



INCOME SECURITY ADVOCACY CENTRE  
Centre d'action pour la sécurité du revenu

## 100 Days: Take Action before November 8

The Ontario government announced on July 31 that they will reveal a new direction for social assistance, based in part on “compassion for people in need,” after a 100-day review. Minister MacLeod has said “we need to do more than just help people remain mired in poverty” and instead “help stabilize people in need and support them to succeed”.

**We agree.** That’s why we believe the government should introduce an effective and compassionate social assistance system based on the following five principles:

1. **Income Adequacy**
2. **Economic and Social Inclusion**
3. **Access and Dignity**
4. **Reconciliation with Indigenous people**
5. **Human Rights, Equity, and Fairness.**

You can take action to communicate these principles to Minister MacLeod and the Ford government, and help ensure their November 8 announcement moves Ontario’s social assistance programs in the right direction.

## Actions you can take

Use the diagrams below to determine your individual, group, or organization’s capacity to take action. Use the resources in the last section of the kit to help plan your action.

1. **Are you a concerned individual** wanting to take action on the government’s 100 day review? Below are steps you can take now.

### Endorse

- Sign onto ISAC's Open Letter to Minister MacLeod

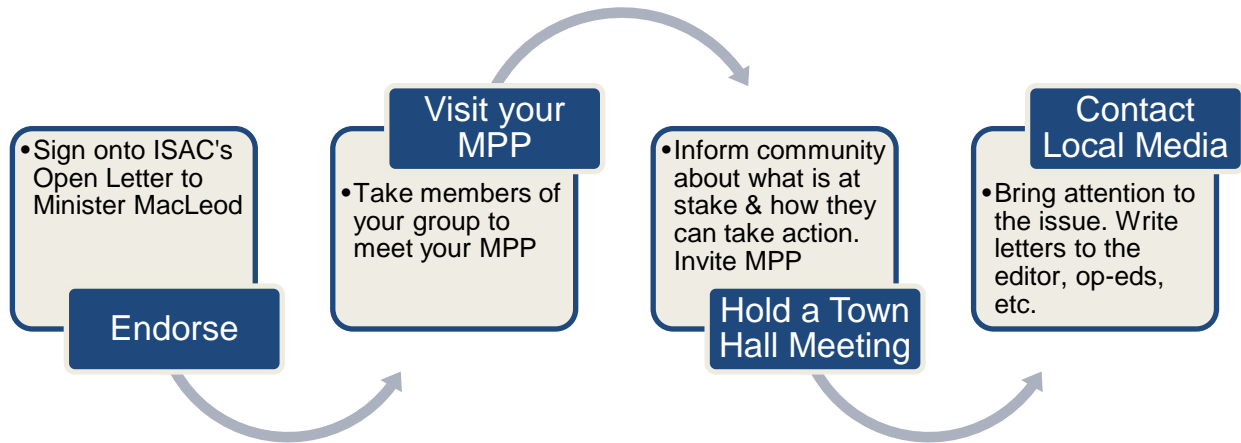
### Contact your MPP

- Write
- Phone
- Meet with your MPP

### Join a group

- Join a local group taking action to fight poverty in your community

## 2. Are you a concerned organization or agency?



## Tips and Links to Support Your Actions

### 1. Sign and circulate our Open Letter to Minister MacLeod

Below is the link to our open letter to Lisa MacLeod that we would like you to sign by October 19, 2018. The more government hears from us about the importance of creating an effective and compassionate social assistance system, the greater the chance they will implement our recommendations. We are asking individuals, agencies, community organizations, and faith leaders to sign onto our open letter.

#### Resources you can use:

- ISAC's Open Letter to Lisa MacLeod
- ISAC's Five Principles for an Effective and Compassionate Social Assistance System

### 2. Connect with your MPP

Write, phone, or visit your MPP. Our MPPs are accountable to voters in their communities. While receiving emails and phone calls about a particular issue matters, what moves them more are visits from voters in their communities.

#### Key messages:

- Nothing about us – without us. Government needs to know that people most affected by social assistance reform are experts, and have put forth many recommendations for improvements to social assistance, ask them:  
[What reports is the government using to inform their decisions on social assistance reform?](#)
- After years of consultations, a consensus has been reached on the principles that should guide development of an effective and compassionate social assistance system.

- If your MPP is Conservative:  
Will you bring the Five Principles to the Minister and ask her to use them to guide her decisions?
- If your MPP is NDP, Liberal or Green:  
What are you willing to do to ensure that the government creates an effective and compassionate system, and how are you going to make sure these issues are prioritized and raised in the Ontario legislature?
- If your group is hosting a town-hall on Social Assistance reform, ask your MPP:  
Will you attend and what can you do to support the town hall?

**Resources you can use:**

- ISAC’s Five Principles for an Effective and Compassionate Social Assistance System – You can leave this with them and is a great piece to guide your discussion
- ISAC’s Rate Sheet – Many MPPs are unaware of what a person on Social Assistance receives in benefits. The rates sheet can help guide the conversation
- ISAC’s 10 Myths and 10 Realities – Good for your information, in case a myth comes up during your conversation with your MPP
- ISAC’s Backgrounder 19 Changes Now on Pause – This document is helpful for you to talk about the changes that were planned for the fall but were put “on pause” while the government does its 100-day review
- ISAC’s Meeting with Your MPP tip sheet – This document has all the information you need to prepare for your MPP meeting about the government’s 100-day review

**3. Hold a Public Meeting in your community**

Holding a public meeting on the government’s 100-day review of social assistance is an action that holds power. The purpose of holding a public meeting is to:

- Facilitate a public accountability process, where your MPP has an opportunity to witness, learn, and hear from concerned community about social assistance reform.
- Inform people in your community about the government’s plan to review and reform social assistance. Give the audience actions they can take to advocate for an effective and compassionate social assistance system.
- Build community power for after November 8, ensuring government is held accountable for an effective and compassionate social assistance system.

**Resources you can use:**

- ISAC’s Tips for Holding a Public Meeting
- ISAC’s Five Principles for an Effective and Compassionate Social Assistance System – Bring copies for distribution
- ISAC’s Rates Sheet – Bring copies for distribution
- ISAC’s 10 Myths and 10 Realities of Social Assistance in Ontario – Bring copies for distribution

#### 4. Contact your local media

Plan on getting some attention in your local paper or on your local radio or television station between now and November 8. Set a goal to get two stories covering the issues from your local perspective, and the announcement of your town hall.

Your stories should focus on:

- The government is engaging in review of social assistance by early November, here is what the government should introduce, a system based on the Five Principles in order for that system to be effective and compassionate.
- The importance of an effective social assistance system for the dignity of low-income people in your community, the health and well-being of your community overall, and the cost-savings it can produce in the health care and other systems (use our “10 Myths and 10 Realities” document for info here)
- Real stories of people in your community who have experience of Ontario’s social assistance programs, and the difficulty they face as a result of its inadequate benefit rates and focus on punitive and coercive rules.

#### Key Message:

An effective and compassionate social assistance system is vital to the health and well-being of our community. People who have faced difficult times need effective supports and services to stabilize and move forward in their lives. The current system is based on outdated ideas and counterproductive rules that trap people in poverty. A new system should be built on the Five Principles.

#### Resources you can use:

- ISAC’s The Media is the Message
- ISAC’s Five Principles for an Effective and Compassionate Social Assistance System
- ISAC’s Rates Sheet –To inform your discussion
- ISAC’s 10 Myths and 10 Realities of Social Assistance in Ontario – To inform your discussion
- Kairos Tip sheet on writing an op-ed - <https://www.kairoscanada.org/wp-content/uploads/2015/10/Op-ed-tips.pdf>

#### 5. Build your power and activate allies

Winning an effective social assistance program is going to take consistent organizing, advocacy and pressure in communities across the province. Grassroots organizing, leadership development and ally-building will eventually pressure governments, no matter what political affiliation, to invest in the collective well-being of Ontarians.

If you are a community group or organization wanting to do more grassroots organizing, contact liz walker, ISAC’s Provincial Organizer, at [walker@lao.on.ca](mailto:walker@lao.on.ca) for more information and resources you can share with your organization or group.

# Five Principles for an Effective and Compassionate Social Assistance System in Ontario

Ontario's social assistance system doesn't work. It is based on outdated ideas about what the programs are supposed to achieve. The very low amount of money given to people needing help and the system's punitive and coercive rules are counterproductive. The system traps people in poverty instead of providing the supports they need to stabilize and move forward in their lives.

The Ontario government announced it will reveal a new social assistance program on November 8 after a 100-day review. Minister MacLeod said "we need to do more than just help people remain mired in poverty" and instead "help stabilize people in need and support them to succeed" based on "compassion for people in need".

**We agree.** That's why we believe the government should create social assistance system based on the following five principles, which come from previous reviews and the concerns that community members and advocates have voiced consistently over the past twenty years.

## 1. Income adequacy

An effective and compassionate system:

- Provides enough money to cover the true costs of regular living expenses. Adequate incomes allow people to stabilize their lives and act as a springboard to participation in the economy and community.
- Eliminates all lower benefit rates, like the board and lodger rate, so that everyone gets the full basic needs and shelter amounts, and preserves special benefits, like Special Diet, that are required to maintain health and pay for special needs.
- Receives adequate investment from government. Fixing the system will require investing in people up front. Spending cuts will worsen poverty, prevent the system from meeting its goals, and stop people from reaching their potential. Savings will come when people are better supported, healthier, and potentially able to leave the system.

## 2. Economic and social inclusion

An effective and compassionate system:

- Is based on supporting people to participate in both community life and the economy, and recognizes and values both paid and volunteer work.
- Provides practical, individualized, trauma-informed supports and services to help people stabilize their lives and promote inclusion in the economy and society, and does not expect them to seek work while stability is being sought.
- Is accompanied by strong employment standards that protect workers and encourage good quality, well-paid, accessible jobs with decent working conditions and disability accommodations, for people on social assistance to move into.
- Provides employment and training supports that allow people to move into decent work, as and if they are able, by tailoring those supports to individual needs, interests and strengths and to conditions in local labour markets.
- Allows people to keep more of the money they earn from work, as well as funds from contributory benefit programs (EI, CPP-D), retirement savings (RRSPs and TFSAs), financial help from friends and family, and payments from trusts or life insurance.
- Supports people to build healthy, sustainable relationships by ensuring that financial responsibility for a spouse starts after three years of living together, not three months.

### **3. Access and Dignity**

An effective and compassionate system:

- Provides help for people to apply for programs and benefits and reduces the time it takes to be approved. It makes it easy for people to get information, know their rights and responsibilities, and understand the benefits they're entitled to.
- Ensures that people get the supports they need from the first day they enter the door to respond to their immediate needs right away and set them up for future success.
- Transforms the role of caseworker from "welfare police" to supportive service providers, to help people stabilize their lives, receive the supports they need, build on their strengths and achieve their goals. This kind of system operates more efficiently and uses fewer resources to administer.
- Treats people in need with the respect and dignity that they deserve in every encounter, whether via caseworkers, other staff or automated technologies, and secures the privacy of the information they provide.
- Ensures people who are unable to use technologies that are not accessible to them, are difficult to navigate, do not accommodate their disability, or are out of reach by virtue of their low incomes are not disadvantaged or adversely affected.
- Co-designs programs and services with people on OW and ODSP, particularly in the creation of a program that recognizes the need people with disabilities have for long-term and individual supports, eliminates asset rules, allows people to keep other public benefits (like CPP-D and EI), and makes it easier for those who work.
- Ensures everyone in need in Ontario has access to benefits, regardless of their immigration status and for as long as they continue to be in need.

### **4. Reconciliation with Indigenous peoples**

An effective and compassionate system:

- Prioritizes better social and economic outcomes for Indigenous peoples in Ontario. Expanding the Remote Communities Allowance to more communities, giving more funds to those who live with family because of lack of housing, and paying for travel to traditional Indigenous healers is a start.
- Adopts an approach to service provision and supports and services that are rooted in Indigenous traditions and values. This includes providing holistic, wrap-around services that promote the physical, spiritual, mental and emotional well-being of the individual, family and community.
- Ensures that First Nations design and control the programs and services that serve their communities.
- Provides enough funding for the programs to adequately serve Indigenous peoples.

### **5. Human rights, equity and fairness**

An effective and compassionate system:

- Respects the international human rights agreements that Canada has pledged to uphold. This includes the right to an adequate standard of living, adequate social assistance benefits, more protection against poverty for people with disabilities and children, and freedom from discrimination when accessing benefits.
- Accounts for social factors that contribute to the need for social assistance supports, such as systemic disadvantage and structural racism that some groups in society face that prevent them from equally accessing life opportunities.



