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This webinar is presented by:

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About our presenters…

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What you'll get from this webinar

- Status of the review
- Political and economic context
- "Dissection and reassembly" – what does the Options Paper really say?
- Identification of some of the key issues
- What now?

The Review: Where We Are Now

- Review promised in 2008 Poverty Reduction Strategy
- Commission appointed in January 2011
- Discussion Paper released June 9, 2011
  - "removing barriers and increasing opportunity with a particular focus on people trying to move into employment from social assistance"
  - Consultation period June through end August
  - 700+ submissions from across Ontario
- Options Paper ('Approaches for Reform') released February 3
  - Identifies various options for reform that could be part of final recommendations
  - Consultation process limited – by March 16 – total 6 weeks to respond
  - Also released 'What We Heard' – report on summary of feedback
- Final Report and Recommendations due June 2012

"Approaches for Reform"

- Good ideas that we should push further / extend on / add to, and advocate for

- Risky ideas that we should be wary of / ask questions about / propose alternatives to

- Bad ideas that we should advocate against

- Major problem: Current political and economic context

Political and Economic Context

- Commission's first Discussion Paper reflected MCSS concerns about ODSP
  - Increasing caseloads: 15% increase in 2.5 years = extra $550M / year
  - "Few" ODSP recipients in the paid workforce (11%)
- Commission: "people with disabilities who 'can' and 'cannot' work" – i.e., defining disability by employability
- Commission: "mandatory participation in employment and in treatment and rehabilitation"
- Ministry fighting definition of disability in the courts
- Government has $16 billion deficit
  - promised to eliminate by 2017-18
- Drummond Commission
  - austerity agenda re: deficit
  - pre-empting the Options Paper debates re: 0.5% spending growth

They heard, but how did they respond?

- employment is "a" route out of poverty (i.e., not "the" route)
- employment services are currently failing to meet people's needs and must be significantly improved
- there are good examples of employment supports being used in different municipalities, but they are not consistent across the province nor accessible to people with disabilities
- people with disabilities need specialized supports
- the AODA is just a start on accessibility for people with disabilities
- not all people with disabilities will be able to work full time or consistently
- there are many barriers for people with disabilities, and that some people with disabilities may never be able to find work despite high personal motivation
- there is a need to find a way to make rates rational
- adequacy and poverty reduction are important principles in how to determine rates
- people on SA don't abuse the system
- problems in the labour market result in having to make tradeoffs in figuring out rates
- there is a need to move away from a culture of surveillance
- depleting assets reduces financial resilience and ability to break out of cycle of dependence, and undermines encouraging people to save for future, thus putting more burden on public resources when people are older
- stigma is reinforced at many points in the system
- important differences for First Nations and the need to revise the system according to their requirements

Overall Picture

- Appears to be moving toward a system of:
  - One program for people with "severe" disabilities
  - Another program for everyone else
    - improvements to employment services but problems in other areas, especially for people with disabilities
  - New delivery options for both income and employment supports
- **Question:** Do the options presented appropriately respond to "what they heard"?

OW and ODSP have different purposes

- OW and ODSP - separate programs - different purposes.
- OW:
  a) recognizes individual responsibility and promotes self reliance through employment;
  b) provides temporary financial assistance to those most in need while they satisfy obligations to become and stay employed;
  c) effectively serves people needing assistance; and
  d) is accountable to the taxpayers of Ontario.
- ODSP:
  a) provides income and employment supports to eligible persons with disabilities;
  b) recognizes that government, communities, families and individuals share responsibility for providing such supports;
  c) effectively serves persons with disabilities who need assistance; and
  d) is accountable to the taxpayers of Ontario."

The Options Paper Dissected

1. Program for "Severe Disability"
   1. Income
   2. Benefits
2. Program for "Everyone Else"
   a) Income
      - Rates
      - Additional income outside assistance
   b) Benefits
   c) Assets
   d) Compliance, Verification & Risk (i.e., "the rules")
   e) Employment Services
      - Four aspects of effective services & supports
      - Access / delivery
      - Participation agreements and employability assessments
   f) Program Delivery
   g) Integration with Other Programs
3. First Nations

1. "Severe Disability" Program

a)   Income

- Pension-like / income tax delivered: "to provide a secure and adequate basic income for people with severe disabilities who are unlikely to generate significant earnings over their lifetimes"

- Could be similar to:
  - OAS / GIS / OGAIS (GAINS)
  - Alberta's AISH
  - Caledon's "severe disabilities" proposal

b)   Benefits

- e.g., prescription drugs / dental / vision, assistive devices, etc.

