

Income Security Advocacy Centre

Recommendations for Ontario Budget 2025

Fix Ontario Works and the Ontario Disability Support Program

1. Immediately index Ontario Works rates to inflation and double Ontario Works rates
2. Increase Ontario Works (OW) recipients' earnings exemptions to \$1,000 per month
3. Double Ontario Disability Support Program (ODSP) rates taking into consideration the impact of inflation and the higher cost of living faced by people with disabilities
4. Increase the earnings exemption for spouses of ODSP recipients to \$1000 per month
5. Stop clawbacks on current federal income supports and the upcoming Canada Disability Benefit
6. Eliminate the \$10,000 limit on voluntary gifts and payments for OW, and raise the limit on cash and other liquid assets to \$50,000 for OW recipients and \$100,000 for ODSP recipients
7. Implement a more equitable flat-rate structure for social assistance income support
8. Immediately implement the Fair Rent Ontario recommendations: i. Eliminate the November 15 2018 rent control exemption; ii. Remove vacancy decontrol and bring back rent control for new leases on vacant units; iii. Eliminate Above Guideline Rent Increases (AGIs)

Ensure a well-funded, client-centred social assistance system that creates no adverse effects on recipients

9. Invest in robust and client-centred life stabilization supports, and implement transparent, evidence-based, non-punitive employment services

Address the multifaceted aspects of poverty through a comprehensive poverty reduction strategy

10. Invest in developing and implementing a comprehensive poverty reduction strategy with explicit targets

Support Ontario Workers so they can live a dignified, just, and healthy life

11. Immediately increase the minimum wage to \$20 per hour to bring it closer to the living wage
12. Amend the *Employment Standards Act, 2000* to introduce 10 days of employer-provided paid emergency leave and an additional 14 days of paid emergency leave during public health emergencies

About the Income Security Advocacy Centre (ISAC)

ISAC is a specialty legal clinic funded by Legal Aid Ontario. Our mandate is to advance the rights and interests of low-income Ontarians with respect to income security and employment. We carry out our mandate through test case litigation, policy advocacy, community organizing, and public education. For further information about our work, please visit www.incomesecurity.org or email us at info@isac.clcj.ca.

The following recommendations for the 2025 Ontario Budget shed light on the most urgent investment priorities for low-income Ontarians.



Fix Ontario Works and the Ontario Disability Support Program

Ontario Works

This past year marked another year of Ontario Works (OW) rates remaining unchanged. Since 2018, OW rates have stayed at a maximum of \$733 per month for single employable individuals, even as the cost of essential goods and services has increased by 20 per cent over the same timeframeⁱ. For more than six years, low-income Ontarians on OW have been waiting for an increase — through a worldwide pandemic, a housing crisis, historic inflation, and skyrocketing food and living costs. In this context, no increase in the rates translates to a rate reduction.

Ontario remains the only province in the country not to have increased its social assistance rates for single individuals since 2018ⁱⁱ. The provincial government appears to publicly and willfully misunderstand the circumstances that drive individuals to rely on last-resort income assistanceⁱⁱⁱ. OW is often a stopgap for women with children escaping domestic violence, the only option for teens leaving abusive homes, and the sole resort for low-wage workers who are injured on the job with no access to other benefits. A recent ISAC survey on social assistance found that 65 per cent of respondents who receive OW had a health or disability-related barrier that prevented them from obtaining employment. However, the onerous process of accessing the Ontario Disability Support Program (ODSP) often forces clients to remain on OW.

Dismally low OW rates, which include a basic needs allowance of \$343 and a shelter allowance of \$390 per month, make it impossible for recipients to attain any meaningful degree of self-sufficiency. Even doubling the total OW rate for an individual would fall short of covering the average monthly housing cost of \$1,614^{iv}. The annual OW income for single adults leaves them \$19,970 below Canada's Official Poverty Line (the Market Basket Measure, or MBM), and \$12,778 below the deep poverty line in 2023^v.