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# Meeting With Your MPP

## What is it?

Meeting with your MPP can have a big impact. Meetings are an opportunity to not only highlight a specific issue or demand that you want them to address, but to also show the power of your group.



## Time of Activity

Preparation	2 hours
During	30 minutes
After	20 minutes

## Why do it?

- Easy to organize.
- Profile your group.
- Spotlight the issues.
- Learn where your MPP stands on the issues.
- Part of a bigger strategy.

## Why not do it?

- If you do not have people directly affected by the issue with you.
- It's not a public conversation (but there is nothing stopping you from making the information you get public).

## How to organize a meeting

1. Find out how to contact your MPP's office by:
  - Entering your postal code on the Elections Ontario website to look up your Electoral District: <https://www.elections.on.ca/en/voting-in-ontario/electoral-districts.html>. The link will tell you the name of your MPP.
  - Go to the Legislative Assembly website and look up your MPP's name to find the contact information for their Constituency Office: <https://www.ola.org/en/members/current/contact-information>

2. Phone the Constituency office to set up a meeting. This might take multiple attempts. Don't be put off – keep trying.
3. Once you have a meeting set, phone the office again just before the scheduled date to confirm time, place, and who will be joining you.
4. Arrange a meeting with your team before the scheduled meeting:
  - Go over the *Five Principles for an Effective and Compassionate Social Assistance System in Ontario* document to make sure you're prepared to talk with your MPP about these principles and the impact that implementing them could have for people on social assistance in your community.
  - Go over the *10 Myths and 10 Realities of Social Assistance in Ontario* document to make sure you have the background information you may need to raise important points about the struggles of people on social assistance or to counter any negative remarks your MPP may make.
  - Check the *Fast Facts on Poverty and Social Assistance* document for any backup information you may need about poverty in your community.
  - Decide who will speak - make sure you are all on the same page.
  - Assign someone to take notes during the meeting. They will also summarize what was said at the meeting and follow-up actions.
  - Decide who will follow-up with thank you's and materials that you may have promised to send.
5. Bring a phone/camera for the meeting so you all can take a picture of your group visit with your MPP. Arrive 15 minutes before the scheduled meeting.

## During the meeting

1. If you are meeting with your MPP as part of a group, tell your MPP about your group, who you are, and your role and activities in your community.
2. Inform your MPP that the Minister of Children, Community and Social Services is doing a 100-day review of social assistance (they may not know!) and that you are concerned about what the Minister may be announcing on November 8.
3. Tell your MPP that you think social assistance programs should be based on the *Five Principles for an Effective and Compassionate Social Assistance System*.
4. Talk about the *Five Principles* and the impact that implementing them they would have on you or people in your community who rely on OW or ODSP.
5. Be sure to talk about the positive changes that you want to see in the social assistance system as a result of the Minister's 100-day review.
6. Ask your MPP if they will share the principles with the Minister and ask her to base her changes to social assistance on these principles.



## After the meeting

1. Leave a copy of the *Five Principles* with your MPP.
2. Write up a summary of your visit and what your MPP has committed to do.
3. Report back to other members of your group (if any):
  - a. A summary of what was said at the visit
  - b. Next steps and actions your group will take.
4. Send a follow-up email to your MPP and their staff to thank them for their time.
5. Send liz walker ([walkere@lao.on.ca](mailto:walkere@lao.on.ca)) from ISAC your picture and summary of your visit.

## Tips on maximizing the meeting

- Choose a diverse group of 3-5 people from your riding who have an understanding and experience of poverty and social assistance to attend the meeting.
- Plan for a 30-45 minute meeting
- Stay on message: What do you want from the meeting?
  - Remember this is your meeting. Make sure they are listening to you.
  - Be sure to bring up supporting stories and references to illustrate the experiences of people on social assistance and how they can be improved.
  - Hear what they have to say about social assistance and where their party stands on these issues.
  - Get them to commit to talk with the Minister about the *Five Principles*.
  - Make sure to talk about your group or organization and who you are.
- Bring the following material:
  - ISAC's Five Principles for an Effective and Compassionate Social Assistance System in Ontario

## What might happen at your meeting

This page will give you ideas about what to expect and possible responses, which come from the experience that multiple groups have had over the years with MPP meetings.

### Sympathetic MPP

They appear to be listening to your concerns and you feel very heard. This is not uncommon and for the most part they want you to feel that way in the meeting.

- Understand that this is a tactic.
- Continue with your presentation.
- **Move their sympathy into action.**

### Rushed meeting

They appear to not have enough time for this visit and try to rush you through the meeting.

- Understand that this is a tactic.
- Continue with your presentation
- Ask them if there is something else that is more pressing than dealing with poverty and social assistance.
- **Take your space.**

### Naive MPP

Not every MPP will have expertise in your issue, so they may not be able to answer specific questions.

- Understand that this is a tactic
- Continue with your presentation aimed to educate.
- Give them your materials, you are there to help.
- **Follow-up at a later date**, answer questions they have find out if they have taken action on your issue.

### Gotcha questions

They are testing the depths of your knowledge. They might ask you questions like “how do you propose we pay for this?” or specific policies. They may also pivot from the issue entirely and question you about other things.

- Understand that this is a tactic.
- Continue with your presentation.
- Use the “Myths and Realities” document to counter negative stereotypes.
- Take notes. It’s ok not to know. Get back to them with answers later.



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## 100 Days: Tips for Holding a Public Meeting

### The purpose of your public meeting is to:

- Inform people in your community about the government's plan to reform social assistance, bringing focused community and media attention to social assistance.
- Facilitate a process whereby your MPP gets an opportunity to hear from community about what changes should happen to social assistance and how to do it.
- Give the audience concrete actions they can take to hold government accountable for putting in place an effective and compassionate social assistance system.
- Build community power after November 8<sup>th</sup> to continue to pressure government to invest in the collective well-being of all Ontarians.

### Preparing for your public community meeting

#### The venue:

- ☑ **Accessibility and size matters** – The right size for who you can get to turn out.
- ☑ **Show power** – Informational and campaign materials, pictures of past actions.
- ☑ **Build power** – Signup sheets and quick actions, i.e. open-letters and petitions.
- ☑ **Capture and Share** – Take pictures, summarize, and share with MPP after event.

#### Sponsoring the public meeting:

If your MPP won't sponsor the meeting, approach a legal clinic, local labour council, foodbank, faith groups, other political riding associations, service agency or other organization in your community for their help. They can all also help spread the word about the public meeting.

#### People need to know exactly what you are asking of your MPP

1. Will you (MPP) bring the Five Principles to the Minister and ask her to use them to guide her decisions and ensure recipients are co-designing the new system?
2. What are you (MPP) willing to do to ensure that the government creates an effective and compassionate system, and how are you going to make sure these issues are prioritized and raised in the Ontario legislature?
3. If they are not a conservative, what are you willing to do to ensure that the government creates an effective and compassionate system, and how are you going to make sure these issues are prioritized and raised in the Ontario legislature?

## Sample agenda for public meeting 1.5 hours

### 1. Welcome and Purpose: [15 minutes]

- The chair of the meeting welcomes everyone and briefly speaks about the importance of the meeting and the goals/demands.

- Ontario Works (OW) and Ontario Disability Support Program (ODSP) were created in 1998
- OW was designed deliberately to force people in crisis and in need of income support into low-wage unsustainable work – under the motto of “any job is a good job”.
- ODSP was designed to offer a little more money and the promise of employment supports, but has never met the test for adequately supporting people with disabilities.
- For 20 years there has been lots of advocacy and push back from people on social assistance and their allies, to push government to improve social assistance.
- Even though there have been minor changes to the system, the system is still traps people in poverty instead of providing the supports they need to stabilize and move forward in their lives.
- On July 31<sup>st</sup>, Minister Lisa MacLeod announced:
  1. An end to the Basic Income pilot (wrapping up in March 2019 instead of immediately due to public pressure)
  2. A cut in the scheduled rate increase from 3% - 1.5%
  3. A “pause” on the 19 rule changes
  4. A new direction for social assistance after a 100 day review, with a likely date of November 8<sup>th</sup>
- We called this public meeting for 2 reasons:
  1. To take action letting our MPP know what changes we want to see, and that nothing about us should be done without us.
  2. To build and show community support, for government to invest in the collective well-being of ALL Ontarians, going forward.

### 2. Presentations: [20 minutes]

- Have a few guest speakers able to speak to the issues of social assistance and its impact on community, while motivating the audience to take action. There must be at least one person living the current experience of social assistance as a speaker– who is taking action, speaking of the reality and solutions. They can use the 5 Principles of a good social assistance program to guide their discussion.
- If MPP is in attendance, leave time at the end for them to speak to your demands and a plan for follow-up.

### 3. Questions/Discussion [20 minutes]

- Decide beforehand if you are going to have questions and comments from the audience. Audience participation requires a strong moderator to keep the discussion focused and impactful.

### 4. Next steps and actions [20 minutes]

For discussion if the MPP is **not** at the meeting

The only way we are going to win is to put enough pressure on our local MPP that they will have to push their party to invest in an effective compassionate social assistance system. Have the audience reflect on 2 questions:

1. What can we each do now to influence the government's 'new direction' on social assistance?
2. What will we do after the announcement of the new direction for social assistance to show and build our power to win a better social assistance system?

- If you have people there who represent agencies, concerned individuals, faith groups, and local labour council representatives, have them form affiliation groups to decide actions they are going to take, before and after November 8<sup>th</sup>.

### 5. Summarizing Actions [15 minutes]

- Have the various groups share and report back actions.
- Decide on how you all plan to follow up and check in with each other.
- Reflect on who's not in the room but should be and how you are going to get them there.
- Decide on next public meeting date.

### 6. Close [5 minutes]

### 7. Additional Notes

- A successful public meeting leaves people feeling as though they are part of a community doing something about poverty in their community to win real changes.
- A successful public meeting is informative, fun (fun can be the expression of anger, if that is the group sentiment), and momentum building.

### Resources for your public meeting:

- ISAC's Principles for an Effective and Compassionate Social Assistance System – Copies for distribution
- ISAC's Rates Sheet – Copies for distribution
- ISAC's 10 Myths and 10 Realities of Social Assistance – Copies for distribution
- Draft template poster – See below



## Public Meeting – Changing Social Assistance in Ontario

Imagining an effective social assistance system

Date:

Location:

Time:

About our group.

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***Nothing about us without us!***

Join us in the fight for our right to an adequate income and dignified support in Ontario!

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# The Media is the Message

Contacting local media is a good way to raise public awareness of the need for an effective and compassionate social assistance system in Ontario. Here are some ideas for ways you can engage the media on this issue:

- **Think about the key message** that you want to convey to the media – it could be:

An effective and compassionate social assistance system is vital to the health and well-being of our community. People who have faced difficult times need effective supports and services to stabilize and move forward in their lives. The current system is based on outdated ideas and counterproductive rules that trap people in poverty. A new system should be built on the Five Principles.

- **Collect a little information** about social assistance and poverty issues in your community to bolster your arguments and create a one-page backgrounder to share with reporters. Some resources you could look at are:
  - ISAC's Five Principles for an Effective and Compassionate Social Assistance System
  - ISAC's Rates Sheet
  - ISAC's 10 Myths and 10 Realities of Social Assistance in Ontario
  - ISAC's Fast Facts on Poverty and Social Assistance
- **Invite local media** to any events you are hosting and organizing, like a town hall or public meeting on the issues. Share your backgrounder with journalists who attend. Be prepared to talk with them about the issues.
- In whatever media work you do **center lived experience** about the issues. Make sure people who are speaking from their experience are prepared to talk with the media.
- **Write a letter to the editor** of your local newspaper. Lots of people read the letters to the editor. Even if they are short, letters are a good way of reaching the public. They help encourage people to discuss the issues and respond to them. See our tips below.
- **Call in to a local radio or TV show** during call-in segments. Calling in to one of these shows can be a good way to make sure that people in your local area know about issues that affect low-income people. See below for some tips.

## Tips for writing letters to the editor

- Keep it short. Check your local newspaper for their word length, but usually 200 words.
- Use words and language that people easily understand. Talk about your personal connections to the issues.
- Sign your name and give your address and a contact telephone number.
- Letters should be in your own words, targeted to the newspaper you are submitting to. Where possible, connect it to an article (cite the date) they have already published.

## Tips for writing an op-ed for your local newspaper

An Op-Ed is a short opinion piece written by someone in the community – like you – about an important issue. They're a great way to raise an issue in the local paper, and give you enough space to make arguments and tell the story about how people in your community are going to be affected.

Writing an op-ed is a powerful way to get your message across in your local community. People often read the op-ed pages of the newspaper to find out what local people's positions are on the issues of the day.

If you want to write an op-ed, there are some good resources online. For example, check this great tip sheet from Kairos: <https://www.kairoscanada.org/wp-content/uploads/2015/10/Op-ed-tips.pdf>.