- Outside social assistance to all low-income Ontarians

… "severe disability"

- *What does "severely disabled" mean?*
  - *Typically "severe and prolonged" - much narrower definition of disability than ODSP*
  - *Fewer people would qualify*
- *Eligibility for employment-related services?*
- *Eligibility for social / community inclusion supports?*

- *Moving back to "permanently unemployable"?*
- *Moving backwards on understanding of disability and disability rights.*

2. "Everyone Else" Program

a) Income

- Amount of total income (rates + other income sources) should accomplish three goals:
    - Adequacy
        - Measure: poverty measures (LICO, LIM, MBM) - notes these don't account for additional costs of disability
    - Fairness
        - between people on SA and low-income wage earners
        - Measure: wages in the labour market - minimum wage / "reference wage"
    - Work Incentive
        - Measure: Marginal Effective Tax Rate

- "Balancing these goals must be done in the context of poverty reduction"

… everyone else / income

- There are "trade-offs" between the three goals
  - I.e., they are difficult to accomplish all at once
  - trade offs are rooted in the poor quality of the labour market
- Some ways to address "trade-offs":
  - Tax delivered benefits and/or moving benefits out of social assistance:
    - Extended health benefits for all low-income Ontarians ?
    - Varying the rate structure over time ?
    - Earned income supplement ?
    - Housing benefit ?

> *Many issues here, esp. with "fairness" and "trade-offs"*
> *Adequacy should be primary objective – no trading off*

… everyone else / income / rates

- Rates
  - One standard basic rate
    - no separate 'basic needs' and 'shelter' / separate 'board and lodging' / separate 'dependent adult'
      - more flexibility to make own spending decisions, less intrusion, everyone applies on their own merits
      - ➢ *Good ideas here to reduce burden on people*
    - "find ways to address higher costs in the north"
      - Northern allowance?
    - possible differential depending on length on program
      - i.e., lower at first, higher for longer to address some "trade-offs" mentioned above

… everyone else / income / rates

- Rolling some "special benefits" into basic standard rate
  - to simplify complexity. Eg:
    - Employment Start-up
    - Community Start-up and Maintenance Benefit
    - MSN Travel

  ➢ *Will cause hardship for those with disproportionate need for these benefits.*

  ➢ *Will eliminate benefits that respond to difference and diversity of need / to unexpected, extraordinary, periodic, or emergency costs.*

  ➢ *Adequacy likely won't be accomplished by eliminating complexity – no information on how much this would mean.*

… everyone else / income / rates

– Rolling Special Diet Allowance in

  – "address the dietary needs of all low income people, including those receiving social assistance through the programs and policies of the Ministry of Health"

  ➤ *Ignores role that SDA plays in determining eligibility*

  ➤ *Would reduce number of people eligible for OW/ODSP*

  ➤ *Divests responsibility for medically necessary dietary supports to Ministry of Health, with no new program to take over – only "programs and policies" in Health.*

… everyone else / income / additional

- Additional income outside social assistance
  - For all low-income people, not just those on SA
  - To resolve trade-offs between adequacy, "fairness" (between SA and low-income work), work incentives

  - New Ontario Working Income Tax Benefit or improved federal WITB – help provide incentive to work
    - *May be a positive income policy – but is it good labour market policy?*
  - New Housing Benefit –help provide adequacy
    - *Many groups advocating for this – but is it good housing policy?*

… everyone else / income / additional

- … additional income…
  - New Disability Supplement – help provide adequacy
    - people with disabilities have extra costs and lower earning potential
    - end the rate differential with Ontario Works
    - instead, "a new supplementary disability benefit, outside the social assistance system, could be provided to all low-income people with disabilities"
    - benefit could be phased out as employment income increases

… everyone else / income / additional

– … disability supplement…

> *Big change – from ODSP to "supplement".*
>> *Track record in other jurisdictions? Rational policy basis?*
>> *Risk of destabilizing incomes of people with disabilities.*
>> *Needs more research and analysis.*

> *Who might qualify? How is disability defined for eligibility?*

> *How would it interact with "severe disability" program.*

> *How would it interact with options about employability of people with disabilities (see below)?*

> *Would it meet needs of people with episodic disabilities? Employment income may fluctuate year to year.*

Questions?

