## Pre-Budget Submission on Social Assistance in Ontario

to the Ontario Legislature's Standing Committee on Finance and Economic Affairs

and the Ontario Minister of Finance

December 2016

Income Security Advocacy Centre 1500 – 55 University Avenue Toronto, ON M5J 2H7



## The Income Security Advocacy Centre (ISAC)

The Income Security Advocacy Centre is a provincially incorporated specialty legal clinic funded by Legal Aid Ontario to advance the rights, interests and systemic concerns of low-income Ontarians with respect to income security and employment. Founded in 2001, we are the only legal clinic in Ontario wholly devoted to systemic advocacy on income security issues. We carry out our law reform mandate through test case litigation, policy advocacy, community development and public education.

We are governed by a community Board of Directors representative of all regions of Ontario and composed of low-income individuals, advocates with particular expertise in issues of income security and poverty, and academics working in this policy area. Our fifteen Board members include legal clinic caseworkers and people who identify as low-income, with representation from Indigenous communities, racialized communities, people with disabilities and recipients of income support benefit programs.

We work closely with sixty local legal clinics who work every day with the challenges faced by low-income people relying on Ontario's income security programs. We also work in coalition with other advocacy groups and organizations. Our analysis and recommendations are informed by ongoing consultation with our partners.

#### Recommendations

This submission addresses our recommendations on social assistance in Ontario. We will make additional submissions on our recommendations for investments that should be made to ensure better workplaces and a fairer labour market for all Ontarians.

- ➤ ISAC supports the recommendation of the Interfaith Social Assistance Reform Coalition (ISARC) to invest \$1 billion in social assistance in Budget 2017.
  - Within this investment, \$700 million should be spent on a 10% increase in basic needs and shelter allowance rates, with the remaining \$300 million spent on making positive rule changes.
  - Rate increases should include a disproportionate increase for singles on OW, who currently receive the lowest benefit rates at \$706 per month, and the percentage increase should be applied to benefits intended for the family members of people with disabilities on ODSP, who have not seen a rate increase for four years.
  - Rule changes should better support relationships and work, improve access to medical and dental treatment, ensure benefit fairness, remove punishments, and allow people on OW and ODSP to save.

## Making a Significant Investment in Social Assistance

ISAC and many others have been calling for many years for government to take significant steps to improve the lives and living conditions of people in Ontario who receive benefits from Ontario Works (OW) and the Ontario Disability Support Program (ODSP). While some movement has occurred, not enough has been done since 2004 to address both income

inadequacy and the punitive systems currently in place. Given that Budget 2017 marks the last fully implementable budget before the 2018 election, now is the time to take action on inadequate social assistance incomes and counter-productive program rules.

The Ministry of Community and Social Services has recently appointed the Income Security Reform Working Group, which is undertaking an important process to provide direction on and a roadmap for structural reform. As well, discussions are ongoing about the shape and form of a Basic Income pilot project, which will inform the Working Group's discussions and may provide a viable alternative delivery system for income benefits in Ontario and a substantially more adequate income level. Broader structural change is necessary, and these processes are vital and valuable contributions to making that change.

However, the 915,000 Ontarians who rely on OW and ODSP for their monthly incomes continue to live in poverty. They live on incomes that are below, and sometimes far below, Canada's accepted and acceptable measures of poverty.

They also continue to live under a set of program rules that persist, as Deb Matthews noted in her 2004 report on social assistance, in relying "far too much on sanctions and prohibitions as its guiding principles" but should instead be "based on the assumption that people will choose to better their lives and those of their children if given the appropriate opportunities".

The Interfaith Social Assistance Reform Coalition has recently called for government to invest \$1 billion in social assistance rates and rule changes in this budget, to address these issues while the broader reform processes take place. While we know that this amount of investment won't fully resolve the problem of poverty for people on social assistance and won't resolve all of the problems with the structure of the current programs, we support this call as an interim measure while broader income security reform processes take place, and make comment on specifics below.

## a) Invest \$700 million in Rates

After nearly 15 years and two poverty reduction strategies, not enough has been done to address the inadequacy of the incomes that people receive from Ontario Works and the Ontario Disability Support Program. Despite a series of small annual benefit rate increases since 2004 and new tax-delivered benefits and credits, the current incomes of people on OW and ODSP are inadequate to meet the basic cost of living and allow people to live in health and dignity. Necessary investments have not been made to make up for the 22% cut to Ontario Works rates in 1995 and the many years in which OW and ODSP rates were frozen and subsequently eroded by inflation.