## Tips for radio and TV call-in shows

If you want to raise the 100-day review and what an effective and compassionate social assistance system should look like on a local radio or TV call-in show, here are a couple of tips and ideas:

- **Decide on your message:** Before you call, decide on what you plan to say and the one or two points you want to make. Write them down as well as the key message that you want to convey.
- **Know who you're calling:** The person who answers the phone will be the producer, not the show's host. They will ask you what you're calling about. Tell them your connection to the issue and a very brief version of the points that you want to make.
- **Educate don't fight:** Remember your role is to educate the community, not fight with the host. If the host is combative, stay calm and just restate your points. Use the Myths and Realities document if unfair stereotypes get raised.
- **Enlist support.** Tell your friends or members of your group in advance that you're going to call in and recruit them to also call in. If you have several points to make on the issue, divide them among members of your group so each one can raise a different point on the issue.

## Tips for making the most of social media

Social media is a tool to help get the word out and organize with community members. It can't replace face-to-face organizing, but can boost it. Here are some tips to help make your support visible:

- Encourage your friends and supporters to like and follow you Facebook page and Twitter accounts.
- Take photos at every action or event you organize and participate in and share them online. Make sure to tag relevant campaigns and politicians – you can tag up to 10 people on Twitter – and using the hashtags #onpoli and #100dayreview.
- Comment on posts by politicians, and especially the Minister of Children, Community and Social Services. Keep your comments brief and personally respectful.
- To increase your followers on Twitter, tweet early, tweet often, and use hashtags.





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# OW & ODSP Rates and the Ontario Child Benefit

as of September / October 2018

The provincial government announced a 1.5% increase to Ontario Works (OW) and Ontario Disability Support Program (ODSP) rates on July 31, 2018. Increases will appear on OW and ODSP cheques and direct deposits received at the end of September.

The table below shows current and new Basic Needs and Maximum Shelter amounts for different family types. It also shows current maximum Ontario Child Benefit (OCB) amounts, which were increased by the rate of inflation in July 2018. The OCB is an important part of the total incomes of people on OW and ODSP who have children.

Please read the notes below for more information.

Family Type	Current				New as of Sept / Oct 2018			
	Basic Needs	Max Shelter	Max OCB	Total	Basic Needs	Max Shelter	Max OCB	Total
<b>OW</b>								
Single	\$337	\$384	\$0	\$721	\$343	\$390	\$0	\$733
Single Parent - 1 child	\$354	\$632	\$114	\$1,100	\$360	\$642	\$117	\$1,119
Single Parent - 2 children	\$354	\$686	\$229	\$1,269	\$360	\$697	\$234	\$1,291
Couple	\$486	\$632	\$0	\$1,118	\$494	\$642	\$0	\$1,136
Couple - 1 child	\$486	\$686	\$114	\$1,286	\$494	\$697	\$117	\$1,308
Couple - 2 children	\$486	\$744	\$229	\$1,459	\$494	\$756	\$234	\$1,484
<b>ODSP</b>								
Single	\$662	\$489	\$0	\$1,151	\$672	\$497	\$0	\$1,169
Single Parent - 1 child	\$805	\$769	\$114	\$1,688	\$815	\$781	\$117	\$1,713
Single Parent - 2 children	\$805	\$833	\$230	\$1,868	\$815	\$846	\$234	\$1,895
Couple	\$954	\$769	\$0	\$1,723	\$969	\$781	\$0	\$1,750
Couple - 1 child	\$954	\$833	\$114	\$1,901	\$969	\$846	\$117	\$1,932
Couple - 2 children	\$954	\$904	\$230	\$2,088	\$969	\$918	\$234	\$2,121

**NOTES:**

- The amounts shown in the chart above are maximums and may not apply in every situation. For example, people who pay less for their housing than the maximum shelter amount will only receive the amount they pay. People on OW or ODSP should ask their caseworker about the particular amounts that apply in their case.
- The actual amount of Ontario Child Benefit (OCB) that a family gets may be lower than the maximum. The amount will depend on the net income of the family. Note that families with children must file their income tax returns in order to receive the OCB.

- Children in the examples shown in the chart are under age 18.
- The amounts shown for couples on ODSP apply only to situations where one person in the couple has a disability.
- Couples on ODSP who both have a disability get a basic needs and shelter rate that is capped at a specified maximum. This “double-disabled” rate will increase from \$1,941 to \$1,971 per month. Other benefits that these couples may be eligible for, like the Special Diet Allowance or the Remote Communities Allowance, are added on top of the “double-disabled” rate. Benefits for dependent children they may have are also added on top.
- People on OW and ODSP may be eligible for other provincial and federal benefits, such as the Ontario Trillium Benefit, the GST/HST credit or the Canada Child Benefit. They may also qualify for other benefits through OW or ODSP. These additional benefits are not shown in the chart because amounts vary depending on each person or household’s situation. See links below for more information.

**The 1.5% increase will also apply to the following rates and benefits:**

- the Advanced Age Allowance
- board and lodging rates
- the Special Boarder Allowance
- the guide dog benefit
- the Personal Needs Allowance
- temporary care assistance
- First Nations emergency hostel services per diems
- amounts for dependents with dependents, financially independent adults living with parents, and sponsored immigrants living with their sponsors
- amounts for residents of long-term care homes, chronic care facilities, community residences (provincial placements), interval and transition homes, intensive support residences, and supported group living residences.
- Assistance for Children with Severe Disabilities
- the Remote Communities Allowance.

**The 1.5% increase will not apply to:**

- the Special Diet Allowance
- the Pregnancy / Breast-feeding Nutritional Allowance.

**Links to information about benefits outside OW / ODSP:**

- Ontario Child Benefit: <http://www.children.gov.on.ca/htdocs/English/financialhelp/ocb/index.aspx>
- Ontario Trillium Benefit: <https://www.ontario.ca/page/ontario-trillium-benefit>
- Canada Child Benefit: <https://www.canada.ca/en/revenue-agency/services/child-family-benefits/canada-child-benefit-overview.html>
- GST/HST credit: <https://www.canada.ca/en/revenue-agency/services/child-family-benefits/goods-services-tax-harmonized-sales-tax-gst-hst-credit.html>

# 10 Myths and 10 Realities of Social Assistance in Ontario

**MYTH #1** *People on social assistance get more than enough money to pay the bills.*

**REALITY** People on OW and ODSP live in poverty. OW rates were cut by 21.6% in 1997. ODSP rates were frozen from 1997 to 2005. Small annual increases since 2005 have not kept up with inflation. Even with other tax-delivered benefits included, the total monthly incomes that people get are grossly inadequate.

A single person on Ontario Works receives a maximum monthly benefit of \$733. With all other provincial and federal tax credits included, their total income for the year is about \$9,768 per year, or about \$814 per month.

A single person with a disability in ODSP gets a maximum monthly benefit of \$1,169. With all other credits, their total income is about \$15,132 per year, or about \$1,260 per month.

Compared to two commonly-used measures of poverty in Canada, the incomes of people on social assistance do not adequately provide for even the basic necessities of food, clothing and shelter.

	Total monthly income from all benefits	Low Income Measure (monthly)	Amount below LIM poverty each month	Market Basket Measure (Toronto, monthly)	Amount below MBM poverty each month
Single person on OW	\$814	\$1,946	- \$1,132	\$1,783	- \$969
Single person on ODSP	\$1,260	\$1,946	- \$686	\$1,783	- \$523

The Low Income Measure (LIM-AT) measures incomes relative to those of other people in a geographic area, after taxes are paid. It is used to measure progress on poverty reduction in Ontario and is used to compare with the poverty rate in other international jurisdictions.

The Market Basket Measure (MBM) measures whether a person or family can afford a typical basket of goods and services in any given geographic area. The federal government recently announced that the MBM will be Canada's official poverty line.

**MYTH #2** *People on social assistance don't have it so bad. They live in social housing and get subsidized rent.*

**REALITY** The overwhelming majority of people on social assistance pay the same rents to private landlords as anyone else. Only about 7% of people on OW and 11% of people on ODSP live in subsidized rental housing. Most live in private market rental housing - 87% of people on OW and 69% of people on ODSP.

The major problem for people on social assistance who don't live in subsidized housing is that the amounts that OW and ODSP provide to pay for housing are so low. A single person on OW gets a maximum shelter allowance of \$390 per month. A single person on ODSP gets a maximum of \$497.

2016 Census data shows that, in Toronto, the average monthly rental amount in 2016 was \$1,242. In Ottawa, the amount was \$1,148. In Hamilton, \$947. In Sudbury, \$901. In Thunder Bay, \$843. In Windsor, \$796.

People on social assistance are forced to use money they get for basic needs like food and clothing to help pay for rent. They're also forced to live in low-quality, sub-standard housing where they experience overcrowding, problems with plumbing, mould, uncompleted repairs, and other issues that compromise their health and safety.

**MYTH #3** *Increasing benefit rates will encourage people to go on social assistance and never leave.*

**REALITY** Every serious study has shown that the number of people on social assistance depends on economic cycles, not benefit levels. Numbers tend to increase during periods of economic recession, when jobs are lost, and decrease when the economy is growing, when more jobs are available.

Keeping rates low actually makes it impossible for people to look for and find work because they don't have enough to afford decent clothing, transportation and other expenses. Increasing benefit rates will allow people to pay for the essential items they need – like food, clothes, rent, and other expenses – so they can be healthier and live with more dignity. Higher benefit rates allow people to stabilize their lives and are a springboard to participation in the economy and community.

Higher benefit rates also contribute to Ontario's economy. Studies show that when low income people get more money, they don't put it in the bank or invest it in offshore accounts, like wealthier people do. They spend it on necessities in their local communities. That's good for them and good for their community's economy, and the province's economy overall.

**MYTH #4** *People on social assistance are lazy and just do not want to work.*

**REALITY** Most people on social assistance are dealing with an employment, family, or health crisis and need financial assistance to help them meet their basic needs. They go on social assistance because they lost their job, lost a spouse, have a disability, or are leaving a traumatic situation like domestic violence. The biggest myth of all is to assume that people in Ontario are immune to such misfortune.

Some people on OW and ODSP do work. But the current rules mean that, even with income from employment, it's hard to work your way out of poverty and off social assistance. For example, people on OW and ODSP are only able to keep the first \$200 of any income they earn in a month, and half of any income above that is clawed back. The earnings exemption should be increased and the clawback decreased to allow people to keep more of what they earn.

And the quality of employment supports should be improved. People need better tailored supports and services that respond to their individual needs and strengths and that are aligned with conditions in the local labour market, but are also proactive, empathetic, and non-discriminatory.

And while people want to work, many are in short-term, low-wage jobs. If they get laid off, they often don't have enough hours to qualify for Employment Insurance or only qualify for a short period of time. They end up relying on multiple poor quality jobs with low pay and no benefits or going back onto social assistance. Cycling off and on social assistance has more to do with the lack of good quality jobs than it does with a person's willingness to work.

**MYTH #5** *The social assistance system is rife with fraud.*

**REALITY** The most recent figures we have show that less than a tenth of a percent (0.06%) of the total number of people receiving assistance were convicted of some form of fraudulent activity. There is no evidence of any more fraud in the social assistance system than in any other realm of life. The system has strenuous checks and balances to identify fraud and deal with it as appropriate.

Instead of bad-mouthing those who are least well off and need the most support, we should be more concerned that those who are the most well off pay their fair share. Report after report shows that the income tax system in Canada is skewed toward allowing rich people to avoid their taxpaying responsibilities. And the CRA's own figures show that millions of dollars in tax fraud occur regularly. Tightening up the rules to make sure that those who can afford to pay into the system that supports our social safety net should be the priority, not punishing people who are the most marginalized.

**MYTH #6** *People who return to social assistance after leaving are just not working hard enough to find and hold down a job. After all, a job is the best poverty reduction program.*

**REALITY** The government actually has very little idea what happens to people who leave the system. There is no information kept on why people leave OW or on what happens to them after they have left. They are not tracked to see if, for example, a job they got paid them well and had good hours and benefits, and would therefore be sustainable over the longer term.

A few special studies have been done on what happens to people when they leave. A study done by the City of Toronto showed that 44% of people who left OW in mid-2001 did not leave for employment. Of those that did, 68% had annual earnings below the poverty line, less than half had job-related benefits and about one third worked in non-permanent jobs. Almost 60% of the people who left OW said that their financial situation had not improved and a third felt it had actually gotten worse. 17% of them returned to the system within a year.

This data shows the need for the OW system to provide better employment supports and better levels of income to provide the foundation for and springboard to finding better quality jobs. It also shows that the quality of jobs in the labour market is poor, and that therefore a job is not necessarily the best poverty reduction program.