While vulnerable OW recipients continue to live in deep poverty, the provincial government has chosen to spend money elsewhere. Most notably, the province is spending \$3 billion on a one-time "Taxpayer Rebate", giving \$200 to every taxpayer in Ontario, regardless of need. However, it would have only cost around \$335.5 million to adjust the OW amount for inflation (based on 2018 rates) for single OW recipients, who account for nearly 70 per cent of all OW cases. This would've translated to approx. \$150 more per month for recipients. Setting aside one-tenth of the cost of the Taxpayer Rebate could have alleviated financial pressure on a group that

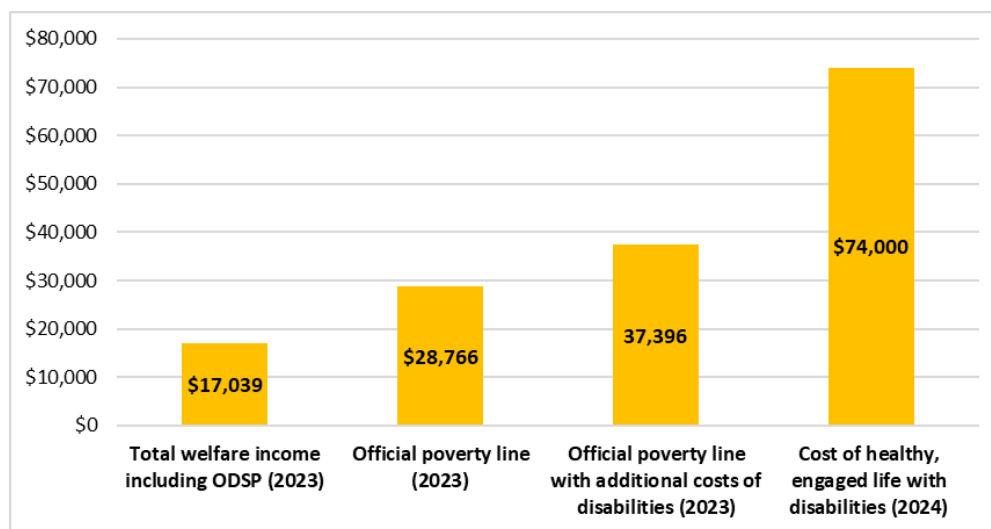
experiences the highest rates of poverty in the country^{vi}. It would have immediately translated into fewer evictions, less foodbank use, and more stability leading to improved quality of life for hundreds of thousands of the poorest Ontarians.

Additionally, the amount OW recipients can earn without any deductions from their social assistance income remains at \$200. OW applies a 50 per cent clawback rate for every \$1 of earnings over \$200^{vii}. This has not changed since 2013, though it was slated to change in 2018, until the current government scrapped the plan^{viii}. The low earnings exemption is a major deterrent for OW recipients seeking to leave the program. Only 11.5 hours of work at minimum wage (\$17.20 per hour) is enough to trigger a clawback. Recipients often have to decide whether they want to risk losing health and other supportive benefits if they take an unstable job with low and uncertain pay. Raising the OW earnings limit would help people transition from social assistance to employment more smoothly and sustainably.

- **Index Ontario Works rates to inflation and double Ontario Works rates**
- **Increase Ontario Works recipients’ earnings exemptions to \$1000 per month**

Ontario Disability Support Program

In July 2024, ODSP rates saw a 4.5 per cent inflation-based adjustment, increasing the monthly amount for a single Ontarian with disabilities from \$1,308 to \$1,368. However, a recent ISAC survey revealed that over 55 per cent of ODSP recipients reported no noticeable improvement to their affordability challenges despite the inflation-related adjustment. In reality, a monthly increase of \$60 did not make a dent in the depth of poverty experienced by people with disabilities who receive income assistance. The difference between the total welfare income of a person with disabilities and the MBM in Ontario was \$11,727 in 2023^{ix}, and it remained nearly the same in 2024.



Inadequacy of total welfare income for a single Ontarian with disabilities

Notably, the MBM does not account for the additional costs associated with living with disabilities, such as the added costs of caregiving, assistive devices and aids, and prescription medicine. Therefore, the MBM underestimates the true poverty rate for persons with disabilities^x. These additional costs have been estimated to increase an individual’s cost of living

by 30 per cent. If this increased cost of living was factored in, the actual gap between ODSP incomes and the poverty line would be significantly larger, at \$20,357. This glaring gap yawns even wider when considering the annual cost of living a healthy, engaged life for people living with disabilities can be as high as \$74,000 to \$116,000 in parts of Ontario^{xi}. The current ODSP rates fail to provide sufficient income to create a financial safety net, or meaningful opportunities to move out of deep poverty.

For ODSP recipients who are unable to work and are reliant on the ODSP for their subsistence, the current benefit rates reflect not only a profound neglect for lived realities but also verge on cruelty. The lived reality of ODSP recipients offers a different truth than the one implied by the Premier, who said in September 2024, that he was committed to supporting people with disabilities “for life”^{xii,xiii}.