A \$1 billion investment in social assistance could allow for a modest but significant 10% increase to social assistance rates, of about \$700 million. This investment should include a provision to continue to provide a disproportionate increase to single people on Ontario Works, who currently receive the lowest rates. It should also include provision to apply the percentage increase to benefits intended to support the family members of people on ODSP, who for the past four years have not seen an increase in their rates.

In the past we have hesitated to recommend specific investments in rates, preferring instead to recommend that total incomes be significantly increased. This was in part because rates are just one part of the total income equation. People on OW and ODSP are also able to receive income supports from other provincial and federal benefits and credits, if they are able to file their tax returns and meet other eligibility requirements. However, government has not done enough to invest in these other delivery mechanisms.

The G/HST credit and the Ontario Trillium Benefit are important sources of monthly income, but thus far they have not been used to their fullest extent, particularly to bolster the incomes of singles whose poverty remains the deepest. The Ontario Child Benefit (OCB) is also available to those who have children. To this point, for families with children on social assistance, the OCB has operated primarily as a way to "move children off welfare" by restructuring benefits, and not as a full supplement to benefits. Since the 2008 implementation of the OCB, basic needs benefit amounts for children have been gradually eliminated from OW and ODSP as the OCB has increased in value. Every family with children on social assistance is better off as a result of the OCB, but the poverty they experience has only been partially addressed. The Canada Child Benefit (CCB) is also available and is making a significant contribution to poverty reduction, particularly as the Ontario government has committed to not clawing back any portion of the CCB from families with children on social assistance. It is notable, however, that the requirement to file tax returns to receive these benefits creates a barrier for those low-income families who don't file tax returns, which includes many Indigenous families on reserve. More must be done to provide supports for them to do so. And given that only those who are eligible for these programs under federal law can claim these benefits, families are excluded where the immigration status of the parents is yet to be resolved, regardless of the status of the children.

Even with benefits from the sources listed above, people on OW and ODSP continue to have very low incomes. For example, single people on Ontario Works have total incomes of about \$785 per month, or about 43% of the Low Income Measure–After Tax (LIM-AT) iii. Singles on ODSP are at about \$1,200 per month, or about 66% of LIM-AT. Single parents are doing better, but their incomes are still very low, ranging from about \$1,750 to \$2,330 each month. The appendix to this submission includes amounts of benefits available to people on OW and ODSP in these and other family types, their total incomes, and comparisons with the LIM-AT, which allows for an understanding of the depth of low income in which people on social assistance are living.

We were encouraged by the announcement in Budget 2016 that government would be working to create a new, flexible housing benefit for low-income Ontarians. However, given that the structure of the benefit that is being proposed will simply allow municipalities to restructure RGI housing funds, this new benefit will not act as a delivery mechanism to significantly increase the incomes of low-income Ontarians.

The impacts of poverty on people on social assistance are well-known and well-documented. Numerous reports and studies have been written on the impacts of poverty, including poor health and preventable disease<sup>iv</sup>, food insecurity<sup>v</sup>, insecure housing and homelessness<sup>vi</sup>, lower educational attainment<sup>vii</sup>, and many others<sup>viii</sup>. These

impacts will only get worse, as the cost of living for essential items like hydro, housing, and food continues to climb. For example, a recent report on the rising cost of food projects that Canadians will pay 3-5% more for food in 2017<sup>ix</sup>. Such an increase is unsustainable for people on the very low incomes that social assistance currently provides. Investing in increases to incomes – through the direct and easily-implementable mechanism of an increase to basic needs and shelter benefit rates – will form part of government's work to address these significant problems and to reduce poverty in Ontario.

The costs of poverty are also well-known. The most recent estimate in the Ontario context pegged the cost of poverty in the City of Toronto alone at a preliminary \$4.4 to \$5.5 billion per year, exacted in the health and criminal justice systems and lost opportunity costs in income and taxes, and arise out of a lack of action to address poverty<sup>x</sup>. As the Senate Standing Committee on Social Affairs, Science and Technology Subcommittee on Cities stated in 2009, "Poverty costs us all. Poverty expands healthcare costs, policing burdens and diminished educational outcomes. This in turn depresses productivity, labour force flexibility, life spans and economic expansion and social progress, all of which takes place at huge cost to taxpayers, federal and provincial treasuries and the robust potential of the Canadian consumer economy"xi.