Relying on jobs to be the best poverty reduction program can only happen if the quality of jobs in the labour market improves, including jobs for people with disabilities. Ontario needs a strong employment standards that protect workers and encourages good quality, well-paid, accessible jobs with decent working conditions and disability accommodations, so that people on social assistance have something stable and sustainable to move into.

**MYTH #7** *Hardworking taxpayers shouldn't be expected to pay for people who aren't working to get a guaranteed cheque every month.*

**REALITY** Poverty and reliance on social assistance is not a moral failing on the part of individuals. Poverty is an economic risk that affects everyone, and a good social assistance system that provides a safety net of resources, services and opportunities that are adequate for people's needs and can be used by everyone if and when they need them is good for everyone.

Having a healthy social safety net is vital to a productive and just society. When everyone can afford to properly feed and clothe themselves and pay the rent, all of us are healthier, our communities are more resilient, and the enormous financial costs of poverty that we all bear are greatly reduced.

Poverty has a big price tag for everyone. A report by the Ontario Association of Food Banks says that the federal and provincial governments are losing between

\$10 and \$13 billion a year due to poverty. That means every household in Ontario loses between \$2,300 and \$2,895 every year. These costs result from higher health care and justice costs, as well as lost opportunities like greater tax revenue. Government spending to ensure people aren't suffering the effects of poverty will actually reduce these costs, and ensure a better, safer, healthier society for all.

**MYTH #8** ***Giving money to people to do nothing fosters dependency.***

**REALITY** People on social assistance aren't doing nothing. Many are facing some kind of trauma or adversity and need support and the time and space to stabilize their lives. Many others need the longer-term support that comes with having a disability. And lot of people on social assistance spend all their time figuring out how to survive on such low incomes. Their resilience, tenacity and resourcefulness deserve respect and recognition.

Providing income support to people who need it is actually a way that society can foster independence. Some people have families that are the source of their trauma, and they need financial support to escape. Many people are forced to rely on charity, like food banks and soup kitchens, which can come with shame and loss of dignity, especially in small communities where everyone knows your business. A compassionate and effective social assistance system would provide people with enough financial resources and other supports to stabilize their lives after trauma or live with a disability with dignity, and allow them the ability to take whatever next steps in their lives would allow them to achieve their goals.

**MYTH #9** ***People on welfare are authors of their own misfortune.***

**REALITY:** There are many reasons that people need income support:

- People dealing with trauma like violence, illness, or family breakdown
- People with disabilities who can't find a job that accommodates their needs
- People who are disabled and are on OW while waiting to be transferred to ODSP or other disability support programs
- People who have been laid off and do not qualify for Employment Insurance
- Workers who have been injured on the job and cut off supports from WSIB
- Women fleeing domestic violence
- Women who cannot find suitable affordable child care
- People who need more skills training to find a decent job
- People whose families can't or won't help them.

Economic conditions and personal crises are not an individual choice. A good, just and healthy society supports people through public income support programs when they face trauma and adversity.

**MYTH #10** *Most people on social assistance are young single mothers who don't want to work and just have kids in order to get benefits.*

**REALITY:** The number of lone parents on social assistance has actually been decreasing over the last 15 years, while the number of single people without children has increased significantly. This is happening in Ontario and in other provinces across Canada.

One of the reasons that the number of lone parents is decreasing is that the amounts of child benefits available outside of the social assistance system has increased significantly in the last 15 years. This has allowed lone parents more flexibility to look for and keep decent jobs in the labour market. An important next step will be to provide universal affordable childcare to provide even more support for single parents who choose to work.

Single people do not get nearly the amount of income and other supports that they need, whether from social assistance or from other benefits outside the social assistance system. They live in deep poverty and have a much harder time exiting the system. They also have limited access to other income support programs that could prevent them from having to rely on social assistance in the first place.

Coverage from programs like Employment Insurance has decreased, in no small part because of the increase in the number of jobs in the labour market that offer only short-term contracts or limited hours of work, which result in people being unable to qualify for EI. This is particularly a problem for people from historically marginalized groups, like people from racialized communities, women, Indigenous people, youth, people with disabilities, and women, who make up a large proportion of those in low quality jobs.

Coverage from CPP-Disability requires having paid into the program through work contributions. But many people with disabilities are shut out of the labour market because of employer stigma and lack of accommodations in the workplace, so they don't qualify for CPP-D. And WSIB can no longer be relied on for good coverage for injured workers, resulting in many injured workers being forced to reach near destitute poverty levels before qualifying for ODSP.

The only other benefits available to singles in Ontario are the GST/HST credit and the Ontario Trillium Benefit, both of which together amount to only a few hundred dollars a year.

A recent study by the City of Toronto showed that a large number of single people on Ontario Works are older, female, have some post-secondary education, and struggle with physical and mental health issues. They have particular needs that the current system is simply not addressing.

The increase in single people on social assistance and their particular needs should be a major issue for decision-makers, but they receive almost no attention. This needs to change.



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INCOME SECURITY ADVOCACY CENTRE  
Centre d'action pour la sécurité du revenu

# 19 Positive Changes now “On Pause”

19 important changes to Ontario Works (OW) and Ontario Disability Support Program (ODSP) rules were supposed to take effect in fall 2018. Many of these changes were made as a result of several years of advocacy with the Ministry of Children, Community and Social Services by individuals and organizations across the province, as well as recommendations made in reports and reviews of social assistance in Ontario.

The new provincial government has put a “pause” on these changes while they conduct a 100-day review of social assistance. We anticipate that they will announce a new direction for social assistance on November 8. Some of these changes could be part of this new direction.

This document provides information about these changes and some of the reasons that the provincial government should implement them after their review.

## Changes Now “on Pause”

### 1. Increases to OW and ODSP base rates

A 3% increase to base rates (basic needs and shelter) was supposed to start in fall 2018. The 3% increase was nowhere near what is needed to bring people on OW or ODSP out of poverty. However, it would have meant an additional \$23 per month for a single person OW and an additional \$35 per month for a single person on ODSP.

The incomes that people on social assistance receive from OW and ODSP are between 30-50% of the poverty line, which is nowhere near what is required to pay for the basic necessities of life. Such low incomes are counterproductive because they mean that people are forced to live in substandard housing and are unable to pay for healthy food, let alone for other needs. This means that people are much more likely to suffer from preventable health conditions, like heart disease and diabetes, which are much more prevalent for people with low incomes. It also means that health care costs to treat these conditions are unnecessarily higher than if people had incomes that were adequate and livable. Low incomes also mean that people on social assistance spend the majority of their time figuring out how to live day-to-day instead of being able to focus on taking whatever next steps in their lives would allow them to achieve their goals, like counselling, education, training, or volunteer work.

Keeping rates low also makes it impossible for people to look for and find work because they don't have enough money to afford decent clothing, transportation and other expenses. Higher benefit rates allow people to stabilize their lives and act as a springboard to participation in the economy and community. They also contribute to Ontario's economy, as people spend any additional money they get on necessities like food, clothes, rent, and other expenses in their local communities.

## **2. Increases to rates for other allowances and benefits**

A 2% increase would have been applied to various “miscellaneous allowances” in fall 2018, including:

- the Advanced Age Allowance
- the Special Boarder Allowance
- the Guide Dog Benefit
- the Personal Needs Allowance
- Temporary Care Assistance
- the Remote Communities Allowance
- First Nation emergency hostel services per diems
- amounts for dependants with dependants
- amounts for residents of long-term care homes, chronic care facilities, community residences (provincial placements), interval and transition homes, intensive support residences, and supported group living residences.

Not everyone on social assistance needs each of these allowances and benefits. However, for those who do, these amounts are a lifeline of support. Increasing the amounts of money provided through these allowances and benefits ensures that people can afford the things they need.

## **3. Allowing for healthy development of relationships without financial penalty**

The definition of “spouse” in both OW and ODSP was going to change this fall to align with the *Family Law Act*. This Act says that people who are not married and don’t have children must take financial responsibility for one another after they have lived together for three years.

The rules currently say that someone who is receiving OW or ODSP benefits can be found to be in a “spousal relationship” with someone after only three months of living together. This means that the income of the person they are living with counts against them and could reduce the amount of money they receive from OW or ODSP – or could result in being cut off benefits entirely.

This change would have finally ended the unreasonable imposition of financial responsibility for a partner after only three months of living together. It would have treated people on social assistance like everyone else in terms of financial support obligations for a spouse – which under the *Family Law Act* starts after three years of living together. Making this change would have allowed people on OW and ODSP the time to form meaningful personal relationships without fear of losing their income support, which is particularly important for people with disabilities.

## **4. Increasing benefits for people in Board and Lodge situations**

The Board and Lodge rate category was going to be eliminated this fall, and people who are currently receiving board and lodge or lodging rates would have received the full Basic Needs and Shelter amounts.

This important change would have resulted in a significant increase in incomes for approximately 50,000 people in Ontario who get housing and food preparation from the same provider. It would have also ended the discrimination many people with disabilities in Ontario who live in board and lodge situations face purely because their disability affects their ability to purchase and prepare their own food. The Board and Lodge rate has been the subject of human rights challenges by ISAC and other legal clinics in Ontario.

A single person on ODSP receives a total of only \$896 / month as a “board and lodger”, which is significantly less than the \$1,169 in basic needs and maximum shelter amounts that the person would otherwise be eligible for.

## **5. Allowing people to keep more of what they earn**

Currently, when people on OW or ODSP earn money from a job or a training program, the first \$200 they earn in any month is exempt as income. This “earnings exemption” means that none of the first \$200 is deducted from their benefits.

As of this fall, this amount would have doubled from \$200 to \$400 in any given month. This would have been a very important change for people on OW or ODSP who work, as it would have given them the ability to keep more money in each month and would have provided more of an incentive to work.

50% of any money above \$200 per month will continue to be deducted from benefits.

## **6 / 7. Reducing the amount of time that people on OW have to wait before being able to keep money from work and get an employment benefit**

People have to wait for three months after they get on to OW before they become eligible for the earnings exemption. Because OW looks at the amount of money that a person gets from any source, including work, this waiting period means that any money they earn from work counts against their initial eligibility for OW. The three month wait also delays their ability to benefit from working at a paid job.

This waiting period also applies to the Full-Time Employment Benefit (FTEB), which gives people on OW (and members of their family) who start working full-time up to \$500 per year to pay for costs related to starting their new job.

The waiting period for both the earnings exemption and the FTEB was supposed to be reduced from 3 months to 1 month this fall. This would have given faster access to more income and additional benefits to people on OW when they start working at a job.

## **7 / 8. Protecting savings for financial security and retirement**

Tax Free Savings Accounts and non-locked-in Registered Retirement Savings Plans are currently counted as assets. If they are over a certain amount, savings like these can make a person ineligible for OW or ODSP benefits until they spend down all of the money on day-to-day expenses.

TFSAs and RRSPs were supposed to become exempt this fall from the OW and ODSP asset rules, which would have meant that having savings like these would not have

made people ineligible for benefits. This change would have meant that low-income people would have had the ability to have more of a financial cushion and more financial security for the future. It would have also meant that TFSAs and RRSPs would have been treated the same as Registered Disability Savings Plans (RDSPs) or Registered Education Savings Plans (RESPs), which are already exempt.

#### **9 / 10. Allowing people to keep money from gifts and voluntary payments (OW/ODSP) and payments from trusts or life insurance policies (ODSP)**

Any amounts of money that people on OW or ODSP get as a gift or voluntary payment (from family or friends, for example) would have become exempt as income this fall. Any amounts that a person on ODSP gets from a trust or life insurance policy would also have become exempt as income.

These changes would have meant that if a person has a friend or family member who is able to give them money to help them financially (if on OW or ODSP), or if they get a payment from a trust or a life insurance policy (if on ODSP), none of that money would be deducted from their benefits.

The previous rule which limits the amounts a person can keep in these situations to \$10,000 annually still applies.

#### **11. Remote Communities Allowance expansion**

The Remote Communities Allowance is an additional amount of money that people in remote and rural communities can get in recognition of their higher costs of daily living. Currently, this allowance goes to people living north of the 50<sup>th</sup> parallel without year-round road access.

Eligibility for the Remote Communities Allowance was supposed to be expanded this fall to people living in communities north of the 47<sup>th</sup> parallel without year-round road access; First Nation communities north of the 47<sup>th</sup> parallel; and, First Nation communities south of the 47<sup>th</sup> parallel without year-round access.

This change would have given people in 42 more First Nation communities access to the additional amount of funds that the Remote Communities Allowance provides.

#### **12. Reducing deductions on rental and lodging income**

People on social assistance sometimes take in boarders or renters to try to improve their incomes. OW and ODSP rules say that a portion of the money they get from the boarder or renter counts as income and will be deducted from their benefits.