For ODSP recipients who are able to earn some income, the earnings exemption rules continue to keep them in poverty. In 2023, we were encouraged to see the earnings exemption threshold for ODSP increased from \$200 to \$1,000. Unfortunately, this was accompanied by a higher deduction rate, increasing from 50 cents to 75 cents for every \$1 earned above \$1,000. This higher earning threshold also does not apply to non-disabled spouses of individuals receiving ODSP. Non-disabled spouses of individuals receiving ODSP still face a \$200 earnings exemption threshold, which impacts household income and forces families where one spouse is on ODSP into further poverty, even when one spouse may be able to work full-time. The *ODSP Act* states that families share the responsibility for supporting members who receive ODSP, but regulations like this contradict this intention, and further penalize couples where one spouse is receiving social assistance.

- **Double the Ontario Disability Support Program rates taking into consideration the impact of inflation and the higher cost of living faced by people with disabilities**
- **Increase the earnings exemption for spouses of ODSP recipients to \$1000 per month**

Prevent Clawbacks

The much-anticipated Canada Disability Benefit (CDB) has ignited unprecedented hope among low-income Ontarians and Canadians with disabilities. The federal government intends to begin sending payments of a maximum \$200 per month to eligible Canadians six months from now. The Ontario government must not consider this federal benefit a cost mitigation opportunity by imposing clawbacks on social assistance recipients who are also eligible recipients of the CDB.

Currently, the Ontario government imposes clawbacks on OW and ODSP for several federal benefits, including Employment Insurance and Canada Pension Plan Disability. These clawbacks deprive low-income Ontarians, including persons with disabilities, from availing themselves of the full range of Canadian income benefits. The province has an opportunity to show support for Ontarians with disabilities by fully exempting the CDB and all other federal benefits from the calculation of income in social assistance legislation.

Ontario must follow several other provinces such as British Columbia, Saskatchewan, Manitoba, and Nova Scotia, and publicly commit not to clawback the CDB^{xiv}. Failure to do so will defeat the purpose of the CDB and deprive Ontarians with disabilities of the income security they rightfully deserve.

- **Stop clawbacks on current federal income supports and the upcoming Canada Disability Benefit**

Asset limits and voluntary gifts

The current social assistance policy design forces recipients to rely on their own savings, and the generosity of family, friends, and other charitable sources, while at the same time restricting support from these sources. This is an incoherent policy choice that results in a deepened and chronic state of poverty experienced by those on social assistance.

Both ODSP and OW include asset limits. Since September 2017, OW has restricted recipients from receiving more than \$10,000 in financial payments in gifts and voluntary payments from relatives, friends, or other sources, over a 12-month period^{xv}. Any amount exceeding the threshold counts as income and will result in a clawback on the OW income benefits that clients are eligible to receive. Eligibility for OW restricts assets to \$10,000 for a single person and \$15,000 for a couple. For ODSP recipients, the asset ceiling is \$40,000 for a single person and \$50,000 for a couple.

This low asset limit punishes both those who are just starting to emerge from a precarious financial situation and would like to begin building up their savings in order to pursue better living conditions, as well as those who have experienced layoffs and find themselves relying on OW as a last resort after exhausting Employment Insurance benefits. Punishing those who worked throughout their lives and who were able to put aside some savings seems to be in direct opposition to the intent of the *Ontario Works Act*. The seven-year-old OW asset limit was unfair when it was brought in, and certainly does not reflect the reality of record-high cost of living and food insecurity now. Individuals who are newly forced to rely on ODSP due to unforeseen illness or injury are also penalized by low asset limits. These limits help push people who have fallen on hard times into deep, sometimes irreversible poverty.

Other provinces are showing leadership in this regard. For the past ten years, British Columbians receiving social assistance have been able to access a much higher asset ceiling of \$100,000 for a single person and \$200,000 for a couple with disabilities^{xvi}. We urge Ontario to follow suit and raise asset limits for people accessing OW and ODSP so that individuals with access to additional supports are not barred from obtaining further help or forced to liquidate their savings in order to receive social assistance.

