

August 25, 2011

Commission for the Review of Social Assistance in Ontario
2 Bloor Street West
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Toronto ON
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Email: socialassistancereview@ontario.ca

Dear Commissioners Lankin and Sheikh:

**RE: Voices for Change - Halton
Submission to the Social Assistance Review Commissioners**

Introduction

Voices for Change Halton is a grass roots organization whose intentions are simple. We believe in the end of poverty. Our goals are to make a difference, hold the government accountable for its struggling citizens, and to expose the unacknowledged truth that there are people living in poverty in Halton.

Halton Region covers over 967 square km of land, including a 25-km frontage onto Lake Ontario between the cities of Mississauga and Hamilton. The approximate population of Halton Region in 2008 was 467,200.

Income levels reflect that Halton is one of the most affluent areas in the country. But not all share in the abundance. The income inequality between the families at the median income level of \$92, 416 and those living in poverty amidst this affluence is shocking.

A family relying on the social safety net to survive needs to find an additional \$88 per month just to live in decent shelter and to eat a healthy diet. This family will have no means to cover monthly expenses like transportation, heat and electricity, toiletries and cleaning products, clothing, or child care.

A single person relying on Ontario Works to survive and by this we mean just to have shelter (renting a bachelor apartment) and have a nutritious diet needs to find another \$369 per month.

Not surprisingly, the same groups that are most vulnerable to poverty and social exclusion in Halton are those most at risk for being homeless and having inadequate housing.

The members of Voices for Change know this is the truth because WE are people with current lived experience of poverty.

Along with poverty, we have had first hand experience of stigma, shame and stereotyping. We have heard it all: poor people take our tax dollars, poor people are lazy, all poor people are on welfare, poor people need to learn how to budget, poor people blow money on big screen TVs, alcohol and drugs, poor people don't know how to parent their children.

Voices for Change Halton discussed the Social Assistance Review Discussion Paper of June 2011 and met together with friends and allies to discuss how to make social assistance work. We are pleased to share the results of our work with you.

Part One: Analysis of Social Assistance Review Discussion Document

As a result of our discussion we feel we must pose the following questions to the Commissioners, to people who read the Discussion Paper and who participate in the consultations:

- Why has it taken the Government of Ontario two years to begin this Review of Social Assistance?
- Why is this Review assuming the problem is barriers to 'active engagement in the labour market'?
- Why is this Review not considering that the nature of the labour market is the problem?
- What is the 'treatment and rehabilitation' plan for the labour market?
- Is discussion of 'long term viability of the social assistance system' really a cover for reducing social assistance?
- Do the people who wrote this Discussion Paper have any idea what poverty is really like?

These questions arise from

- Our discussion of the first sentence in the discussion paper
- Our discussion of the five specific outcomes of the Review described in the Terms of Reference
- Our discussion of the Vision Statement

Opening Sentence

The first sentence of the discussion paper says:

“In the 2008 Poverty Reduction Strategy, the Ontario government committed to reviewing social assistance — Ontario Works and the Ontario Disability Support Program (ODSP) — with a focus on removing barriers and increasing opportunities for people to work”.

It is 2011 and the Poverty Reduction Strategy promised the Review in 2008. Why has it taken more than two years to begin the review of social assistance? This does not look like a ‘committed’ government. It seems to us that promising a poverty reduction plan may have been only a ‘vote getting’ strategy in 2007 – a vote getting strategy which the government is hoping to repeat in 2011 by having delayed the Review until now. It feels like the purpose of this delaying strategy may be to distract people and to prevent social unrest.

The review does not look at the labour market. It is not looking at the reality of job losses; low wage; no benefits and part-time jobs that make up most of the work available to people with low incomes and that keep people in a vicious cycle of poverty. This is not a ‘review’ if it is already assuming the ‘solution’ is only addressing barriers to work.

Specific Outcomes of the Review

The Terms of Reference identify five specific outcomes for the review. The Voices for Change group discussed each of the five outcomes. Here is our analysis of each of them.

Outcome #1 - Place reasonable expectations on, and provide supports for, people who rely on social assistance with respect to active engagement in the labour market and participation in treatment and rehabilitation.

This seems to us that it will define eligibility for social assistance in a way that is not advantageous to most people in poverty. The purpose of this outcome seems to be to keep people off social assistance and to keep taxpayers happy.

This outcome statement leads us to ask – **Who defines ‘reasonable expectations’?** It sounds very ‘one-way’ and like something ‘the boss’ gets to decide. It is important to say that in our experience treatment and rehabilitation only work if it is voluntary and chosen by the person who seeks it.