If the person rents out a self-contained part of their home, 60% of the money they get from the renter is deducted from their benefits. If the person rents out just a room, 60% of the rent money – or a minimum of \$100 a month – is deducted. If the person provides room and board to someone, 40% of the money – or a minimum of \$100 a month – is deducted.

These rules were going to change this fall to reduce the amounts of the deductions and therefore reduce the penalty imposed on people who are just using common sense options to try to get ahead.

### **13. Giving choice to dependent adults in First Nation communities**

Currently, OW and ODSP usually decide that adult children who live with parents who are on OW or ODSP are “dependent adults” – which means that their parents receive only a small amount more for them in basic needs and shelter benefits.

This has a disproportionately negative impact on families in First Nation communities, since the lack of housing options in many of these communities means that adult children often have no choice but to live with their parents.

This was going to change this fall. Dependent adults in First Nation communities were going to be allowed to decide whether or not to be considered financially independent of their parents, and therefore be able to qualify for OW on their own. Doing this would have not only given the family an increased amount of financial resources, it would also have provided an important measure of independence for adult children in this situation.

### **14. Access to Indigenous healers**

We were expecting that the rules around coverage of health-related travel costs to Indigenous healers were going to change this fall, to ensure that people who use traditional Indigenous healers will be able to access those services just as they would other health care services. This would have been of particular benefit to Indigenous peoples in Ontario.

### **15. Removal of mandatory OW LEAP participation**

Young parents between 16 and 25 years old who are on Ontario Works must participate in a program called LEAP, the “Learning, Earning and Parenting Program”. This program provides assistance to finish high school, improve parenting skills, and prepare young parents for work.

As of September 1, 2018, the requirement for young parents to participate in LEAP in order to be eligible for their benefits would have been removed. This would have ended the coercive nature of the training program and would have given young parents the ability to choose the pathways that are right for them and their families.

### **16. Increase to length of unapproved absences**

People on OW are only allowed to be out of the province for 7 days without getting authorization from their caseworker. For people on ODSP, the limit is 30 days. If they don't get this authorization, their benefits can be suspended or cut off.

The amount of time a person can be out of the province without authorization was supposed to be increased this fall. For people on OW it was supposed to go from 7 days to 30 days, and for people on ODSP it was supposed to go from 30 days to 60 days.

The change would have given people on social assistance more freedom of movement and allow them to properly attend to issues, like the death or illness of a family member in another province, without fear of losing their benefits.

#### **17. Access to Special Diet Allowance**

The Special Diet Allowance was supposed to become available this fall to people on ODSP who live in intensive support and supported group living residences that are funded by Developmental Services in the Ministry of Community and Social Services.

This issue has been the subject of human rights challenges by ISAC and other legal clinics in Ontario, and would have improved the lives of people in these circumstances, who are being discriminated against on the basis of having a disability that requires them to live in these residential situations.

#### **18. Academic study annual update requirements**

ODSP rules require people who are taking post-secondary education outside of Ontario to report in person to their local or regional office to update their file before starting the next year of studies. This requirement was supposed to have been removed this fall, which would have reduced the travel cost and other burdens on families for this purely administrative procedure.

#### **19. Labour disputes and strike pay**

If a person is in a labour dispute with an employer – that is, is on strike or is locked out – and needs help from social assistance to pay the bills, their eligibility and the amount of benefits they get depends on what they were paid before the labour dispute. In other words, they are “deemed” to have income from their employer in the same amount that they got before the strike or lockout started, even if they are only getting strike pay – or no income at all.

These rules were slated to be changed this fall so that their eligibility and benefit amount would have depended on the actual amount of money that they get while on strike or locked out.

In addition, strike pay was supposed to have become exempt as income, which would have meant that strike pay would not have counted against them when their eligibility or benefit amount is determined.

More information about the 100-day review and ways to respond are available here: <http://incomesecurity.org/policy-advocacy/100-days-take-action-before-november-8>



INCOME SECURITY ADVOCACY CENTRE  
Centre d'action pour la sécurité du revenu

## **Backgrounder: Fast Facts: Poverty & Social Assistance July 2018**

This backgrounder includes information about:

- The “poverty line” in Canada – how it’s measured and the current dollar value
- How many people in Ontario live below the poverty line, by age and gender
- How many people live in poverty in each provincial riding or, in Northern Ontario, by Census Division and major centres, broken down by age
- How many people from racialized communities live in poverty in select major centres
- How many Indigenous people live in poverty in select major centres
- The amount of monthly benefits that people in Ontario get from OW and ODSP.

You can use this information in many ways – for example:

- Quote the poverty statistics for your area or the low social assistance benefit amounts when meeting with your local MPP, and ask them what they plan to do about it
- Use the poverty statistics for different ages, racialized communities, Indigenous communities, or geographies to highlight different issues in your community – for example, a high level of working-age adult poverty could indicate problems of precarious, low-quality work
- Use the poverty statistics to illustrate the problems people in your community are facing when writing an op-ed or letter to the editor for your local paper
- Compare the social assistance benefit amounts with the poverty line, to illustrate the need for government to increase the rates.

You can also use the information to inform the work you do with members of your community. You might be surprised to see how many people in a particular racialized or Indigenous community or of a certain age or in a given area live in poverty – which might point to the need to do outreach with them and to build a plan to organize with them about their issues.

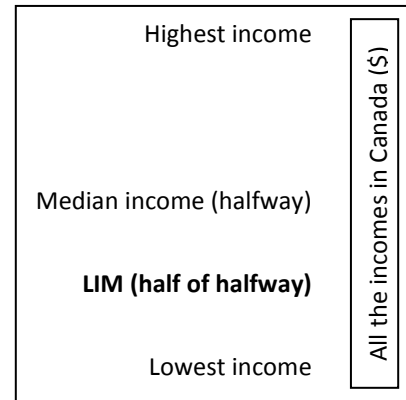


## 1. What is the poverty line? Low-Income Measure – After Tax

There is no official “poverty line” in Canada. Instead, Statistics Canada uses different measures to examine people’s incomes. The Low Income Measure is one of the measures that Statistics Canada produces. It is widely used to determine if a household has a low income.

The LIM represents half of the median income for all households in Canada (see illustration). Most people looking at poverty use the after-tax LIM (LIM-AT), which better reflects the real incomes of people after they have both paid taxes and received tax-delivered benefits.

LIM is a relative measure of poverty – that is, it looks at low incomes in relation to the incomes of an entire population. It is not a measure of whether or not people can afford to purchase certain goods and services. It is also not sensitive to geographical or other factors that could have a bearing on the cost of living.



The LIM-AT for 2016 (the most recent data available from Statistics Canada) for different household sizes is below. We have added inflation to produce approximate LIM-AT numbers for 2018, to give a more up-to-date idea of what the “poverty line” might be today.

<b>Household Size</b>	<b>LIM-AT 2016</b> (Stats Can CANSIM table 206-0091)	<b>LIM-AT 2018</b> (2016 + inflation via Bank of Canada inflation calculator)
1 person	\$22,657	\$23,533
2 persons	\$32,042	\$33,280
3 persons	\$39,243	\$40,760
4 persons	\$45,314	\$47,065
5 persons	\$50,663	\$52,621
6 persons	\$55,498	\$57,643

## 2. Census Low-Income Data

The 2016 Census contains self-reported data from people who responded when the Census was conducted on May 10. The income information was reported for the calendar year 2015.

Note that there are some problems with Census data. For example, low-income people, Indigenous peoples, and those whose first language is not English or French are less likely to respond. As well, many Indigenous peoples are not included in the Census because of ideas that are dominant in society around the ways in which their economies work and their engagement in Canada’s broader money-based economic system. As a result, the poverty rates of people in these groups may actually be higher than is reported in the Census.

### ***a) Age and gender***

Census data on how many people are living in low income in Ontario is broken down by age and gender. This data is available on page 4. Some important trends are highlighted. Check the “Census Definitions” section below for an explanation of some of the terms in the table.

Note that the Census did not have a straightforward way for non-binary people to indicate their gender identity beyond not responding to the choice between “male” and “female”. As such, we have no information on the incomes of non-binary people in Ontario.

### ***b) Total population and age ranges by geography***

The Census provides low-income data for a variety of geographical breakdowns. The most relevant is the federal electoral districts breakdown, because most of the provincial electoral districts (111 of 124) match the federal boundaries. However, in the North, the 13 provincial electoral districts do not match the 10 federal electoral districts.

- For southern Ontario: Consult the tables on pages 5 to 8 for low-income statistics for the aligned electoral districts in the south.
- For the North: Consult the tables on pages 9 to 11 for the statistics based on northern “Census Divisions” as well as major northern towns and cities. The census divisions appear to have alignment with DSSAB boundaries.

Check the “Census Definitions” section below for an explanation of some of the terms in these tables.

### ***c) People of Colour / Racialized Communities by geography***

The Census provides low-income data for certain racialized communities in specific towns and cities (CMAs and CAs). This information is not available by electoral district.

The Census collects data on race based on self-identification, and uses the category “visible minority”. We have substituted the category “People of Colour / Racialized Communities”.

The table on page 12 provides low-income rates for people of colour / racialized communities (and those who are not from communities of colour) in select CMAs / CAs (see definitions above).

Here is an example for how to read this table: In Peterborough, the overall poverty rate is 15.3%. The poverty rate for all peoples of colour is 26.4%. People who identify as South Asian have a poverty rate of 24.4%. The poverty rate for people who do not identify as peoples of colour is 14.7%.

Check the “Census Definitions” section below for an explanation of some of the terms in the table.

## **d) Indigenous Peoples**

The Census provides low-income data for those who have self-identified as “Aboriginal” in specific towns and cities. This includes people who are First Nations, Métis or Inuk and/or people who identify as Registered or Treaty Indians and/or have membership in a First Nation or Indian band. We are using the term “Indigenous”.

The table on page 13 provides low-income rates for Indigenous peoples (and non-Indigenous peoples) in select CMAs / CAs (see definitions above). You will see that in Peterborough, for example, 33.0% of the Indigenous population lives in poverty, while the poverty rate for the total population is 15.3% and for non-Indigenous people is 14.6%.

The “Census Definitions” section below gives an explanation of some of the terms in the table.

## **e) Census Definitions**

### **Geography**

- “Census Division” is a “provincially legislated areas (such as county, municipalité régionale de comté and regional district) or their equivalents”
- “Census Metropolitan Area” means “one or more adjacent municipalities centred on a population centre (known as the core)” with “a total population of at least 100,000 of which 50,000 or more” in the core
- “Census Agglomeration” is like a CMA, but with a core population of at least 10,000
- “Census Subdivision” is “the general term for municipalities (as determined by provincial / territorial legislation) or areas treated as municipal equivalents for statistical purposes (e.g., Indian reserves, Indian settlements and unorganized territories)”.

### **Racialized Communities**

- “N.I.E.” means “not included elsewhere”. This includes people who have not checked a mark-in response, but have written in a response (e.g., “Guyanese” or “Tibetan”)
- “Multiple identities of colour” refers to those people who have checked two or more mark-in responses
- “Not a person of colour” includes people who have self-identified as “Aboriginal” as well as those who do not identify as a member of a racialized group.

### **Indigenous Peoples**

- “Indigenous n.i.e.” indicates those persons who are not First Nations, Metis or Inuk but who have Registered or Treaty Indian status and/or Membership in a First Nation or Indian band.

## Census 2016 Low-Income Data (LIM-AT), Ontario, by age and gender

	Number	Poverty Rate
<b>Total population of Ontario</b>		
Population in Low-Income	1,898,975	14.4%
Women in low income	1,012,445	15.0%
Men in low income	886,530	13.8%
<b>Children (0-17)</b>		
Children in low income	489,905	18.4%
Children female	238,080	18.4%
Children male	251,830	18.5%
<b>Working-age adults (18-64)</b>		
Working-age adults in low income	1,155,315	13.7%
Working age women	616,780	14.3%
Working-age men	538,535	13.1%
<b>Seniors (65+)</b>		
Seniors in low income	253,755	12.0%
Senior women	157,585	13.8%
Senior men	96,170	9.9%

Some trends:

- Women and children in Ontario have higher poverty rates than the general Ontario population
- Men, working age adults, and seniors have lower poverty rates than the general population
- Women have a higher poverty rate than men in Ontario, among all age groups
- Children have the highest poverty rate of all age groups
- Senior men have the lowest poverty rate of all age groups.