Making this scale of investment in the incomes of low-income Ontarians will also have a significant positive economic impact. The federal Department of Finance estimates the economic impact of investments in direct income transfers to low-income households using a multiplier of 1.3<sup>xii</sup>. This means that every dollar invested in improving the incomes of low-income Canadians results in \$1.30 in economic activity. A \$700 million investment in social assistance rates could therefore mean a \$910 million boost to the economy. Given that people on social assistance have such low incomes, increasing their incomes can be expected to have an immediate impact on the economy by increasing their spending on basic necessities xiii. The economic impacts are likely to be felt most heavily in local economies, in the communities in which they live.

There is no need to delay making the investments that need to be made in the health and dignity of those for whom social assistance is often the only option. Increasing incomes by significantly increasing rates will demonstrate a commitment to positive social assistance reform and the promise of basic income, while government awaits recommendations from the Income Security Working Group and other consultative processes on larger-scale reforms. Nothing prevents these investments from being made now. Indeed, in a recent letter to Minister Jaczek, the Working Group called for a meaningful increase in social assistance rates in the 2017 budget, stating that "we believe an early, significant increase before we complete our task would be a very important step for the government to take".

#### b) Invest \$300 million in Rule Changes

The Ontario government has recently been making progress towards reforming Ontario's income security system and, as mentioned above, processes are in place to provide the necessary roadmap for broader scale reforms. While these processes are being undertaken, however, smaller-scale improvements can and should be made.

Government made a start on these improvements in 2013, when asset limits were increased and flexibility given to First Nations and northern communities, earnings exemptions were increased, treatment of earnings from self-employment was improved, the limit on cash gifts and voluntary payments was increased, and a number of other changes were made. The full exemption of child support payments that begins in January 2017 is also a critically important change that will ensure children benefit from payments that are intended for their support. These kinds of rational reforms, while not transformative, provide a foundation for the kind of structural change that is required and should be emulated and supported in Budget 2017.

Earlier this year we made recommendations to the Ministry about similar rule changes that could be put in place to improve the programs while larger-scale reforms are being contemplated. We have selected from among those recommendations the rule changes that would have the most positive impact on people receiving social assistance. We do not have access to detailed information on the financial implications of these rules, and thus are unable to provide a detailed costing of each of the rule changes or of the cumulative cost of making these rule changes. The Ministry of Community and Social Services is best placed to provide this information.

## i. Better Supporting Relationships

## Change the definition of "spouse" in OW and ODSP to align with family law

OW and ODSP rules currently define a spousal relationship as starting after two people have lived together for three months. This means that, after this very short period of time, OW and ODSP can obligate people in this situation to financially support each other. Under family law, by contrast, such a financial obligation exists only after three years of living together.

Under this rule, people on OW or ODSP are treated differently from people who receive their incomes from work or from other sources. This rule increases the vulnerability of some recipient groups, including women and people with disabilities, by making them fully dependent on a partner at an inappropriately early point in a new relationship. It also creates an enormous barrier for people on OW or ODSP to form relationships, given that the obligation to financially support, after such a short period of time, means the assumption of both income and medical costs, which are otherwise covered by the programs. Clearly this has a particularly negative impact for people with disabilities on ODSP, who have higher medical costs.

Changing the rule could help people to move off OW or ODSP, after being given sufficient time to establish the relationship.

## Eliminate the ODSP "double-disabled cap"

When two people with disabilities are on ODSP as a single benefit unit (i.e., a couple), they are subject to a rule that places a cap on their incomes. This rule has become known as the "double-disabled cap".

Currently, instead of receiving the full basic benefit of \$2,012 that they should be entitled to, the "double-disabled cap" limits their total income to \$1,866. This means they are missing out on \$146 each month. This rule penalizes two disabled people who are on ODSP and are or would like to become partners by reducing the amount of money they receive, simply because they become a couple. The rule also denies the reality that a couple wherein both people are disabled will have additional costs related to their disability.