This outcome statement assumes that the barriers to 'active engagement in the labour market' are personal. It focuses on the personal character of people who receive social assistance and not on the reality of the labour market – where we are too often asked to work for low wages 'under the table' and to be grateful for that to employers.

The Discussion Paper does not provide a clear statement on the nature of the labour market or the amount of part-time employment with low wages and no benefits.

We are not surprised that the Discussion Paper does not focus on the labour market situation when we think that political parties are financed by corporate donations. Political parties then reflect the interests of employers - not the interests of people with low incomes.

Nonetheless it leads us to ask these questions:

Why is this Review assuming the problem is barriers to 'active engagement in the labour market'?

Why is this Review not considering that the nature of the labour market is also a problem?

What is the treatment and rehabilitation plan for the labour market?

Outcome #2 - Establish an appropriate benefit structure that reduces barriers and supports people's transition into, and attachment within, the labour market.

This outcome statement seems to us to be an admission that the current benefit structure is not appropriate. It also feels like it assumes that people receiving social assistance are not interested in working.

In our experience most people in poverty want to work – but there are not enough jobs available and existing jobs do not provide decent incomes and benefits to lift people out of poverty.

The 'attachment' problem has less to do with the person receiving social assistance and more to do with the nature of work available in the labour market.

Outcome #3 - Simplify income and asset rules to improve equity and make it easier to understand and administer social assistance.

This is a good Outcome for the Review of Social Assistance and reflects our experience that 'stupid' income and asset rules cause problems for us and make it more difficult for us to get out of poverty.

Outcome #4 - Ensure the long-term viability of the social assistance system

This outcome statement suggests to us that someone feels the social assistance system is at risk. We are worried that this outcome statement is 'code' for 'the social assistance system is too expensive.' It feels to us like it is phrased as a 'scare tactic' and that if we don't agree to concessions we may lose our social assistance system.

It leads us to ask this question:

Is discussion of 'long term viability' really a cover for reducing social assistance?

Outcome #5 - Define Ontario's position vis-à-vis the federal and municipal governments as it relates to income security for Ontarians.

On the one hand this outcome statement acknowledges that Ontario is part of three levels of government involved in delivering social assistance. On the other hand it makes us wonder if it provides a way to 'pass the buck' for the responsibility to ensure adequate incomes for people who receive social assistance.

Vision Statement

The Discussion Paper includes this Vision Statement:

"A 21st century income security system that enables all Ontarians to live with dignity, participate in their communities, and contribute to a prospering economy".

This Vision Statement seems to us to be to be completely dependent on a 'prospering economy', which to us assumes living in a 'perfect world'. Our experience of the labour market is that it is a nightmare of inadequacy – not a vision of prosperity.

It seems to us the Vision Statement only recognizes people who are employed as 'contributors'. It seems to us that it assumes that people living in poverty are not contributing to the economy and are not participating in our communities. This vision statement makes us feel almost invisible and that people are only important when they make a

financial contribution to the economy. This vision statement does not reflect the idea that shelter, food and dignity are human rights.

Summary Comments - The Social Assistance Review Discussion Paper puts the responsibility for poverty in the wrong place – it blames the people who receive social assistance without looking at the nature of work in the labour market. The Discussion Paper is not written in a way that would increase empathy and consideration for people living in poverty from the kinds of people who don't like to pay taxes and who like to blame the poor.

It leads us to ask this final question:

Do the people who wrote this Discussion Paper have any idea what poverty is really like?

BECAUSE WE DO!

Part Two: Making OW and ODSP work

As a group and individually, we considered what things we would change about the current system of social assistance.

Individuals matter and have the experience to make the system better, like the recommendations this group member made:

“We brainstormed a lot of ways we would like to see social assistance change, but the thing that would make the biggest difference in my life is, of course, an increase in rates.

Having more money would mean I wouldn't have to move out of Halton and into Hamilton because I can't afford rent here.

Having more money would make food buying much easier, as it is I rarely spend more than \$80-\$90 a month on groceries.

More money would mean I could afford air conditioning. That would be a huge thing for me, I have multiple sclerosis and the heat affects me badly, though not badly enough to apply for ODSP.

More money would relieve a lot of stress for me. When the sole of one of my sneakers peeled off, it was a disaster for me because I need those shoes for work and I don't have the \$100 to buy a new pair. Or I came down with strep throat and most of my grocery money went towards antibiotics that week.

Pretty much any extra cost that comes up strains my budget hugely and can make it hard to afford food and rent.

One easy way to increase rates would be to just reduce the claw back of my wages. I'm happy to work, if I could get a job that would support me completely I would. But I can't get that job, so please let me keep what I manage to make."