Source: 2016 Census Profile, Ontario <http://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/details/page.cfm?Lang=E&Geo1=PR&Code1=35&Geo2=PR&Code2=35&Data=Count&SearchText=Ontario&SearchType=Begins&SearchPR=01&B1=Income&TABID=1>

**Census 2016 Low-Income Data (LIM-AT) by Federal / Provincial Electoral District,  
non-Northern Ontario areas; children (0-17), working-age adults (18-64), and seniors (65+); rate and number**

<b>Federal / Provincial Electoral District</b>	<b>Total Population</b>	<b>People in low income</b>	<b>Children in low income</b>	<b>Working-age adults in low income</b>	<b>Seniors in low income</b>
Ajax	119,677	9.4% / 11,260	13.7% / 3,945	8.1% / 6,260	8.3% / 1,055
Aurora-Oak Ridges-Richmond Hill	115,227	12.2% / 13,910	14.2% / 3,900	11.7% / 8,665	10.8% / 1,345
Barrie-Innisfil	109,286	9.4% / 10,125	12.8% / 3,330	8.3% / 5,760	7.9% / 1,035
Barrie-Springwater-Oro-Medonte	100,788	12.6% / 12,460	16.4% / 3,185	12.0% / 7,740	10.0% / 1,530
Bay of Quinte	109,735	15.7% / 16,855	21.7% / 4,190	15.6% / 10,065	11.1% / 2,605
Beaches-East York	109,468	18.4% / 19,880	21.1% / 4,700	17.6% / 12,715	18.0% / 2,460
Brampton Centre	102,270	14.1% / 14,340	22.4% / 5,055	12.0% / 7,845	10.4% / 1,435
Brampton East	122,000	9.3% / 11,310	13.3% / 4,335	8.2% / 6,300	5.8% / 675
Brampton North	118,180	10.0% / 11,730	15.1% / 4,170	8.7% / 6,675	6.5% / 880
Brampton South	121,188	14.5% / 17,455	19.5% / 5,140	13.2% / 10,355	12.9% / 1,960
Brampton West	130,000	9.3% / 12,125	13.0% / 4,690	8.1% / 6,735	6.9% / 695
Brantford-Brant	130,296	13.5% / 17,180	17.7% / 4,875	12.7% / 9,965	11.1% / 2,340
Bruce-Grey-Owen Sound	107,679	16.0% / 16,515	20.8% / 4,005	15.2% / 9,185	13.9% / 3,325
Burlington	123,180	8.1% / 9,820	10.9% / 2,375	7.5% / 5,500	7.5% / 1,940
Cambridge	115,463	11.3% / 12,870	15.3% / 3,810	10.0% / 7,255	11.1% / 1,805
Carleton	102,918	5.1% / 5,220	5.7% / 1,455	4.9% / 3,140	4.9% / 630
Chatham-Kent-Leamington	109,619	16.3% / 17,170	21.7% / 4,820	15.5% / 9,780	12.5% / 2,565
Davenport	108,473	16.4% / 17,670	18.9% / 3,015	15.9% / 12,425	16.6% / 2,230
Don Valley East	94,579	23.4% / 21,865	33.9% / 6,255	21.7% / 12,745	17.8% / 2,865
Don Valley North	110,076	22.7% / 24,775	29.4% / 5,250	23.0% / 16,345	15.8% / 3,185
Don Valley West	102,508	18.4% / 18,705	24.7% / 5,705	17.4% / 11,105	12.6% / 1,895
Dufferin-Caledon	128,237	7.1% / 9,060	8.6% / 2,540	6.4% / 5,185	7.9% / 1,335
Durham	130,872	7.5% / 9,650	9.7% / 2,965	6.8% / 5,570	6.4% / 1,110
Eglinton-Lawrence	114,395	14.0% / 15,735	15.1% / 3,755	13.5% / 9,535	14.0% / 2,450
Elgin-Middlesex-London	115,052	12.8% / 14,460	17.0% / 4,385	11.5% / 7,835	11.5% / 2,245
Essex	125,442	7.2% / 8,845	8.7% / 2,335	6.7% / 5,090	7.1% / 1,415
Etobicoke Centre	118,022	11.6% / 13,510	17.2% / 3,635	11.1% / 7,920	8.4% / 1,955
Etobicoke-Lakeshore	129,081	15.4% / 19,645	17.2% / 3,420	14.8% / 12,935	16.5% / 3,290

<b>Federal / Provincial Electoral District</b>	<b>Total Population</b>	<b>People in low income</b>	<b>Children in low income</b>	<b>Working-age adults in low income</b>	<b>Seniors in low income</b>
Etobicoke North	118,040	22.5% / 26,305	33.8% / 8,925	20.3% / 15,135	13.9% / 2,240
Flamborough-Glanbrook	111,065	7.1% / 7,815	10.0% / 2,595	6.3% / 4,250	6.1% / 970
Glengarry-Prescott-Russell	109,975	10.6% / 11,345	11.7% / 2,560	9.2% / 6,210	14.6% / 2,570
Guelph	131,794	11.1% / 14,445	13.2% / 3,595	10.8% / 9,180	9.3% / 1,670
Haldiman-Norfolk	109,652	11.7% / 12,620	14.1% / 2,995	11.1% / 7,215	11.3% / 2,415
Haliburton-Kawartha Lakes-Brock	113,956	13.3% / 14,745	16.5% / 3,000	13.3% / 8,705	11.1% / 3,040
Hamilton Centre	100,103	29.2% / 28,405	38.0% / 6,415	27.7% / 18,585	26.0% / 3,400
Hamilton East-Stoney Creek	107,848	15.5% / 16,575	24.2% / 4,830	13.9% / 9,325	11.9% / 2,415
Hamilton Mountain	104,877	14.7% / 15,290	23.4% / 4,805	12.9% / 8,540	11.2% / 1,940
Hamilton West-Ancaster-Dundas	113,024	11.7% / 12,835	15.9% / 3,520	11.7% / 7,925	6.9% / 1,390
Hastings-Lennox and Addington	94,333	14.3% / 12,820	17.6% / 2,970	13.7% / 7,340	13.3% / 2,505
Humber River-Black Creek	108,037	25.6% / 27,565	37.8% / 9,210	23.0% / 15,620	17.9% / 2,735
Huron-Bruce	106,570	12.9% / 13,460	17.5% / 3,710	11.9% / 7,210	11.4% / 2,540
Kanata-Carleton	110,960	6.1% / 6,680	8.0% / 2,105	5.4% / 3,720	6.1% / 860
King-Vaughan	131,995	8.7% / 11,470	11.0% / 3,695	8.0% / 6,680	7.9% / 1,095
Kingston and the Islands	117,543	15.3% / 17,570	18.1% / 3,765	16.2% / 11,780	9.6% / 2,020
Kitchener Centre	105,258	16.5% / 17,150	22.4% / 4,175	15.3% / 10,465	14.9% / 2,510
Kitchener-Conestoga	100,709	7.6% / 7,535	10.7% / 2,750	6.4% / 3,880	7.3% / 905
Kitchener South-Hespeler	105,309	11.5% / 11,990	16.1% / 3,905	10.3% / 7,015	9.0% / 1,075
Lambton-Kent-Middlesex	105,331	11.8% / 11,825	14.5% / 3,105	10.8% / 6,475	11.8% / 2,245
Lanark-Frontenac-Kingston	101,630	11.7% / 11,640	14.6% / 2,700	11.2% / 6,775	10.5% / 2,165
Leeds-Grenville-Thous' Islands & Rideau Lakes	100,546	13.0% / 12,855	16.4% / 2,865	13.1% / 7,735	10.2% / 2,250
London-Fanshawe	119,467	19.0% / 22,475	29.6% / 7,405	16.9% / 12,940	12.7% / 2,130
London North Centre	125,362	23.4% / 28,670	27.3% / 5,680	24.7% / 20,320	13.6% / 2,675
London West	126,110	15.2% / 18,930	19.9% / 5,115	14.9% / 11,575	10.5% / 2,240
Markham-Stouffville	126,064	9.1% / 11,370	10.7% / 3,170	8.7% / 6,680	8.4% / 1,525
Markham-Thornhill	99,078	15.7% / 15,560	21.9% / 4,030	14.8% / 9,540	12.4% / 1,990
Markham-Unionville	123,318	16.5% / 20,205	18.6% / 4,975	16.2% / 12,905	14.3% / 2,330
Milton	114,093	8.6% / 9,705	11.0% / 3,640	7.6% / 5,290	7.6% / 785
Mississauga Centre	124,849	19.6% / 24,365	28.6% / 6,525	17.9% / 15,070	16.0% / 2,775
Mississauga East-Cooksville	120,205	17.7% / 20,955	27.1% / 6,275	15.8% / 11,915	13.8% / 2,760

<b>Federal / Provincial Electoral District</b>	<b>Total Population</b>	<b>People in low income</b>	<b>Children in low income</b>	<b>Working-age adults in low income</b>	<b>Seniors in low income</b>
Mississauga-Erin Mills	122,560	14.2% / 17,265	20.5% / 5,680	12.8% / 10,160	9.8% / 1,425
Mississauga-Lakeshore	117,444	12.1% / 14,080	17.0% / 3,800	11.5% / 8,570	8.9% / 1,710
Mississauga-Malton	118,240	15.6% / 18,350	23.0% / 6,185	13.6% / 10,540	12.6% / 1,625
Mississauga-Streetsville	118,301	8.7% / 10,235	12.1% / 3,155	7.6% / 5,960	8.5% / 1,115
Nepean	119,110	7.4% / 8,740	10.5% / 3,040	6.6% / 4,975	5.5% / 725
Newmarket-Aurora	117,418	9.8% / 11,295	12.4% / 3,300	8.9% / 6,665	9.5% / 1,330
Niagara Centre	109,067	16.8% / 17,995	22.4% / 4,520	16.7% / 11,095	11.5% / 2,375
Niagara Falls	136,292	15.3% / 20,375	21.4% / 5,135	14.9% / 12,030	11.3% / 3,210
Niagara West	90,838	6.6% / 5,905	7.6% / 1,420	6.3% / 3,350	6.8% / 1,140
Northumberland-Peterborough South	112,412	10.7% / 11,655	13.7% / 2,625	10.4% / 6,740	9.0% / 2,285
Oakville	120,923	10.0% / 11,955	12.8% / 3,240	9.7% / 7,170	7.4% / 1,545
Oakville North-Burlington	129,078	7.7% / 9,860	9.9% / 3,445	7.0% / 5,680	6.3% / 740
Orléans	128,281	5.3% / 6,675	7.7% / 2,160	4.7% / 3,835	4.1% / 685
Oshawa	126,764	15.8% / 19,755	24.1% / 5,525	14.9% / 11,995	10.3% / 2,235
Ottawa Centre	118,038	16.4% / 18,860	16.4% / 2,735	16.5% / 13,425	16.2% / 2,700
Ottawa South	121,058	20.5% / 24,460	31.1% / 7,345	19.3% / 14,895	11.9% / 2,215
Ottawa-Vanier	111,508	22.5% / 24,170	33.6% / 5,835	22.1% / 15,760	13.7% / 2,570
Ottawa West-Nepean	111,837	18.2% / 19,800	27.6% / 5,315	18.0% / 12,530	9.7% / 1,955
Oxford	113,790	10.8% / 12,075	13.5% / 3,305	9.8% / 6,620	10.9% / 2,150
Parkdale-High Park	108,805	17.5% / 18,585	16.8% / 3,100	17.1% / 12,775	20.4% / 2,710
Parry Sound-Muskoka	94,398	14.2% / 12,800	18.1% / 2,535	14.3% / 7,570	11.6% / 2,695
Perth-Wellington	107,908	11.8% / 12,435	15.2% / 3,750	10.4% / 6,555	12.0% / 2,130
Peterborough-Kawartha	118,176	16.2% / 18,490	20.7% / 4,130	16.7% / 11,570	11.1% / 2,785
Pickering-Uxbridge	112,947	8.3% / 9,240	11.6% / 2,645	7.4% / 5,380	7.4% / 1,210
Renfrew-Nipissing-Pembroke	103,495	13.1% / 13,075	15.2% / 2,980	12.2% / 7,395	13.7% / 2,705
Richmond Hill	110,177	19.0% / 20,830	22.8% / 4,305	18.0% / 12,810	19.2% / 3,720
Sarnia-Lambton	105,337	13.1% / 13,455	17.3% / 3,375	13.1% / 8,170	9.1% / 1,915
Scarborough-Agincourt	105,542	23.2% / 24,175	31.4% / 5,490	21.5% / 14,025	21.9% / 4,660
Scarborough Centre	112,603	22.5% / 24,815	32.3% / 7,125	20.9% / 15,035	16.1% / 2,655
Scarborough-Guildwood	102,386	26.0% / 26,295	37.4% / 8,140	24.0% / 15,405	18.3% / 2,750
Scarborough North	98,800	20.7% / 20,235	28.6% / 5,250	18.9% / 11,970	18.7% / 3,010