- On two new programs
  - "severe" disability / "everyone else"
- On "severe" disability program
- On income for "everyone else"
  - rates / additional income sources

… everyone else / benefits

b) Benefits

- Like prescription drug / dental / vision – currently through OW / ODSP
- Move these **outside social assistance** to all low-income Ontarians.
- Re: "trade-offs" - would "create fairness" between people who are on social assistance and those who work in low-wage, poor quality jobs.
- Could use pooled insurance program for low-wage workers to make sure employers don't take advantage of a government-funded system.

➢ *Extended health for all low-income people is good response to the failures of the labour market - people in low-wage precarious work without benefits*

➢ *When conditions in the labour market are worsening, this is simply smart public policy.*

➢ *The discussion about "fairness" or "work incentives" for people on assistance is beside the point.*

… everyone else / assets

c) Assets

- Making people spend them down is counterproductive
  - Need to "improve policy basis" while simplifying program rules
- Three approaches:
    1. Increase OW limits to those of ODSP
        - Logic follows merging programs, but may cause caseloads to rise
    2. Increase limits for initial period of time on program
        - Helps people only needing short-term help
        - *Would people on for longer have to spend them down?*
    3. Increase limits on assets that support longer-term financial security
        - E.g., on RRSPs or create new savings accounts
- Could also simplify to one total exempt limit
  - No more huge list of specific exemptions
  - E.g., Quebec sets $60,000 limit on "liquefiable assets"
  - Large items like principal residence stay exempt
  - May cause problem for people with trusts in excess

… everyone else / compliance

d) Compliance, Verification and Risk

- Culture of SA should move away from surveillance
  - Mistrusts clients, contributes to stigma, very complex system to administer
  - ➢ *Note: surveillance only discussed as issue of income verification, not re: participation agreements*
- Could replace comprehensive verification with audits. E.g.:
  - Two people - no form about marital status that must be verified - just declare status - subject to audit
  - Continue to report income monthly, but just keep receipts instead of submitting - subject to audit

… everyone else / compliance

- Audits require "effective risk identification tool"
  - MCSS creating one now
- Frees up resources for better supports
- Treats people with more dignity and trust
- Penalties must be strong enough to act as deterrent
- Must find "acceptable level of risk tolerance"
  - i.e., for government / program / taxpayer

... everyone else / compliance

➢ *Audits don't fix the problem; i.e., the rules that people must comply with*
  – *Rules are intrusive. Exist to find every opportunity to deduct income.*
  – *Under audit, rules don't change:*
  – *E.g., definition of spouse stays the same*
  – *E.g., monthly reporting and reconciliation stays the same*

➢ *May lessen admin burden – but when "caught" what are implications?*
  – *E.g., not understanding the system's definition of spouse – but not being "caught" until much later – could mean larger overpayments assessed*
  – *E.g., keeping receipts in case of audit is unrealistic*
  – *Could lead to larger overpayments, penalties, investigations for "fraud"*
  – *Audits could be more harsh than comprehensive verification.*

➢ *Ending surveillance requires changing or eliminating rules*
  – *not simply delaying when compliance is verified*
  – *requires moving from system that disentitles to one that entitles and supports*

Questions?

- On "everyone else"
  - Benefits
  - Assets
  - Compliance

… everyone else / employment services

e) Employment Services

- **Four aspects of effective services and supports:**

➢ *Most valuable part of paper – important to advocate for.*

➢ *Points toward program that is responsive to diversity of need and variety of barriers to the labour market.*

➢ ***Building this system should be first step in reforms before any other changes are made.***

1. Consistent assessment / case management
   – Assessment tools - continuum of preparing for / finding work
     - Helps identify barriers and need for more intensive supports
     - Helps with referring people to most appropriate services
   – Comprehensive case management - shown positive results, but costs a lot
   – Must recognize barriers for people with disabilities

… everyone else / employment services

2. Integrated pre- and post-employment services and supports

   - Pre-employment services not doing the job
     - Currently don't get people into jobs
     - Change funding to include pre-employment activity completion and addressing barriers
   - Post-employment supports can be effective
     - Currently have inconsistent access
     - Should be funded at real cost of serving range of needs
   - Must recognize barriers for people with disabilities