- **Eliminate the \$10,000 limit on voluntary gifts and payments for OW, and raise the limit on cash and other liquid assets to \$50,000 for OW recipients and \$100,000 for ODSP recipients**

Social assistance is closely interlinked with the Province's housing crisis. The income received from OW and ODSP can be crucial in ensuring recipients can pay for stable, permanent shelter yet the current structure of income benefits hinders clients from obtaining this basic need. OW and ODSP rates are divided into basic needs and shelter allowances, but clients without a fixed address do not receive the shelter allowance^{xvii}. The shelter allowance amounts to a maximum of \$390 for a single OW recipient, and \$582 for a single ODSP recipient. Clients in rent-geared-to-income housing also do not receive the full shelter allowance. Likewise, clients who live in board and lodge settings and have someone preparing their food, do not receive the full social assistant

rate amount. These clients also face a lack of choice due to a lack of income, with no reliable way to leave difficult or unstable housing situations. We urge the government to eliminate the differences in shelter rates based on different housing situations, and implement a more equitable flat-rate structure for social assistance income support.

- **Implement a more equitable flat-rate structure for social assistance income support**

Additionally, the current loopholes in rent control policies allow landlords to drastically increase rents, which is worsening the affordable housing crisis. Social assistance recipients in Ontario, a vast majority of whom are renters^{xviii}, are among the most vulnerable to evictions, renovations and displacement in the uncontrolled private rental market. In alignment with Fair Rent Ontario^{xix}, we call for strong, full rent control for the protection of vulnerable, low-income social assistance recipients. Our recommendations include:

- i. Eliminate the November 15 2018 rent control exemption
- ii. Remove vacancy decontrol and bring back rent control for new leases on vacant units
- iii. Eliminate Above Guideline Rent Increases (AGIs)

Ensure a well-funded, client-centred social assistance system that creates no adverse effects on recipients

While the core issues of unaffordability and insufficiency of social assistance rates worsen, the Province has moved full steam ahead with its social assistance “modernization”, prioritizing administrative restructuring and digitalization of the system. Modernization essentially involves two parts – Social Assistance Renewal (SAR) led by the Ministry of Children, Community and Social Services (MCCSS), and Integrated Employment Services (IES), undertaken by the Ministry of Labour, Immigration, Training and Skills Development (MLITSD).

On the SAR side, the new process sees MCCSS taking over the responsibility of eligibility and financial administration of social assistance, previously managed by local municipalities or District Social Services Administration Boards (DSSABs). The municipalities and DSSABs now provide casework support and connect clients to local “life stabilization” services.

A host of changes in Schedule 21 of the *Supporting Recovery and Competitiveness Act, 2021* have come into effect to facilitate the changes, with full implementation of changes occurring this year. However, we are alarmed that the sections related to “life stabilization assistance” in Schedule 21 – ss. 1-3, 17, 18(1), 18(2), and 22 – are not yet proclaimed. Life stabilization refers to support services related to housing, mental health, addiction counselling, and domestic violence support, among others, for social assistance recipients. These support services are essential for recipients’ well-being and Ontario must proclaim these outstanding legislative sections for the rest of the modernization changes to function properly.

MCCSS had previously provided assurance that this new life stabilization approach will not force social assistance recipients into the labour market before they are ready, but leaving these

specific sections of this legislation unproclaimed indicates that MCCSS is not prepared to follow through on the commitment to properly support social assistance recipients. Additionally, there is an ongoing lack of clarity on the funding arrangement between MCCSS and municipalities. This raises further concerns about whether the municipalities and DSSABs have the necessary funding to provide crucial services. Ultimately, the unproclaimed sections risk creating a fragmented system that leaves vulnerable social assistance clients worse off than before. For successful social assistance modernization, the government must immediately provide robust, quality, and adequately funded life stabilization services.

On the employment side, MLITSD has continued to roll out its IES model that contracts out employment services for social assistance recipients to third party Service System Managers (SSMs). SSMs are primarily private organizations selected through a bidding process. There is currently little public transparency on the progress and success of the new IES model.

An evaluation report of IES's pilot phase found the performance-based funding model rewards employment placement and retention, resulting in SSMs ignoring social assistance clients with barriers to employment, including persons with disabilities. Alarming, the report highlighted that the new IES model includes less funding and subsidies for recipients' employment support than in past models^{xx}.

A more recent evaluation report by employment advocacy organization, First Work, flagged an inconsistency in standard incentive funding provided by the SSMs to the employment service providers. The report mentions that the SSMs' autonomy over incentivized payments may mean that SSMs will keep more of the performance-based funding money themselves, rather than using that money to fund direct frontline services. Therefore, even though the government may have increased funding for the system, there is a concern that this funding is going to SSMs rather than directly to Ontarians most in need^{xxi}.