Federal / Provincial Electoral District	Total Population	People in low income	Children in low income	Working-age adults in low income	Seniors in low income
Scarborough-Rouge Park	102,275	12.5% / 12,650	18.9% / 3,850	11.2% / 7,295	9.4% / 1,510
Scarborough Southwest	110,278	23.6% / 25,495	33.0% / 7,440	21.7% / 15,335	18.2% / 2,715
Simcoe-Grey	129,944	10.2% / 12,960	13.1% / 3,190	9.8% / 7,475	8.6% / 2,295
Simcoe North	111,332	14.7% / 15,725	20.2% / 3,660	14.4% / 9,310	11.3% / 2,750
Spadina-Fort York	115,506	17.1% / 19,520	23.8% / 1,960	15.9% / 15,565	24.5% / 1,990
St. Catharines	111,691	17.6% / 19,130	24.3% / 4,545	17.5% / 11,695	12.5% / 2,890
Stormont-Dundas-South Glengarry	103,320	18.0% / 17,920	24.8% / 4,795	16.8% / 10,065	15.0% / 3,055
Thornhill	112,719	12.6% / 14,075	13.2% / 2,970	12.3% / 8,720	12.9% / 2,375
Toronto Centre	103,805	31.2% / 31,120	45.2% / 4,380	29.5% / 23,630	31.2% / 3,105
Toronto-Danforth	106,875	17.6% / 18,490	17.9% / 3,440	16.3% / 11,775	23.3% / 3,275
Toronto-St. Paul's	107,900	15.9% / 16,765	15.5% / 2,345	15.9% / 11,355	16.4% / 3,070
University-Rosedale	104,311	20.1% / 20,245	16.3% / 1,770	22.2% / 16,375	13.1% / 2,105
Vaughan-Woodbridge	105,228	6.8% / 7,125	9.2% / 2,075	6.1% / 3,960	6.5% / 1,090
Waterloo	110,134	13.4% / 14,565	13.5% / 2,895	14.4% / 10,480	8.4% / 1,195
Wellington-Halton Hills	120,981	5.9% / 7,025	6.7% / 1,770	5.3% / 3,970	6.9% / 1,280
Whitby	128,377	7.7% / 9,780	10.0% / 3,085	6.8% / 5,470	7.9% / 1,220
Willowdale	118,801	27.7% / 32,560	30.2% / 5,060	28.1% / 23,295	23.7% / 4,205
Windsor-Tecumseh	117,429	16.7% / 19,380	26.2% / 5,935	15.6% / 11,170	10.5% / 2,280
Windsor West	122,988	26.3% / 31,735	34.8% / 8,700	25.7% / 19,860	17.2% / 3,180
York Centre	104,319	18.9% / 19,555	23.0% / 4,440	17.3% / 11,590	20.4% / 3,525
York-Simcoe	104,010	9.5% / 9,710	12.1% / 2,685	8.5% / 5,655	10.2% / 1,375
York South-Weston	116,686	23.6% / 27,235	33.7% / 8,015	21.2% / 15,875	20.3% / 3,350

Five Highest (total population)	Five Lowest (total population)
Toronto Centre – 31.2%	Carleton – 5.1%
Hamilton Centre – 29.2%	Orléans – 5.3%
Willowdale – 27.7%	Wellington-Halton Hills – 5.9%
Windsor West – 26.3%	Kanata-Carleton – 6.1%
Scarborough Guildwood - 26.0%	Niagara West – 6.6%

Source: 2016 Census Profile, Ontario, Electoral Districts:

<http://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/search-recherche/lst/results-resultats.cfm?Lang=E&TABID=1&G=1&Geo1=CSD&Code1=3548055&Geo2=PR&Code2=35&GEOCODE=35>



**Northern Ontario - Census 2016 Low-Income Data (LIM-AT) by Census Division;  
total, children (0-17), working-age adults (18-64), and seniors (65+); rate and number**

Census Division	Total Pop	People in low income	Children in low income	Working-age adults in low income	Seniors in low income	Source (link to income data and map)
Algoma (District)	114,094	16.2% / 17,630	21.8% / 4,025	16.0% / 10,460	12.6% / 3,150	<a href="http://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/details/page.cfm?Lang=E&amp;Geo1=CD&amp;Code1=3557&amp;Geo2=PR&amp;Code2=35&amp;Data=Count&amp;SearchText=Algoma&amp;SearchType=Begins&amp;SearchPR=01&amp;B1=Income&amp;TABID=1">http://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/details/page.cfm?Lang=E&amp;Geo1=CD&amp;Code1=3557&amp;Geo2=PR&amp;Code2=35&amp;Data=Count&amp;SearchText=Algoma&amp;SearchType=Begins&amp;SearchPR=01&amp;B1=Income&amp;TABID=1</a>
Cochrane (District)	79,682	14.2% / 10,690	18.5% / 2,835	12.3% / 5,840	16.0% / 2,020	<a href="http://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/details/page.cfm?Lang=E&amp;Geo1=CD&amp;Code1=3556&amp;Geo2=PR&amp;Code2=35&amp;Data=Count&amp;SearchText=Cochrane&amp;SearchType=Begins&amp;SearchPR=01&amp;B1=Income&amp;TABID=1">http://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/details/page.cfm?Lang=E&amp;Geo1=CD&amp;Code1=3556&amp;Geo2=PR&amp;Code2=35&amp;Data=Count&amp;SearchText=Cochrane&amp;SearchType=Begins&amp;SearchPR=01&amp;B1=Income&amp;TABID=1</a>
Greater Sudbury (Census Division)	161,647	16.4% / 20,265	16.4% / 4,960	12.5% / 12,610	9.8% / 2,700	<a href="http://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/details/page.cfm?Lang=E&amp;Geo1=CD&amp;Code1=3553&amp;Geo2=PR&amp;Code2=35&amp;Data=Count&amp;SearchText=Greater%20Sudbury&amp;SearchType=Begins&amp;SearchPR=01&amp;B1=Income&amp;TABID=1">http://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/details/page.cfm?Lang=E&amp;Geo1=CD&amp;Code1=3553&amp;Geo2=PR&amp;Code2=35&amp;Data=Count&amp;SearchText=Greater%20Sudbury&amp;SearchType=Begins&amp;SearchPR=01&amp;B1=Income&amp;TABID=1</a>
Kenora (District)	65,533	11.0% / 4,645	15.9% / 1,315	9.6% / 2,515	10.6% / 815	<a href="http://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/details/page.cfm?Lang=E&amp;Geo1=CD&amp;Code1=3560&amp;Geo2=PR&amp;Code2=35&amp;Data=Count&amp;SearchText=Kenora&amp;SearchType=Begins&amp;SearchPR=01&amp;B1=Income&amp;TABID=1">http://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/details/page.cfm?Lang=E&amp;Geo1=CD&amp;Code1=3560&amp;Geo2=PR&amp;Code2=35&amp;Data=Count&amp;SearchText=Kenora&amp;SearchType=Begins&amp;SearchPR=01&amp;B1=Income&amp;TABID=1</a>
Manitoulin (District)	13,255	14.8% / 1,250	17.1% / 220	15.3% / 695	12.6% / 335	<a href="http://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/details/page.cfm?Lang=E&amp;Geo1=CD&amp;Code1=3551&amp;Geo2=PR&amp;Code2=35&amp;Data=Count&amp;SearchText=Manitoulin&amp;SearchType=Begins&amp;SearchPR=01&amp;B1=Income&amp;TABID=1">http://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/details/page.cfm?Lang=E&amp;Geo1=CD&amp;Code1=3551&amp;Geo2=PR&amp;Code2=35&amp;Data=Count&amp;SearchText=Manitoulin&amp;SearchType=Begins&amp;SearchPR=01&amp;B1=Income&amp;TABID=1</a>
Nipissing (District)	83,150	17.2% / 3,710	21.1% / 3,105	16.6% / 8,150	15.6% / 2,450	<a href="http://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/details/page.cfm?Lang=E&amp;Geo1=CD&amp;Code1=3548&amp;Geo2=PR&amp;Code2=35&amp;Data=Count&amp;SearchText=Nipissing&amp;SearchType=Begins&amp;SearchPR=01&amp;B1=Income&amp;TABID=1">http://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/details/page.cfm?Lang=E&amp;Geo1=CD&amp;Code1=3548&amp;Geo2=PR&amp;Code2=35&amp;Data=Count&amp;SearchText=Nipissing&amp;SearchType=Begins&amp;SearchPR=01&amp;B1=Income&amp;TABID=1</a>
Rainy River (District)	20,110	13.7% / 2,390	17.5% / 615	12.3% / 1,275	14.1% / 500	<a href="http://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/details/page.cfm?Lang=E&amp;Geo1=CD&amp;Code1=3559&amp;Geo2=PR&amp;Code2=35&amp;Data=Count&amp;SearchText=Rainy%20River&amp;SearchType=Begins&amp;SearchPR=01&amp;B1=Income&amp;TABID=1">http://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/details/page.cfm?Lang=E&amp;Geo1=CD&amp;Code1=3559&amp;Geo2=PR&amp;Code2=35&amp;Data=Count&amp;SearchText=Rainy%20River&amp;SearchType=Begins&amp;SearchPR=01&amp;B1=Income&amp;TABID=1</a>
Sudbury (District)	21,546	14.3% / 2,945	18.1% / 620	13.5% / 1,710	13.7% / 610	<a href="http://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/details/page.cfm?Lang=E&amp;Geo1=CD&amp;Code1=3552&amp;Geo2=PR&amp;Code2=35&amp;Data=Count&amp;SearchText=Sudbury&amp;SearchType=Begins&amp;SearchPR=01&amp;B1=Income&amp;TABID=1">http://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/details/page.cfm?Lang=E&amp;Geo1=CD&amp;Code1=3552&amp;Geo2=PR&amp;Code2=35&amp;Data=Count&amp;SearchText=Sudbury&amp;SearchType=Begins&amp;SearchPR=01&amp;B1=Income&amp;TABID=1</a>
Thunder Bay (District)	146,048	13.8% / 19,190	19.8% / 4,995	13.0% / 11,435	10.6% / 2,755	<a href="http://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/details/page.cfm?Lang=E&amp;Geo1=CD&amp;Code1=3558&amp;Geo2=PR&amp;Code2=35&amp;Data=Count&amp;SearchText=Thunder%20Bay&amp;SearchType=Begins&amp;SearchPR=01&amp;B1=Income&amp;TABID=1">http://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/details/page.cfm?Lang=E&amp;Geo1=CD&amp;Code1=3558&amp;Geo2=PR&amp;Code2=35&amp;Data=Count&amp;SearchText=Thunder%20Bay&amp;SearchType=Begins&amp;SearchPR=01&amp;B1=Income&amp;TABID=1</a>
Timiskaming (District)	32,251	17.5% / 5,525	20.3% / 1,210	15.7% / 3,005	19.9% / 1,310	<a href="http://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/details/page.cfm?Lang=E&amp;Geo1=CD&amp;Code1=3554&amp;Geo2=PR&amp;Code2=35&amp;Data=Count&amp;SearchText=Timiskaming&amp;SearchType=Begins&amp;SearchPR=01&amp;B1=Income&amp;TABID=1">http://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/details/page.cfm?Lang=E&amp;Geo1=CD&amp;Code1=3554&amp;Geo2=PR&amp;Code2=35&amp;Data=Count&amp;SearchText=Timiskaming&amp;SearchType=Begins&amp;SearchPR=01&amp;B1=Income&amp;TABID=1</a>

**Northern Ontario - Census 2016 Low-Income Data (LIM-AT) by Census Metropolitan Area / Census Agglomeration / Census Subdivision; total, children (0-17), working-age adults (18-64), and seniors (65+); rate and number**