Others had the following to say about change:

- Make system more supportive
- Give more money towards housing
- Better communication system so people can understand what they are entitled to and problem solve
- Increase rates
- Increase rates – families not enough money
- All of the above – especially more money and more housing
- Federal and provincial governments do not work together with their programs – spouse in the house rules.
- Workers at OW need to learn to be supportive
- All the above
- Increase rates
- Better understanding of need for longer term reliance due to job market if on OW, not a short term program for many anymore
- Better understanding of workers and better communication
- More money so less reliance, less dependent
- Rehabilitation assistance,
- Help employers know how to accommodate workers with mental health issues
- Transitional support,
- Change the stupid rules
- All of the above and method to communicate with recipients is a problem – we need access to workers, stop the computer generated letters, provide an immediate access phone line/crisis line
- Increase the rates
- System could be less punitive and demoralizing and more supportive to be more accessible to all low income families
- Under the current system ODSP recipients risk termination of benefits if live with or marry a partner
- Fix the transition from ODSP to Old Age Security
 - The transition results in a loss of health benefits, if on OAS now have to be screened by OW for every need which is considered to be one time only support, i.e. will only receive financial support towards glasses once in a life time after turning 65
 - There is no ongoing support for courses/education/employment training, although 65 or over still have a lot to contribute

- 50% clawback of employment earnings
 - Feels like when you work more you earn less, when husband is motivated to work overtime to help pay for extra costs that money is deducted from wife's disability cheque so cannot get ahead
- Asset Limits
 - Had to cash in RRSP's to be eligible for ODSP, subject to penalty fees for cashing them in early and a lack of financial security later in life
- Cap on housing portion not realistic for families/individuals
- Application process too complicated and takes too long
 - Applicants assume they won't be approved the first time, very discouraging
 - Incur more personal costs/debt, system costs (i.e. health care), may lose current housing in the meantime because cannot afford until ODSP comes through
 - Added stress negatively affect health
- Workers change so frequently
 - No continuity of care, medical information cannot be shared between Toronto office and local ODSP office for confidentiality reasons but actually means that as workers change they cannot fully understand your individual needs
- Verification of Income and Assets
 - Too much information required to get assisted health devices, i.e. 3 months of bank statements, verification of assets, each time they are needed, even if bank statements were submitted a month ago for another request
 - Have to pay for certain statements, doctor's notes, and transportation costs out of pocket from minimal income.

The main themes that emerged are the need to increase rates, improve communication, simplify the rules and provide better transitional supports to help move people from dependence to independence.

Increasing the rates will lead to less stress, better health, more nutritious food and improve local economies as people spend their assistance to meet their needs in their communities.

Better ability to afford housing will increase stability. When you are evicted or have to move because you cannot afford to stay in your home relocation is a problem, you lose supports and friends. Housing in your home community means

stable relationships with those who provide you supports, relocating means starting over.

As one member put it, “I believe that more housing is needed. I had to move to a town I had never been to. I knew no one, had to stop seeing a lot of my friends, allies and supports. Having depression, low self worth, low self-esteem I do not make friends easily and am a recovering alcoholic. This put me in suicide watch. All of this stress is hell on my body with Fibromyalgia. I would have kept my supports and friends”.

Improving communication and simplifying the rules will lead to more recipients being able to become independent. Information leads to knowledge and knowledge is power and leads to a more balanced relationship with the worker and recipient.

Transitional supports are needed to have persons with disabilities move from being a full time patient to a full time or part time employee. Supports are needed to overcome the fear of the unknown of how you will be received in the community as a person with a disability – less fear of the unknown, less fear of the so “what do you do?”. The system needs to enable us to get out and meet people.

Part Three: Our Vision of Social Assistance

Social assistance should:

- provide a sustainable life for those who are unemployed or have barriers to being fully productive
- make itself obsolete
- have an holistic approach to supporting the individual in ways that cross programs and cross the different levels of government
- be a safety net
- be a system that helps you at the individual level
- be a system that is capable of addressing each person individually
- be equitable
- offer Wrap around services
- be an adequately resourced system
- be respectful of time
- offer travel supports like bus passes
- recognize differences between rural and urban communities
- support social inclusion
- be a less punitive system
- allow for niceties not just necessities
- Give us affordable housing and safe neighbourhoods
- Do better at communication

- Improve accessibility to information and workers
- Let me eat a better diet to manage my diabetes
- Provide a 24 hour crisis line.