While funding for social assistance is critically insufficient, Ontario cannot justify spending more on social assistance modernization without clear public accountability and transparency. We urge the government to ensure timely and transparent disclosure of information obtained from the SSMs, and public updates on the progress of their new employment services model so that in the event of ongoing, major failure, we can course correct quickly, so that vulnerable jobseekers are not made to bear the brunt of an increasingly privatized system.

- **Invest in robust and client-centred life stabilization supports, and implement transparent, evidence-based employment services**

Address the multifaceted aspects of poverty through a comprehensive poverty reduction strategy

As Ontario's Poverty Reduction Strategy (PRS) 2020-2025 concludes this year, it presents an opportunity to reimagine a holistic, people-centred approach to tackling poverty. Unfortunately, the Province's current Strategy shows a fundamental disconnect with the realities of poverty in Ontario, resulting in a misguided framework for policies and programs. The Strategy does not

have a specific, time-bound target for poverty reduction but primarily bases its success on getting “more social assistance recipients to move into meaningful employment and financial stability”.^{xxii} The Strategy pushes social assistance recipients, including persons with disabilities, single parents, women, and newcomers, towards employment while neglecting life stabilization supports such as appropriate childcare, training, and other supports. As the Ontario Human Rights Commission has pointed out, “moving people off social assistance does not guarantee they will be free from poverty, or [free] from the systemic barriers to employment, housing and health.”^{xxiii}

Despite the focus on employment, the Strategy’s 2023 Annual Report highlights a 21 per cent decrease in social assistance recipients transitioning to employment between 2019 and 2023^{xxiv}. Ontario’s poverty rate rose to 10.9 per cent in 2022^{xxv}, yet the report records a steady drop in the share of the population receiving social assistance, from 6.9 per cent in 2019 to 6.0 per cent in 2022. The number of OW recipients with employment earnings dropped almost 5 per cent, from 13.2 per cent in 2019 to 8.5 per cent in 2023. Furthermore, the percentage of clients leaving OW who return within one year has effectively remained unchanged at 32 per cent from 2018 to 2022. These alarming numbers further call into question the effectiveness of social assistance modernization and the PRS.

MCCSS’s under-expenditure on social assistance programs demonstrates the Province’s superficial commitment to poverty reduction. A 2024 Financial Accountability Office of Ontario (FAO) report raised considerable doubts about the government’s current budget estimates, especially due to underestimated social assistance caseload projection. The report stated that the “spending plan for MCCSS is not sufficient to fund existing ministry programs and announced commitments.”^{xxvi} The FAO projected the need for another \$0.7 billion in 2024-25 and \$1.8 billion in 2026-27 in order for the province to keep up with program costs.

Inadequate spending on the social safety net for Ontario’s most vulnerable individuals and families is a poor choice: the province incurs approximately \$33 billion annually due to poverty related costs, such as the loss of tax revenue due to lack of consumer spending, and increased health and justice system expenses^{xxvii}. As more and more individuals in the province experience poverty every year, Ontario must re-evaluate its approach to poverty reduction, shifting away from a poverty reduction strategy that exclusively emphasizes employment and instead effectively addresses the complex and multifaceted aspects of poverty. Following the example of Prince Edward Island, the Ontario government should make a legislative commitment to eliminate poverty, food insecurity, and chronic homelessness by setting explicit objectives, targets, timelines, and indicators^{xxviii}. For Ontario, a goal of 50 per cent poverty reduction by 2030 compared to 2015 levels should be a viable target.

- **Invest in developing and implementing a comprehensive poverty reduction strategy with explicit targets**

Support Ontario Workers so they can live a dignified, just, and healthy life

Minimum Wage

Ontario's minimum hourly wage saw an inflation-adjusted increase to \$17.20 in October 2024, up from \$16.55. This is a step in the right direction for 935,600 Ontarian workers earning at or below that amount, though the amount still significantly lags behind. The government had previously frozen the minimum wage at \$14 from 2018 to 2020, cancelling inflationary adjustments for nearly two years^{xxxix}. If the province had proceeded with planned increases, the minimum wage would have reached \$18.07 in October 1, 2024^{xxx}.