<b>Census Metropolitan Area / Census Agglomeration / Census Subdivision</b>	<b>Total Population</b>	<b>People in low income</b>	<b>Children in low income</b>	<b>Working-age adults in low income</b>	<b>Seniors in low income</b>
Atikokan (CS)	2,753	13.4% / 360	12.8% / 60	13.2% / 215	13.4% / 80
Black River / Matheson (CS)	2,438	18.8% / 455	28.0% / 130	16.7% / 240	17.6% / 90
Blind River (CS)	3,472	21.6% / 735	29.9% / 175	20.9% / 425	17.2% / 135
Chapleau Township (CS)	1,964	12.7% / 245	15.1% / 55	10.8% / 130	15.3% / 55
Cochrane (CS)	5,321	13.5% / 705	17.3% / 195	11.3% / 360	15.6% / 145
Dryden (CS)	7,749	12.8% / 970	18.6% / 270	11.7% / 535	10.7% / 165
Elliot Lake (CA)	10,741	23.2% / 2,450	30.7% / 410	25.8% / 1,370	16.9% / 665
Espanola (CS)	4,996	13.2% / 645	17.2% / 150	12.5% / 375	11.3% / 115
Fort Frances (CS)	7,739	15.3% / 1,155	21.2% / 325	13.7% / 630	14.3% / 205
French River (CS)	2,662	15.7% / 410	18/1% / 65	15.3% / 240	16.2% / 110
Greater Sudbury (CMA)	164,689	12.8% / 20,650	16.4% / 5,050	12.5% / 12,815	9.9% / 2,775
Greenstone (CS)	4,636	18.8% / 860	28.3% / 265	17.0% / 485	14.0% / 110
Hearst (CS)	5,070	13.4% / 665	12.6% / 115	10.7% / 320	21.0% / 225
Iroquois Falls (CS)	4,537	12.8% / 565	17.6% / 135	12.1% / 325	11.3% / 110
Kapuskasing (CS)	8,292	17.0% / 1,380	22.9% / 355	15.6% / 765	15.4% / 255
Kenora (CA)	15,096	10.9% / 1,610	14.8% / 430	9.7% / 890	10.6% / 290
Kirkland Lake (CS)	7,981	21.2% / 1,640	22.8% / 330	19.8% / 950	24.3% / 365
Manitouwadge (CS)	1,937	16.9% / 325	16.9% / 55	17.1% / 205	16.5% / 65
Marathon (CS)	3,273	11.3% / 370	16.3% / 100	10.2% / 225	10.2% / 45
Markstay-Warren (CS)	2,656	14.3% / 380	18.8% / 95	12.3% / 210	17.2% / 75
Mattawa (CS)	1,993	23.0% / 435	29.0% / 90	21.2% / 245	22.1% / 95
Moosonee (CS)	1,481	24.7% / 365	33.7% / 170	20.1% / 180	18.8% / 15
Nipigon (CS)	1,642	17.8% / 285	25.8% / 85	17.9% / 160	11.8% / 45
Northeastern Manitoulin and the Islands (CS)	2,712	13.9% / 360	17.0% / 75	13.4% / 185	12.3% / 95
North Bay (CA)	70,378	15.7% / 10,755	19.0% / 2,425	15.4% / 6,699	13.2% / 1,725
Oliver Paipoonge (CS)	5,922	4.9% / 290	5.6% / 65	3.9% / 145	8.0% / 80
Red Lake (CS)	4,107	6.2% / 250	6.8% / 60	4.7% / 125	12.0% / 60
Sables-Spanish Rivers (CS)	3,214	19.5% / 620	27.0% / 170	18.4% / 360	15.7% / 95

Census Metropolitan Area / Census Agglomeration / Census Subdivision	Total Population	People in low income	Children in low income	Working-age adults in low income	Seniors in low income
Sault Ste. Marie (CA)	78,159	15.3% / 11,585	21.2% / 2,830	15.1% / 7,000	11.0% / 1,755
Schreiber (CS)	1,059	11.4% / 120	12.1% / 20	9.5% / 65	17.1% / 35
Sioux Lookout (CS)	5,272	12.4% / 645	20.3% / 255	9.6% / 325	12.0% / 65
St. Charles (CS)	1,269	18.3% / 230	21.2% / 40	17.6% / 130	18.8% / 60
Thunder Bay (CMA)	121,621	13.8% / 16,235	19.9% / 4,250	13.0% / 9,705	10.3% / 2,280
Temiskaming Shores (CS)	9,920	13.9% / 1,350	14.4% / 265	12.9% / 5,700	16.7% / 355
Timmins (CA)	41,788	13.6% / 5,600	17.5% / 1,525	11.8% / 3,130	15.9% / 945
Wawa (CS)	2,905	13.5% / 385	15.7% / 85	12.6% / 225	14.0% / 75
West Nipissing (CS)	14,364	19.6% / 3,750	23.7% / 635	17.6% / 1,445	21.1% / 670

Five Highest (total population)	Five Lowest (total population)
Moosonee - 24.7%	Oliver Paipoonge - 4.9%
Elliot Lake - 23.2%	Red Lake - 6.2%
Mattawa - 23.0%	Kenora - 10.9%
Blind River - 21.6%	Marathon - 11.3%
Kirkland Lake - 21.2%	Schreiber - 11.4%

Source: 2016 Census Profile, Ontario, CMA, CA, CS:

<http://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/search-recherche/lst/results-resultats.cfm?Lang=E&TABID=1&G=1&Geo1=CD&Code1=3553&Geo2=PR&Code2=35&GEOCODE=35>

**Census 2016 Low-Income Data (LIM-AT) for Select People of Colour / Racialized Communities,  
Ontario and Select Census Metropolitan Areas / Census Agglomerations, rate**

	Ontario	Barrie	Hamilton	Kingston	Kitchener Cambridge Waterloo	London	Ottawa	P'borough	Sarnia	St. Catharines	Greater Sudbury	Thunder Bay	Toronto	Windsor
<b>Total population</b>	14.4%	11.2%	13.0%	13.3%	12.2%	17.0%	12.2%	15.3%	13.5%	15.3%	12.8%	13.8%	15.6%	17.5%
<b>Total peoples of colour</b>	21.3%	18.4%	23.5%	22.9%	22.9%	34.3%	23.6%	26.4%	20.6%	30.9%	24.2%	23.6%	20.4%	35.1%
<b>South Asian</b>	18.0%	20.5%	18.0%	15.8%	17.9%	33.5%	15.1%	24.4%	24.4%	24.5%	15.6%	27.3%	17.8%	26.0%
<b>Chinese</b>	22.2%	21.8%	24.9%	22.9%	29.0%	37.7%	18.3%	31.9%	12.3%	43.5%	28.1%	17.3%	21.8%	33.8%
<b>Black</b>	24.1%	19.3%	25.4%	25.9%	24.4%	29.8%	28.2%	34.4%	26.9%	33.0%	29.8%	19.1%	23.4%	38.2%
<b>Filipino</b>	7.5%	4.7%	6.0%	4.8%	4.2%	11.4%	9.0%	6.9%	11.2%	10.4%	15.1%	8.3%	7.4%	8.4%
<b>Latin American</b>	19.9%	16.9%	17.5%	20.2%	16.2%	26.1%	16.8%	32.6%	9.8%	25.8%	14.3%	40.0%	20.3%	22.3%
<b>Arab</b>	40.6%	21.4%	49.4%	37.6%	48.6%	51.2%	39.8%	54.8%	27.7%	50.6%	38.0%	62.3%	36.4%	51.0%
<b>Southeast Asian</b>	18.4%	14.9%	23.2%	19.8%	13.3%	17.8%	16.5%	13.0%	15.9%	21.5%	20.0%	15.5%	19.1%	15.9%
<b>West Asian</b>	36.1%	34.7%	30.9%	32.3%	31.0%	44.2%	27.6%	41.7%	0.0%	27.4%	56.5%	17.1%	37.3%	41.2%
<b>Korean</b>	31.4%	27.4%	27.5%	48.6%	36.3%	42.7%	23.3%	18.4%	36.8%	49.6%	11.1%	37.8%	31.0%	25.7%
<b>Japanese</b>	12.1%	6.5%	12.2%	9.3%	13.2%	10.7%	9.6%	10.8%	0.0%	22.3%	0.0%	9.8%	12.7%	0.0%
<b>Peoples of colour, n.i.e.</b>	18.1%	18.3%	26.1%	25.0%	20.9%	39.3%	22.4%	4.8%	36.0%	20.8%	0.0%	0.0%	16.4%	43.1%
<b>Multiple identities of colour</b>	17.1%	14.0%	20.3%	21.9%	18.5%	28.3%	17.9%	32.4%	25.8%	32.0%	27.3%	10.0%	16.3%	32.6%
<b>Not a person of colour</b>	11.5%	10.4%	10.8%	12.5%	9.6%	13.7%	8.4%	14.7%	13.1%	13.7%	12.3%	13.4%	10.5%	12.9%

Source: Census data table 98-400-X2016211: <http://www12.statcan.ca/census-recensement/2016/dp-pd/dt-td/Rp-eng.cfm?LANG=E&APATH=3&DETAIL=0&DIM=0&FL=A&FREE=0&GC=0&GID=0&GK=0&GRP=1&PID=110563&PRID=10&PTYPE=109445&S=0&SHOWALL=0&SUB=0&Temporal=2017&THEME=120&VID=0&VNAMEE=&VNAM EF=>

**Census 2016 Low-Income Data (LIM-AT) for Indigenous Peoples,  
Ontario and Select Census Metropolitan Areas / Census Agglomerations, rate (2015)**

	Ontario	Barrie	Hamilton	Kingston	Kitchener Cambridge Waterloo	London	Ottawa	P'borough	Sarnia	St. Catharines	Greater Sudbury	Thunder Bay	Toronto	Windsor
<b>Total population</b>	14.4%	11.2%	13.0%	13.3%	12.2%	17.0%	12.2%	15.3%	13.5%	15.3%	12.8%	13.8%	15.6%	17.5%
<b>Total Indigenous</b>	23.7%	15.8%	26.9%	27.2%	18.1%	32.0%	18.0%	33.0%	31.3%	26.1%	21.2%	37.3%	21.8%	24.4%
<b>Single Indigenous Responses</b>	23.9%	15.5%	27.4%	27.6%	17.9%	32.4%	18.3%	33.5%	31.4%	26.8%	21.3%	37.3%	22.1%	24.2%
<b>First Nations</b>	27.8%	18.7%	30.9%	30.2%	18.4%	35.4%	20.5%	38.4%	36.5%	29.4%	28.6%	43.9%	24.4%	27.8%
<b>Metis</b>	17.7%	12.0%	18.8%	22.4%	15.8%	23.3%	13.9%	24.2%	21.2%	22.8%	14.6%	17.2%	17.9%	20.7%
<b>Inuk (Inuit)</b>	28.8%	22.2%	27.3%	45.5%	33.3%	38.1%	34.9%	60.0%	0.0%	15.0%	35.7%	0.0%	22.5%	45.5%
<b>Multiple Indigenous Responses</b>	22.9%	27.6%	12.5%	19.0%	28.6%	41.2%	21.4%	27.3%	22.2%	14.8%	23.8%	54.2%	20.8%	41.0%
<b>Indigenous n.i.e</b>	15.4%	20.0%	17.1%	14.8%	16.1%	13.1%	5.1%	12.5%	33.3%	13.6%	12.5%	32.1%	11.4%	18.4%
<b>Non-Indigenous</b>	14.2%	11.0%	12.8%	12.8%	12.1%	16.6%	12.1%	14.6%	12.8%	15.0%	11.9%	10.5%	15.5%	17.3%

Source: Census data table 98-400-X2016173: <http://www12.statcan.gc.ca/census-recensement/2016/dp-pd/dt-td/Rp-eng.cfm?LANG=E&APATH=3&DETAIL=0&DIM=0&FL=A&FREE=0&GC=0&GID=0&GK=0&GRP=1&PID=111095&PRID=10&PTYPE=109445&S=0&SHOWALL=0&SUB=0&Temporal=2017&THEME=122&VID=0&VNAMEE=&VNAMEF=>

### 3. Social Assistance

#### a) Current rates plus child benefits – as of September 2017

Family Type	Current Rates			Child Benefits		Total***	
	OW	Basic Needs	Max Shelter*	Total	Ontario Child Benefit		Canada Child Benefit **
Single		\$337	\$384	\$721	\$0	\$0	\$721
Single Parent - 1 child		\$354	\$632	\$986	\$114	\$533	\$1,633
Single Parent - 2 children		\$354	\$686	\$1,040	\$229	\$1,066	\$2,335
Couple		\$486	\$632	\$1,118	\$0	\$0	\$1,118
Couple - 1 child		\$486	\$686	\$1,172	\$114	\$533	\$1,819
Couple - 2 children		\$486	\$744	\$1,000	\$229	\$1,066	\$2,295
<b>ODSP</b>							
Single		\$662	\$489	\$1,151	\$0	\$0	\$1,151
Single Parent - 1 child		\$805	\$769	\$1,574	\$114	\$533	\$2,221
Single Parent - 2 children		\$805	\$833	\$1,638	\$230	\$1,066	\$2,934
Couple		\$954	\$769	\$1,723	\$0	\$0	\$1,723
Couple - 1 child		\$954	\$833	\$1,787	\$114	\$533	\$2,434
Couple - 2 children		\$954	\$904	\$1,858	\$230	\$1,066	\$3,154

\* If a person's real housing costs are lower than the maximum for their family type, the benefit amount they receive is only equal to their real costs.

\*\* Amounts are for children under 6; people with children age 6 to 17 receive \$450 per month. These are maximum amounts. Actual amounts received may be lower, depending on total income.

\*\*\* People on social assistance are also eligible for the Ontario Trillium Benefit and the federal G/HST credit. Amounts vary depending on rent amounts, amounts of income from other sources, and circumstances like immigration status. People must file annual tax returns to be eligible.