The rationale for this rule appears to be based on the notion that costs of living are lower when people live together. However, it is inappropriate to use an "economies of scale" rationale to reduce the benefits of people whose incomes are already lower than what is needed to pay for regular costs of living and who often rely on food banks and other sources of charity to meet their monthly needs. Economies of scale can only be achieved when there is enough income to "scale".

## ii. Better Supporting Work

#### Treat EI and CPP-D benefits like earned income in OW and ODSP

In both OW and ODSP, income from all sources is deducted from the amount of benefits a person or family would otherwise receive, unless there is a specific rule that allows for a full or partial exemption. Benefits from Employment Insurance (Regular and Sickness) and CPP-Disability are currently deducted dollar-for-dollar. The gross amount of the benefit is deducted, rather than the actual net amount that the person gets after taxes. But money earned from work is deducted differently – the first \$200 is exempt and half of all remaining earned income is deducted, using net amounts rather than gross.

Benefits from Employment Insurance and CPP-D should be treated as earned income. Benefits from these programs effectively replace income from work, either in the case of unemployment or in the case of disability. They have been earned by those who have paid into the EI and CPP systems. People receiving CPP-D have significant disabilities, as the threshold for CPP-D eligibility is high.

Changing this rule would respond to very real problems that arise for people who are working while on OW or ODSP. Situations can and do occur wherein people who lose their jobs while they are on social assistance stop being eligible for OW or ODSP benefits, because their income from EI benefits is deducted at a higher rate than their income from earnings. This can and does put their housing and health at risk. Changing the rule would eliminate the disincentive to work that results from such situations, wherein people on OW and ODSP become worse off as a result of working.

But income exemptions should also have the policy objective of reducing poverty. Treating EI and CPP-D benefits the same as earned income will reduce the poverty of people on OW and ODSP by increasing their incomes.

## Increase the flat-rate earned income exemption in ODSP from \$200 to \$500

Money earned from work or self-employment was at one time fully deducted from benefits but, in an attempt to create incentives to work, partial exemptions have been granted over the years. As noted above, the current rules allow the first \$200 in net earnings to be kept with no deductions. 50% of the remainder is deducted from benefits.

This treatment of earnings still functions as a disincentive to work and does not do enough to improve the total incomes of people who work. Many people on ODSP may need to receive support from the program for a lifetime. As such, these low allowable earnings amounts effectively cap their incomes at below-poverty levels, negatively impacting their quality of life and inclusion in society over the longer term. Increasing the "flat-rate" exemption from \$200 to \$500 would not only improve incentives to work, it would also increase the standard of living of those who are able to work. Doing so would also align the treatment of earned income with gifts and voluntary payments, for which \$6,000 per year is currently exempt.

### iii. Improving access to medical & dental treatment

#### Increase the ODSP medical transportation mileage rate to cover real costs

People with disabilities have additional costs associated with their disability, such as the cost of travel to medical appointments and treatment. ODSP currently covers the full costs of such travel when people on the program use public transport or taxi, or if they are driven by a volunteer agency driver. However, if they use their personal car, they are only reimbursed at the very low rate of 18¢ per kilometre, or 18.5¢ in the North.

Many people with disabilities must travel by personal car, because of where they live in the province or because of the nature of their disability. The mileage rate has not increased since January 2000. In contrast, the cost of gas has increased by 132% between 1995 and 2014<sup>xiv</sup>.

The WSIB pays 40¢ per kilometre for medical travel<sup>xv</sup>. The Northern Health Travel Grant pays 41¢ per kilometre<sup>xvi</sup>. The Canadian Automobile Association pegs the cost of owning and operating a compact car in Ontario at 44¢ per kilometre<sup>xvii</sup>.

A recent Divisional Court decision xviii has ruled that the Ministry of Community and Social Services must reimburse ODSP recipients for the cost of both owning (e.g., insurance, registration fees) and operating (e.g., gas) a car.

The medical transportation mileage rate should be raised to a level in the range of 40-44¢ per kilometre, rather than another artificially low rate, in order to accomplish this goal.

## > Give people on OW at least the same dental coverage as those on ODSP

All people on social assistance need preventive treatment, regular treatment, and emergency dental care. Indeed, all low-income Ontarians without dental coverage need this level of dental care as well. While the government committed in 2014 to creating an extended medical benefit that would provide drug, dental and vision care to all low-income children and adults in Ontario, no work on this new benefit has taken place.