… everyone else / employment services

3. Strong connections with employers
   - Service providers must understand needs of employers
     - Good working relationships with local employers and good understanding of local labour market are critical
   - Need toolkit or menu of approaches
     - Information and technical advice
     - Financial incentives (but some disagree)
     - Fund to help smaller employers with cost of accommodation
   - Business-to-business approaches helpful
   - Must recognize barriers for people with disabilities

… everyone else / employment services

4. Same level of services for people with disabilities
    - People with disabilities want to work, but remove barriers and provide supports
    - Current employment supports only help those who are job ready
    - AODA will help, but will take time
    - Caseloads are growing – esp. re: mental health – need early intervention and appropriate and well-integrated supports
    - Even with good supports, some people with disabilities may not be able to work full-time or consistently
    - ➢ *Questions re: employability assessments? (more later)*

… everyone else / employment services

➢ *To get the system discussed in the paper would require significant investment.*

> ➢*Economic situation right now is big problem – as is problem of lack of good jobs.*

➢ *This is the hard job – but must happen first.*

➢ *And must advocate against reforms that negatively impact on incomes, benefits, participation agreements for people with disabilities – do no harm.*

… everyone else / employment services

- **Access**
- Three possible delivery models
  - To ensure everyone gets same access to:
    - same services and supports
    - other services like childcare / housing
  - To share information to reduce barriers

… everyone else / employment services

1. Improve collaboration between province and municipalities / First Nations

   – As per 2008 Provincial-Municipal Fiscal and Service Delivery Review

     • MCSS / MTCU / OW delivery agents work better together

   – Better collaboration, but no change in roles or responsibilities

… everyone else / employment services

2. Give to municipalities / First Nations to deliver

    – Help ensure people with disabilities access same level and range of services as those on OW

    – Give all people on SA better integration with childcare and housing

    – Give "one-door" entry to services

    – Give same entry point as other jobseekers – less stigma

    Could also strengthen linkages between them and EO

… everyone else / employment services

3. Give to Employment Ontario to deliver
   - SA administrators do case management
     - Refer to EO and other services
     - Ensure people are participating in employment programs
   - Requires ensuring specialized or intensive services are available
   - Requires improved and integrated labour market planning
     - i.e., connecting muni/FN expertise with local economic development and connections to employers

… everyone else / employment services

- **Participation agreements**
  - *No indication they might be ended / changed / adapted*
    - *I.e., ending punitive aspects of "workfare" and "work first"*
      - *Who decides on participation agreements*
      - *What available resources / programs / services are*
      - *What penalties are for non-compliance*
  - *Eligibility presumably remains tied to:*
    - *agreeing to employment-related activities that may continue to be limited by what's available and often determined by caseworker*
    - *agreeing to take any job rather than one that fits individual needs and situations, and is a pathway out of poverty*
  - *Problem with workfare seems to be seen as inadequate, poor quality employment supports and services*

… everyone else / employment services

- … participation agreements
  - Paper asks if PAs should be instituted for people with disabilities
    - Logic makes sense in a merged system - one aspect of "same level of service for people with disabilities"

  ➢ *If the negative aspects of participation agreements are not addressed, this could move worst parts of OW into ODSP.*

  ➢ *In context of unaccommodating labour market and insufficient and inaccessible employment services, incomes of people with disabilities will be put in jeopardy.*

… everyone else / employment services

- **Employability assessments**
  - Some countries use "employability assessments" to determine work capacity of people with disabilities
    - Ability to work at least part-time = participation agreement and less income support
    - Inability to work at least part time = no participation agreements and more income support

- ➢ *Only use assessment tools to determine supports and services that people need – not eligibility for supports.*

- ➢ *Employment supports – and the accessibility and responsiveness of the labour market – must be improved first, before any moves to require participation agreements are considered.*

… everyone else / employment services

- On page 11 the Commission asks:
- Should these changes be made now? Or later?
    - Should Ontario "adopt a means to better assess work capacity and set participation requirements for people with some capacity for employment" **OR**
    - "wait to introduce such requirements until substantial progress has been made on removing barriers to employment for people with disabilities, including the full implementation of the AODA."