When large corporations like Loblaws record \$459 million in first-quarter profits alone^{xxxi}, permanently indexing the minimum wage to inflation is needed, but will still not be enough to ensure workers are being paid their fair share. In 2024, the living wage, calculated as the hourly wage a worker needs to earn to cover their basic expenses such as food, clothing, shelter and community participation, was \$26 in the Greater Toronto Area. This is \$8.80 or almost 50 per cent higher than the current provincial minimum wage^{xxxii}. Indeed, the current minimum wage fails to meet the living wage in all regions of Ontario by various margins. Similarly, Ontario's current minimum wage falls significantly short of the province's rental wage, the hourly wage that allows tenants to spend no more than 30 per cent of their pre-tax earnings on rent. The hourly "rental wage" was \$28.50 for a one-bedroom apartment and \$32.63 for a two-bedroom apartment in 2023^{xxxiii}.

Higher minimum wage has a positive impact on reducing wage inequality among women and racialized workers and increases productivity^{xxxiv} and job stability^{xxxvxxxvi}. In Ontario, when the minimum wage increased from \$11.60 to \$14 in 2018, Ontario's unemployment rate dropped to the lowest level since 2000;^{xxxvii} the economy added 78,000 full-time jobs, and job and wage growth outstripped the rest of Canada in low-wage sectors such as food and accommodation^{xxxviii}. Raising the minimum wage can also go a long way in a province where thousands and thousands of people are struggling with food insecurity. A one-dollar increase in the minimum wage has been found to lower the occurrence of food insecurity by 5 per cent^{xxxix}.

We recommend immediately raising the minimum wage to \$20, with annual increases that are indexed to inflation. This will help to bridge the gap with provincial living wage rates, while also alleviating poverty and boosting the economy.

- **Immediately increase the minimum wage to \$20 per hour to bring it closer to the living wage**

Paid Sick Days

We welcome the government's recent steps to legislate a new 27-week job-protected long-term illness leave by amending the *Employment Standards Act, 2000 (ESA)*. The amendment

protects the jobs of ill workers if they must take a leave of absence from work, and brings provincial legislation closely in line with federal rules and timelines related to EI sickness benefits. Many workers can access EI sickness benefits for up to 26 weeks if they have an illness or injury that prevents them from doing their job.

However, we are alarmed by the fact that provincially legislated paid sick days remain missing in the amendments. This absence is even more glaring on the heels of the Ontario Worker Income Protection Benefit (WIPB), the province's short-term answer to the resounding call for paid sick days. The WIPB was a poorly promoted, inaccessible, and inadequate temporary benefit that provided three days of provincially paid infectious disease emergency leave to workers over the span of nearly two years^{xi}.

Under the *ESA*, an Ontario worker is not entitled to any paid sick leave from their employer and is only eligible for three unpaid leave of absence per year to recover from illness or injury. Previous legislation that introduced two paid, job-protected sick days for all workers was scrapped in 2018^{xii}. Ontario was moving towards being a leader in protecting its workers but now lags behind British Columbia, where in 2022, workers became entitled to a minimum of five paid sick days each year as well as Quebec where there is a legislated minimum of two paid sick days per year for workers^{xiii}. After years of advocacy at the federal level, 10 days of paid sick leave was also introduced in federally regulated private sector workplaces in 2022. Ontario must catch up to both support workers and remain competitive.

Unfortunately, Ontario appears to have not taken the learnings from the COVID-19 pandemic into account. The pandemic has shown that low-wage, racialized workers are more likely to be denied paid sick days, have been disproportionately affected by the health impacts of COVID-19, and face greater negative economic impacts from the pandemic^{xiii}. In Toronto, racialized people constitute 52 per cent of the population, yet accounted for 83 per cent of COVID-19 cases^{xiv}. Research shows that women require more time off due to caregiving responsibilities and are more likely to engage in low- to middle-income jobs, including in health care, working on the front lines of fighting COVID-19^{xv}. The absence of paid sick leave legislation denies paid sick days to those workers who need them most. It is a gender equity issue that continues to be ignored by the provincial government.

The Ontario government must immediately legislate paid sick days as a public health measure and as a mechanism to ensure income and employment security, as well as racial, gender, disability, and economic justice for Ontarians. Such legislation must be paid in full, adequate to cover the duration of common illnesses, not require a sick note, and be universally accessible regardless of employment status, immigration status, or workplace size. It must also take into consideration special circumstances such as public health emergencies^{xvi}.

Amend the *Employment Standards Act, 2000* to introduce 10 days of employer-provided paid emergency leave and an additional 14 days of paid emergency leave during public health emergencies.

Endnotes

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