Currently, the children of people on social assistance access dental coverage through Healthy Smiles Ontario. Dental coverage for adults is provided through OW or ODSP.

Adults on OW are currently eligible for only emergency dental care or care that supports getting into work, with no provisions for regular, basic dental services. The care they get is provided on a "discretionary" basis, meaning that the local municipality can choose whether or not to provide care and at what level. Limited exam and x-rays, filling, and extractions are the best treatments available. A very typical response to dental pain for people on OW is dental extractions.

By contrast, adults on ODSP receive basic dental care, which includes cleanings, exams, x-rays, fillings, extractions, and root canals, and can include denture services at the discretion of the local municipality. The services have been described as "a well-administered program of basic dental care" While the services provided are limited they are certainly more robust than those offered to people on OW.

We continue to call on government to create an extended medical benefit for all low-income Ontarians. In the meantime, government should move quickly to improve dental coverage for adults on OW by at least providing the same coverage for them as is provided to adults on ODSP.

#### iv. Ensure benefit fairness in ODSP

## Eliminate the ODSP Board and Lodging rate

People with disabilities on ODSP who live in "board and lodging" situations currently receive a significantly lower benefit amount than those who are "renters" or who live in homes that they own. The difference for a single person is up to \$260 per month.

When it's not clear what a person's living arrangements are, their benefit amount is determined by assessing whether or not they purchase and prepare their own food. If the person does this, they are considered a renter and receive the regular amount of basic needs and shelter benefits. If the landlord does, they are considered a boarder and get the lower board and lodging rate.

This rule discriminates against people on ODSP who, by reason of disability, are unable to purchase and prepare their own food. It is routinely applied by

caseworkers to people living both with family and in group / retirement / care homes. These are commonly people with severe disabilities who live in these situations purely as a function of their disability. Those living with family are adult children with severe disabilities who would live independently except for their disability. Those in group or retirement homes often have separate rental agreements and service agreements with the agencies that provide their housing and supports.

People living in group / retirement / care homes in this situation often live in substandard conditions and/or receive substandard care due to the low amounts of money provided by the "board and lodging" rate. People in this situation have been known to lose their housing as a result, as the care facility is unable to sustain their residence and care on the low rate.

There is no rationale for the lesser "board and lodging" amount. In effect, this rule means that if you are "less disabled", you get more money. The "board and lodging" category should be eliminated so that everyone with a disability on ODSP is given access to the same benefit amounts.

#### v. Remove punishments

#### Change the treatment of loans

When people on OW and ODSP borrow money in small amounts to help make ends meet, the amount of the loan is treated as income and deducted 100% from their benefits. But given that the loan has to also be repaid, people in this circumstance end up further impoverished as a result.

Examples abound of circumstances in which this rule is applied. If a person gets a cash advance on a credit card or a loan from a friend, the amount is considered income and is deducted from a person's benefit cheque in the month following the purchase. If a parent gets a loan from a friend to pay for child's school outing, their next month's benefits are reduced by the loan amount. But in both situations, the person must pay back the loan, further reducing their income.

This treatment is unjust, unfair, and inconsistent with other forms of accounting or reconciliation. The rule creates unnecessary hardship as it reduces benefits at same time as liability increases.

Loans made in circumstances such as these should not be treated as income and deducted from benefits. They should either be exempted in whole or at least at \$6,000 per year, consistent with the treatment of gifts and voluntary payments.

#### vi. Let people save

#### Increase liquid asset limits

In 2013, the government increased the amount of "liquid assets," such as money in savings, allowed under OW from an amount equal to their monthly benefit to \$2,500 for a single person, \$5,000 for a couple, and \$500 for each additional

dependent. This increase to asset limits was welcome and is significant. However, giving people on OW more financial security requires doing more.

In 2013, government said the asset limit increase was "an initial step towards aligning asset limits in Ontario Works and ODSP". Asset limits in ODSP are much higher. A single person can have \$5,000 and a couple can have \$7,500, with \$500 for each additional dependent.

The increase to OW asset limits in 2013 has not had a discernible impact on caseload numbers. These asset limits should be increased again to provide a better financial cushion for people on OW and prevent low-income Ontarians from having to become completely destitute before qualifying for support.