Part Four: Our Recommendations

1. The Government should eliminate rules that don't work:

- The current rules don't recognize the trend of adult children or members of extended families needing to live together and pool resources, financial burden too great to be absorbed without social assistance entitlement
- dependent adult rules are too restrictive, cause great stress on parents to have their entitlement impacted by an adult child trying to be independent but still needing family support
- The current rules discourage the development of equal mutually supportive relationships (loss of benefits after short term relationship – due to spouse rules. This creates relationships of dependency.
- The rules seem to treat people as either individuals or members of a benefit unit depending on which results in their receiving less money
- The adequacy of rates is totally unrealistic, not evidence based on what real costs are and how food costs have increased
- Special diet schedule causes stress and strain and amounts are too low
- The application process for ODSP is too complex and cumbersome, takes too long because of delays in adjudication, and has artificially high denial rates
- With claw back on employment income people can't get ahead , people want to work to feel better about themselves, disincentives to work that are not known by the public at large reinforces stereotypes that poor people don't want to work
- The current schedule under the Ontario Drug Benefit is inadequate.

2. The Government should ensure a system that provides the employment supports, education, and training programs we need to get the kind of careers we want such as:

- Rehabilitation supports and counselling
- Education of the employers about the abilities of people with disabilities to function in the work place
- Work places that accommodate disabilities
- Funding for accommodations in the workplace
- Transportation
- Physical capabilities assessments

- Mental capabilities assessments
- Career development-work from home, when health allows (WEAVE program-designed by ODSP)
- Training to run a business from home(self-employment)-but they would have to lift the restrictions-buying equipment (through ODSP-can't write it off as an expense)
- One on one guidance
- More accessible adult education programs
- Job matching
- Supports are needed to overcome a job market that has only part time jobs, minimum wage jobs, no benefits – shouldn't have to change from one system of oppression to another.
- For people with physical disabilities, better integration in to the workplace above and beyond the intellectual training
- Self-employment options (i.e. jewellery making) to be considered as valuable as more formal training programs
- Supporting career rather than “job” search, taking advantage of individuals' previously acquired skills and training and encouraging them to pursue that career path, do not underestimate their capabilities.

As well, “the rules around school and what’s considered full time need to change. And if you don’t accomplish the credits you risk threats of suspension. This is difficult for people with mental disabilities who need longer to complete classes and can only focus on one class at a time”.

3. The Government should ensure a system that provides us other supports we need to be able to work or be a part of our community such as:

- Comprehensive supports
- Extended Health benefits
- Short and long term cooperative planning
- Consistent and exterior crisis protocol
- access to counseling
- exercise programs
- meal-planning on a budget
- volunteer experience
- anger management
- problem solving workshops
- food prep skills
- budgeting skills
- supportive work places

- Affordable and supportive housing
- \$100 work incentive applied more broadly, i.e. for volunteering opportunities.

4. The Government should not require people to get treatment or rehabilitation in order to be eligible for OW/ODSP or get cut off because:

- No one should be forced to take medication
- We would at least need to have adequately resourced treatment and rehabilitation programmes, especially psychiatrists and counselling options
- Treatment and rehabilitation require consent, an element of consent is that it is voluntarily given, forced treatment and rehabilitation would violate human dignity and rights
- A prevention focus would be more appreciated.
- These should not be mandatory
- This is “so off base”
- This should not be linked to benefits
- Treatment should be up to the individual to decide whether, when and where to get treatment- you can’t mandate recovery.
- With very long waitlists, individuals could not get in to treatment in a timely manner - what would happen to their financial support in the meantime?

5. The Government should not require people to sign a participation agreement in order to be eligible for ODSP because...

- Another level of stress would be added regarding compliance especially when medical conditions have impact that varies and is unpredictable
- We would be set up to fail
- Punitive measures do not work
- Everybody is ready at different times
- We have grave concern that participation activities would be meaningless and tokenistic
- That would result in fear of having to participate in activities that are not in our best interests, our family or children
- That would result in fear of lack of supports like transportation to support the participation
- We would be told to do something and not receive the supports to be successful at it.

- Have good days and bad days, would not be able to meet the *worker's* goals on a regular basis, goals need to be intrinsically generated
- Stress to provide documentation of whether or not meeting participation agreement would negatively affect health overall and be time and cost consuming
- Lack of accessibility to worker does not allow the time to develop an individual plan, would turn in to another complicated, broadly applied rule
- Would be very motivated to meet the goals of the participation agreement which could mean over-committing and feeling like a failure is the goals were not achievable based on up and down health
- It should be the medical profession that makes the decision of who should be on ODSP or not, not the government. It should continue to be voluntary.
- Those who cannot work should automatically receive the benefits they require if their circumstances will not change-they are in the system-this will save some government time.

