefits, but also ensuring that social assistance rates and supports are sufficient to cover essential items that enable good health like housing, nutritious food, and child care. For example, preventive and restorative dental services for all low income adults (as there is now for all low income children) is a wise and needed benefit.

The continued pitting belittles the situation, creates tension, and continues to perpetuate the stereotype that social assistance recipients are lazy and unmotivated. A provincial strategy to dispel welfare and poverty myths be a very good start to change public, institutional, and political attitudes and discriminatory actions. McGibbon’s book ***Oppression: A Social Determinant of Health***, describes that while the social determinants of health and the links between poverty and health are clear, there is little evidence of sustained, consistent action by government and institutions to change the entrenched political structures and policies causing oppression.

### **Why do the Commissioners reinforce the myth that social assistance recipients need incentives to work?**

On TVO’s The Agenda, you clearly stated that the vast majority of people receiving social assistance would prefer to work, based on feedback received during the consultation process. The disincentive you speak of is not the fault of the individual, but again, the fault of the job market to fail to pay wages or provide benefits that help lift people out of conditions of poverty.

The second Discussion Paper has suggested the idea of having health benefits, such as drugs, dental, and vision, available for both social assistance recipients and low income earners with no benefits could help work through the “work disincentive” conversation. However, access to health benefits are not the only barrier to work – transportation, housing, and childcare are examples of issues that may pose a challenge to entering the work force for some social assistance recipients. The idea of extending the health benefits based on income has merit but should not be recommended in such a way that the benefits currently available to those receiving

social assistance are reduced in order to extend it to others. There are many drugs not covered already by the social assistance drug plan, and dental coverage is very limited. These health benefits should be enhanced for social assistance recipients and offered to those working low wage jobs with no benefits. While it would be ideal for businesses to provide these benefits to their employees, this is currently not happening for most and must be taken into consideration. We are leaning towards benefits being provided by government to all low income people, working poor or social assistance recipients, in order to ensure a consistent approach across the province.

Knowing that most people receiving assistance want to work and many are actively applying for work of all types, why are employers not willing to hire them? Stigma and discriminations often rears its ugly head and employers are not willing to hire someone who they “think” will be unreliable or who may need accommodations. Many people with disabilities are fully capable of working, but due to the episodic nature of their illness, require alternate arrangements. On the flip side, employers need to “make a living”, so what will help bridge this gap? Both pre and post employment supports must be strengthened significantly and work best at the municipal level.

The Citizens for Public Justice produced a strong paper, ***Working through the Work Disincentive***, arguing against the myth of work disincentive as it relates to a guaranteed annual income.

<http://www.cpj.ca/files/docs/orking Through the Work Disincentive - Final.pdf>

Many of the same arguments can be applied in the case of social assistance.

The “work disincentive” implies that income security is a deterrent to participating in paid work, generating fears of people withdrawing en masse from the labour market if they have a sufficiently high source of other income. Objections are also raised about “paying people to do nothing.” Experimental evidence demonstrates that the actual work disincentive of GLI (and similarly, social assistance) is quite small, rendering the work disincentive a largely political obstacle, rather than economic.

There are several key assumptions that contribute to a belief in the work disincentive, including:

- 1) people are motivated to work by money, and therefore income security will take away motivation to participate in paid labour, as well as people’s motivation to be good and useful members of society;
- 2) the activities people engage in if they’re not part of the paid labour force are not good or useful, while paid work is always good and useful;
- 3) jobs are readily available if only people have motivation to take them.

The assumption that people are only motivated by fear of poverty dismisses the wide range of human experience and motivation. People choose to participate in paid work for many reasons, including self-fulfillment, sense of vocation, ambition, the opportunity to participate in a larger project or activity they find meaningful, to achieve goals, to use skills and talents in particular areas, and to benefit from the unique social interactions that exist in a workplace. For many people, work is an important expression of identity. Income might be part of the motivation, but it is rarely the sole factor in motivating people to participate in paid work. People in general appear to be eager to gain employment for psychosocial reasons. Low employment motivation is not a primary cause of unemployment. It is also unfair to punish all poor Canadians because some people might lack motivation.

Another underlying assumption of the work disincentive is the belief that the activities people engage in if they’re not part of the paid labour force are not good or useful. But what about child care, elder care and other forms of unpaid caring work? What about education and retraining? What about volunteering at community organizations, faith communities, and local schools? For people looking to get back into the labour force, volunteering and retraining can be important steps. These should not be looked upon as not useful.

One reason that critics question the motivation and activities of those not participating in the paid labour force is the assumption that jobs are readily available and that individuals are choosing welfare or employment

insurance over work. Following the logic of the old English Poor Law and its principle of “Less Eligibility,” they therefore expect to make people “choose” work by making welfare and EI unappealing with low rates and burdensome conditions. However, the reality is that there are not enough jobs for everyone. Looking for work is an official requirement of receiving EI or social assistance, unless an exception is given for caregiving work or disability. Recipients are usually required to take any available job, even if it doesn’t meet their needs or match their skill set. It is impossible to choose welfare over work: rather, there are not enough jobs for every Canadian who needs or wants a job. The official unemployment rate in Canada has not been below an annual average of 6% over the past thirty years. Even during the recent years of the economic boom, unemployment stayed in the 6-7% range. Now that Canada has recently experienced a recession, unemployment has risen and the problem is worse, not better.

The official employment numbers fail to take into account that not every job is a good job. Currently, 1 in 3 jobs in Canada are non-standard or precarious work: contract, temporary, part-time or self-employed, with no benefits, no pension, and generally low wages. Workers in these jobs are extremely vulnerable, and the ratio of good to bad jobs explains why the number of working poor is so high in Canada. In 2004, 58% of two parent families living in poverty in Canada received their principal income from employment and received no social assistance or employment insurance payments. Work does not prevent poverty because not all jobs pay a living wage.

We call on the Commission to clearly make the case that those receiving social assistance do not have a disincentive to work – they are not lazy or “living off the system” – the labour market is weak and needs to be significantly bolstered. There are three job seekers for every one job opening. Again, a provincial strategy is sorely needed to reduce the false myths and stigma of welfare and poverty, which lead to the on-going, deeply imbedded cycle of discrimination, prejudice, and oppression.

### **Why do the Commissioners re-open the question of which income poverty measure should be used in social assistance reform?**

LIM was clearly set by the provincial government in its 2008 Poverty Reduction Strategy; the Commissioners should not be raising this issue to confuse or distract the conversation and movement toward recommendations and solutions.

### **Why will the Commissioners not champion the needs of Ontario’s most vulnerable in the face of austerity and retrenchment?**

We must present a clear and bold case to the Ontario government that it is necessary to focus on poverty reduction, health equity, fairness, dignity, and adequacy as its vision for the social assistance system. The deep rate cuts from the 1990’s have not been restored to full value. A generation has been lost. We call on the Commissioners to be our champion and present a bold case in the face of potential austerity measures. A sense of urgency regarding the rates must be conveyed. Canada has been a leader for years in researching and reporting evidence related to the social determinants of health and health equity; however, it lags in taking action and health equity policies are often pushed to the side. The recommendations put forward in the final report should reflect the evidence and should be articulated with a clear plan of action to address poverty and equity.

All governments have fiscal options to make and transforming social assistance requires a deep understanding of the on-going issues the current system has created, as well as a strong commitment to change it for the better. Austerity measures affect the vulnerable (or as Elizabeth McGibbon reframes in ***Oppression: A Social Determinant of Health*** “people under threat”) most deeply and they rarely bounce back. We must stop the “social murder” of people living on social assistance.