➢ *Timing issues – i.e., what should be done first – will be very important to highlight in responses*

➢ *Think about this re: all options.*

… everyone else / employment services

➢ *Some things missing:*

    ➢ *No discussion of requiring treatment or rehabilitation – should mention this to prevent its reappearance*

    ➢ *Except for First Nations, no mention of value of volunteering – especially re: people with disabilities*

    ➢ *No mention of self-employment supports*

Questions?

- On "everyone else"
    - Employment Services

…everyone else / program delivery

f)   Program Delivery

- Could integrate parts or all of OW / ODSP
  - Do we really need two programs?
  - Changes to delivery could improve sustainability
  1. Separate OW and ODSP income, with integrated employment services
     - Improve coordination via joint planning and office co-location
  2. Integrate OW and ODSP locally
     - Municipalities / First Nations could deliver integrated and tailored program
  3. Integrate OW and ODSP but divide between municipalities / First Nations and province
     - Munis / FNs do case management and employment services
     - Province cuts cheques and other administrative services

… everyone else / program delivery

- Whichever way delivery goes:
  - must ensure equitable access to services and supports for all, including people with disabilities
  - must create new accountability arrangements
    - E.g., set of overall outcomes with deliverables
    - E.g., service plans could include requirements to adopt best practices, survey recipients and employers, and report publicly
- Relates to
  - "improve consistency of effective program features, while still allowing for local flexibility and innovation" (from employment services)

… everyone else / program delivery

- Temporary Care Assistance (TCA)
- Assistance for Children with Severe Disabilities (ACSD)
  - transfer to Ministry of Children & Youth Services

… everyone else / integration

g) **Integration with other programs**
- Newcomers: language barriers, Canadian experience, credentialing
- Limited access to EI
- Failures in policy frameworks affecting First Nations
- Access to extended medical for all low-income people
- Rising market income inequality
- Wage policies (including minimum wage)
- Better working income tax benefit policies
- No national housing plan
- Complex relations and jurisdictional issues affecting First Nations
- Applying for SA while waiting for benefits from another income program
- Interactions between SA and rent-geared-to-income

➢ ***One big oversight:*** *With more irregular, contractual and part-time work, are the five employment-related disability income programs (CPP-D, EI sickness, WSIB, Veterans' programs, private disability programs) not carrying their fair share of increasing sickness and disability?*

First Nations

- Held "separate and substantive discussions with First Nations"
  - Many issues raised in other chapters will have impact on First Nations
  - Poverty and dependency on social assistance is product of historical relationship between First Nations and Canada via *Indian Act*
  - Longer-term solutions require discussions with provincial and federal governments and new agreements
  - Number of shorter-term solutions are possible

Questions?

- On "everyone else"
  - Program delivery
  - Integration with other programs
- On First Nations

What Next?

- Options / recommendations could have far-reaching implications for people on social assistance and low-wage workers

- Commission acknowledged the Review is happening in the context of poverty reduction

- Government's focus is on cost-cutting and administrative efficiencies

- Drummond's "interventions" directive and in many ways preclude the debate

Don't Give Up!

- Do what you can! This will be a long struggle!
- Make a Submission by March 16! – even if brief or selective
- Work on building momentum – organizing and mobilizing in communities
- Final recommendations coming in June
- Lobby your MPP – even if not in government – beyond March 16
  - use / adapt ODSP Action Coalition's MPP Lobby Kit http://sareview.ca/isac-resources/mpp-lobby-kit/

What's ISAC doing?

- Today's Webinar – overview and analysis – taped and online
- Overview Backgrounder – detail can help you use today's PowerPoint
- Key Messages – response to key issues – working document – want your feedback
- Unlike last time, no Facilitators' Guide – not enough time!
- Instead, Organizing and Analysis Toolkit. See: http://sareview.ca/isac-resources/webinars-preparing-for-the-options-paper/
  - Call Dana re: how to engage communities (don't e-mail)
- Working with partners on gender, disability and racial equity responses – key messages / submissions / etc.

ISAC's Partners

- The Steering Committee on Social Assistance
- Campaign 2000
- Colour of Poverty - Colour of Change
- The Ontario Council for Agencies Serving Immigrants
- The ODSP Action Coalition
- Metro Toronto Chinese & Southeast Asian Legal Clinic
- YWCA Toronto

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on the Social Assistance Review:

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- Please take a moment to fill in our feedback survey which will appear on your screen when you leave the webinar.

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