“I had long term disability until my psychiatrist who believed in the medical model decided that I was too young not to work although I was not functionable. A failed return to work forced me back to school to retrain as per the doctor's insistence. Within 2 ½ months I was in full psychosis and withdrew from school. I was fired from my job for returning to school and lost my long term disability of approximately \$2300/mth and ended up on CPP disability with no health benefits and living in poverty...”

6. The Government should increase rates to include the basic needs we have that we cannot afford now:

- Vitamins
- Dental service
- Adequate housing – clean, well maintained, affordable, safe
- Transportation
- Money for utilities
- Clothing
- Food – reliance on food banks and meal programmes has become so entrenched as part of the system that you don't even realize you should not need to access services like that but should be able to afford a healthy nutritious diet
- Over the counter medications and personal hygiene supplies
- Bicycle repairs
- Fuel
- Phone

- Pet care/Service dog
- Internet and a computer
- phone
- Income tax preparation
- Life insurance and contents insurance
- Incontinence supplies.

7. The Government should ensure a system that helps us transition into the workforce by covering:

- Dental and medical expenses
- Transportation
- clothes
- decent wage / living wage
- Childcare
- Housing/rent support
- No clawbacks for a certain period of time to ensure a decent living wage
- Easier OW reapplication process if employment does not work out

We think that low income supports need to be considered more broadly than simply within the context of transition to the work force from ow/odsp unless everyone is getting a living wage.

8. The Government should ensure that people are better off working by:

- Raising the minimum wage and improving benefits to low income individuals based on level of income and not source of income.

9. The Government should review assets and income rules that keep us from improving our lives.

- Inheritance rules are complicated and hard to navigate to ensure supports continue.
- Need to access simply to get by rather than help change a situation

“When I can’t have more than \$592 in my bank account, how do they expect me to get off the system when there is no opportunity to save money?”

10. The Government should continue the Special Diet Allowance, Assistance for Children with Severe Disabilities and Temporary Care Assistance benefits because without them there would be:

- Lots of sick and sicker people needing to access the health care system.
- Lots of kids in custody of CAS
- If these benefits were universally available (based on financial eligibility) they would significantly help to supplement the income of working poor; would also support individuals in transitioning from social assistance to employment earnings.

“I am a 54 year old woman with mental health and health issues and special dietary needs. I need to eat fresh fruits and vegetables as opposed to prepared foods. I have diabetes that puts me in a high risk situation. If the rates were increased my physical and mental health would improve.”

11. Other issues that need to be addressed are:

- Situations where someone in a benefit unit loses their job, qualifies for Employment Insurance benefits and this results in everyone in the unit getting cut off ODSP because EI benefits are treated differently from employment income and are deducted dollar for dollar from assistance. At a time when families most need the supports of ODSP due to unemployment, they are terminated.
- Depending on whether an individual qualifies first for Canada Pension Plan Disability Benefits or ODSP may determine whether or not they qualify for Extended Health Benefits.
- The Back to School Allowance and Winter Clothing Allowance should be reinstated and made available to all low income families and individuals.
- The Ontario Child Benefit, introduced in 2008, for all children living in low-income families has been marred by clawbacks to children who live in families receiving social assistance. As a result, our poorest children are receiving much less benefit from the OCB than those in families who are economically independent: the latter receive \$92 per month per child.

Further, some children on social assistance have benefitted much less than others:

Children aged 13+, in a single parent family, gained only \$16/month from the changes between Dec. 2007 and Jan. 2011

Children under 13, in a couples family, gained \$130/month during the same period (this includes the National Child Benefit Supplement)

To treat all low-income children equally, the OCB should be adjusted so that:

Children whose parents receive social assistance should benefit as much from the OCB as do other children in low-income families

All children whose parents receive social assistance should benefit equally from the OCB.

Conclusion

It is the role of government to ensure and enshrine justice for all and secure the common good for all. We were given hope that a life of dignity would become possible for us and those like us who rely on social assistance when all members of the legislature unanimously passed Bill 152 making the Ontario Poverty Reduction Strategy law.

But words are not enough for laws to lead to social justice.

We will no longer accept the excuses of other financial demands and political convenience for the failure to make lasting structural and systemic changes necessary to build healthier, stronger and more inclusive communities.

We call upon the Government to **take action now** to create a social assistance that is just.

A social assistance system is just when rates are sufficient to allow for decent affordable housing and a healthy, nutritious diet.

A social assistance system is just when it is equitable and provides resources to participate meaningfully in community life including whenever possible supports to enable economic self sufficiency through employment.

A social assistance system is just when those who rely on the system are able to live with dignity and are treated with dignity.

All of which is respectfully submitted by:

VOICES FOR CHANGE - HALTON