We also recommend that asset limits in ODSP should be increased. Increasing the asset exemption for a couple to \$10,000 would align the treatment of singles and couples, and would encourage the formation of relationships by ensuring that people would not lose eligibility for financial reasons.

#### Conclusion

As we have in past years, we commend government for improvements to OW and ODSP that have been made, and for the focus of the Ministry of Community and Social Services to work toward making larger-scale reforms. But not enough has yet been done to improve the day-to-day lives of people on these programs.

We urge a much bolder and broader approach for Budget 2017. A number of concrete steps can be taken now, with an investment of \$1 billion in increases to rates and changes to rules, to improve the income security and dignity of Ontarians on OW and ODSP and support Ontario's goal of reducing poverty.

As noted above, we will make additional submissions on investments that should be made to ensure better workplaces and a fairer labour market for all Ontarians.

We appreciate the opportunity to comment in the pre-Budget period on the priorities we believe Ontario should pursue, and welcome any opportunity to provide further information on our perspectives and recommendations.

## **Appendix**

# Current monthly and annual total incomes compared with the Low-Income Measure After-Tax, by program and select family size

1. Single person – no children									
	Monthly								
	Social Assistance Rates		Ontario	G/HST	Monthly income	Annual income	Percent of LIM-AT 4		
	Basic Needs	Maximum Shelter <sup>1</sup>	Trillium Benefit <sup>2</sup>	credit <sup>3</sup>					
OW	\$330	\$376	\$56	\$23	\$785	\$9,420	43%		
ODSP	\$649	\$479	\$58	\$25	\$1,211	\$14,532	66%		

2. Single parent – one child										
	Monthly									
		Social Assistance Rates		G/HST	Child	Monthly income	Annual income	Percent of		
	Basic Needs	Maximum Shelter	Trillium Benefit	credit	benefits <sup>5</sup>			LIM-AT		
OW	\$347	\$619	\$84	\$58	\$646	\$1,754	\$21,048	68%		
ODSP	\$792	\$753	\$87	\$58	\$646	\$2,336	\$28,032	90%		

3. Couples – no children									
	Monthly								
	Social Assistance Rates		Ontario Trillium	G/HST	Monthly income	Annual income	Percent of LIM-AT		
	Basic Needs	Maximum Shelter	Benefit	credit					
OW	\$476	\$619	\$86	\$46	\$1,227	\$14,724	47%		
ODSP	\$935	\$753	\$88	\$46	\$1,822	\$21,864	70%		

## Notes

<sup>&</sup>lt;sup>1</sup> Maximum shelter rates represent the maximum amount that people on OW or ODSP can receive for costs related to housing. People who have housing costs lower than the maximum receive only the amount of their real costs, not the entire maximum shelter amount.

- <sup>2</sup> The Ontario Trillium Benefit is a combination of sales, property tax and northern energy credits and was calculated using the Ontario Ministry of Finance's online benefit calculator, using maximum shelter amounts for rent for a family not living in the north.
- <sup>3</sup> G/HST credit amounts were obtained from the Canada Revenue Agency's guideline tables.
- We estimate the 2016 LIM-AT at \$21,971 per year (\$1,830 per month) for a single person, and \$31,071 per year (\$2,589 per month) for two people. These calculations are approximations, based on the most recent Statistics Canada LIM-AT (2013), adjusted for inflation using the Bank of Canada Inflation Calculator, and adjusted for family size. Statistics Canada notes that the Low Income Measure is not a poverty line *per se*, but instead a measure of low income. The government of Ontario uses an adjusted after-tax Low Income Measure to track its progress on poverty reduction.
- <sup>5</sup> Child benefits are made up of both the Ontario Child Benefit and the Canada Child Benefit. The maximum OCB is \$113 per month. The CCB amounts were calculated using the Canada Revenue Agency's online Child and Family Benefits calculator.

#### **End Notes**

See Tweddle, A., K. Battle and S. Torjman. 2016. *Welfare in Canada, 2015.* Caledon Institute of Social Policy. November. pp. 21-23, 40-49. http://www.caledoninst.org/Publications/PDF/1109ENG%2Epdf

Matthews, D. 2004. Review of Employment Assistance Programs in Ontario Works & Ontario Disability Support Program. Report to the Honourable Sandra Pupatello, Minister of Community & Social Services. December. p.4. <a href="http://mcss.gov.on.ca/documents/en/mcss/social/publications/">http://mcss.gov.on.ca/documents/en/mcss/social/publications/</a> EmploymentAssistanceProgram\_Matthews\_eng1.pdf

- The Low Income Measure After-Tax is calculated annually by Statistics Canada and is a fixed percentage (50%) of median household income, adjusted for household size. It is the most commonly used low income measure for international comparisons. The calculations in this submission are for 2016 and are therefore approximations, based on the most recent Statistics Canada LIM-AT (2013), adjusted for inflation using the Bank of Canada Inflation Calculator, and adjusted for family size. Statistics Canada notes that the LIM-AT is not a proxy for poverty, but instead a measure of low income. See Statistics Canada Income Statistics Division. 2015. Low Income Lines 2013-2014: Update. Minister of Industry. <a href="http://www.statcan.gc.ca/pub/75f0002m/75f0002m2015002-eng.htm">http://www.statcan.gc.ca/pub/75f0002m/75f0002m2015002-eng.htm</a>
- See, e.g., Lightman, E. et. al. 2008. *Poverty is making us sick: A comprehensive survey of income and health in Canada*. Wellesley Institute.

  http://www.welleslevinstitute.com/publications/poverty is making us sick a comprehensive survey

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See, e.g., PROOF Food Insecurity Policy Research website: <a href="http://proof.utoronto.ca/food-insecurity/">http://proof.utoronto.ca/food-insecurity/</a>. See, e.g., Embleton, L. et. al. 2016. Causes of child and youth homelessness in developed and developing countries: A systematic review and meta-analysis. *JAMA Pediatrics*. 170(5): 435-44. <a href="http://jamanetwork.com/journals/jamapediatrics/article-abstract/2506142">http://jamanetwork.com/journals/jamapediatrics/article-abstract/2506142</a>; also, Gaetz, S. et. al 2013. The state of homelessness in Canada 2013. The Homeless Hub.

http://homelesshub.ca/sites/default/files/SOHC2103.pdf.

See, e.g., Ferguson, H.B. et.al. 2007. The impact of poverty on educational outcomes for children. *Pediatric Child Health*. 12(3): 701-706. https://www.ncbi.nlm.nih.gov/pmc/articles/PMC2528798/

- For an overview, see Chapter 1: Poverty in Canada. in Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities. 2010. Federal poverty reduction plan: Working in partnership towards reducing poverty in Canada. House of Commons, Canada. <a href="http://www.parl.gc.ca/content/hoc/Committee/403/HUMA/Reports/RP4770921/humarp07/humarp07-e.pdf">http://www.parl.gc.ca/content/hoc/Committee/403/HUMA/Reports/RP4770921/humarp07/humarp07-e.pdf</a>.
- Charlebois, S. et. al. 2016. *Canada's Food Price Report 2017*. Dalhousie University. <a href="https://www.dal.ca/content/dam/dalhousie/pdf/management/News/News%20&%20Events/21135-Food-Price-Report-Eng-2017-Final.pdf">https://www.dal.ca/content/dam/dalhousie/pdf/management/News/News%20&%20Events/21135-Food-Price-Report-Eng-2017-Final.pdf</a>

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The Standing Senate Committee on Social Affairs, Science and Technology Subcommittee on Cities. 2009. *In From the Margins: A call to action on poverty, housing and homelessness.* Senate of Canada. p.3. http://www.parl.gc.ca/Content/SEN/Committee/402/citi/rep/rep02dec09-e.pdf.

Government of Canada. 2016. *Growing the Middle Class. Budget 2016-2017*. Her Majesty the Queen in Right of Canada. . pp.254-255. http://www.budget.gc.ca/2016/docs/plan/budget2016-en.pdf

See, for example, a review of an analysis of the spending decisions of low-income families with children who receive child benefits in Canada, at Jones, L. et. al. 2015. *How do families who receive the CCTB and NCB spend the money?* Martin Prosperity Institute. P.8-9.

http://martinprosperity.org/content/how-do-families-who-receive-the-cctb-and-ncb-spend-the-money/. See 2016 ONSC 6212 at para. 9.

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