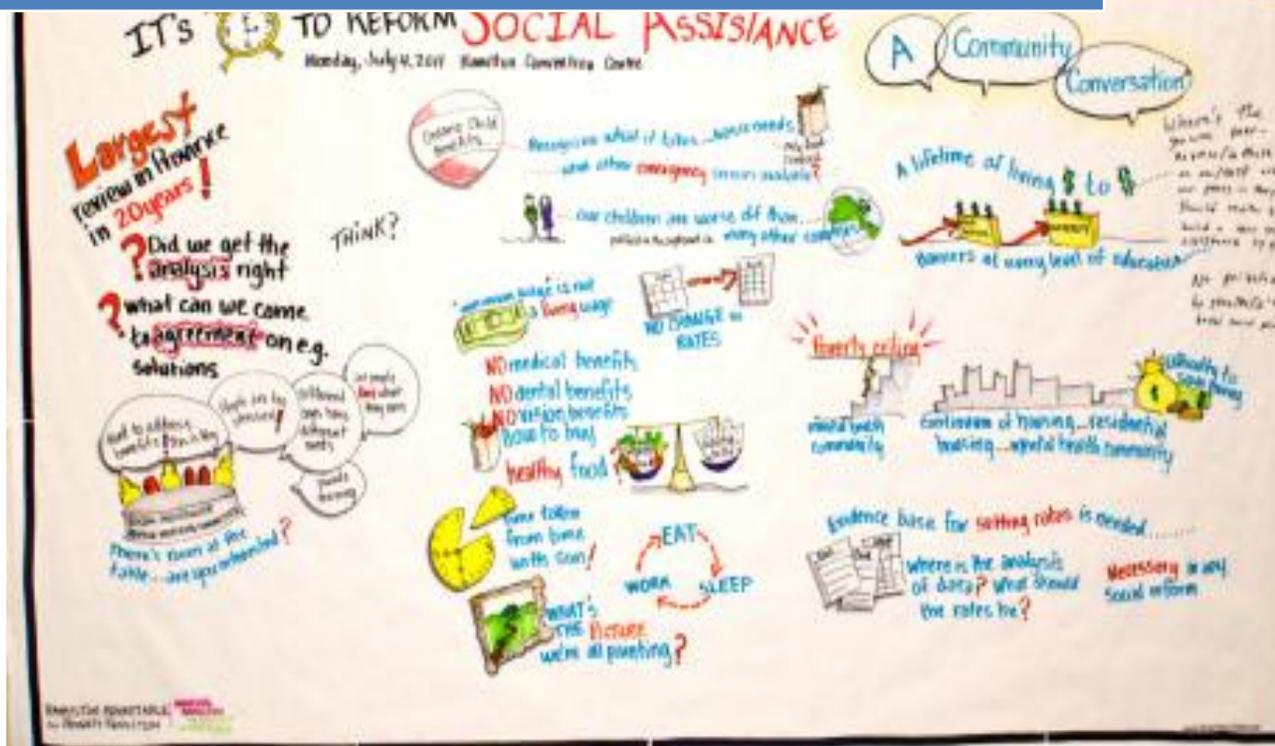


Brief to the Provincial Commission on Social Assistance



Public Forum Synopsis in Images
Created by Pam Hubbard, Graphic Facilitator

Submitted by:
Hamilton Roundtable for Poverty
Reduction Work Group for Social
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Background

The Hamilton Roundtable for Poverty Reduction was first convened by the City of Hamilton and the Hamilton Community Foundation in 2005 to focus community attention on growing problems with income distribution and economic opportunity in Hamilton. The growing level of individual poverty was a concern due to how it was impacting on the entire community. The Roundtable brought together business and government leaders, not for profit community funders, service providers and advocates. As the process developed, it was recognized that it was also essential to bring the voices of those experiencing economic hardship to the table as equal partners.

In a strategic plan developed in 2009/2010, the Roundtable recognized the provincial commitment to a review of the existing social assistance system. To coordinate community response to what has now become the Commission, the plan adopted participation in the review as one of seven key activities around which the Roundtable would organize action to further its goals of reducing and eliminating poverty. Some of the other action areas included Changing Public Attitudes, Lobbying for a federal poverty eliminations strategy, promoting universal school nutrition programs, promoting social inclusion in the 20115 Pan Am Games and Making Hamilton a Living Wage Community.

The Social Assistance Working Group was established in late 2010 and has been meeting regularly since that time. The committee has approximately 25 members participating as either corresponding members or meeting participants. They come from a number of community agencies and advocacy organizations, individual members of the Roundtable and staff representation from the City Community Services Department and the Provincial Ministry of Community Services. About a third of the members are currently in receipt of social assistance. This group organized a community forum and related activities with the Commissioners on July 4th. The remainder of this brief is our summary of that event and other discussions of the working group.

Meeting Organization

The Roundtable Working Group wanted to organize as much individual participation in the Hamilton forum as possible.

As time is always limited, we decided to ensure every participant had a printed copy of the Commission workbook and were encouraged to fill it in and send their personal comments to the Commission.

The balance of the meeting was organized as a series of brief presentations that attempted to highlight significant campaigns and issues in the Hamilton community.

This was followed by a series of roundtable discussions organized with a facilitator around the five general areas outlined in the work books. Participants were asked to address the table theme but were not otherwise limited in their comments. A transcript of the reports from those tables are included here.

We hoped for some time for a brief question and answer at the close of the meeting. Questions were collected in writing as well as some comments. Time did not allow the questions to be asked. The Comments as well as questions are attached as the Appendix -A- of this report.

Finally, on the cover of this brief is a picture of a wall mural created by artist Pam Hubbard based on impressions she received as people spoke throughout the evening. Her graphical presentation provides another means of summarizing the evening's activities.

Presentations

On the evening of July 4th, the Hamilton Roundtable for Poverty Reduction, in conjunction with its community partners, held a forum with the Commissioners of the Social Assistance Review. In order to relay some of the specific concerns and issues that have been raised in Hamilton in recent years, the evening started with seven short presentations.

1. Peter Hutton looked back to the 1984 Poor People's marches, and noted that we have seen ten years of sustained campaigns in Hamilton around the issue of adequacy. As such, any sustainable reform of the social assistance system must place the question of adequacy in a paramount position.
2. Sandy Leyland stressed the problems around employment, namely the lack of long-term training and supports for employment, as well as the earnings clawback.
3. Amy MacPherson raised the need to equalize benefits under the Ontario Child Benefit so there are not discrepancies based on family-type. But beyond this, she stressed the need to restore children's basic needs within social assistance benefits, perhaps through a broader healthy food benefit.
4. John Schalkwyk spoke about the "poverty ceiling" faced by residents of Residential Care Facilities, also often known as Domiciliary Hostels. Dignity for these residents would require raising the personal needs allowance.
5. Corinna Stroop laid-out the catch-22 for social assistance recipients who find work. They are penalized for working, as income earned in one place is clawed back elsewhere (for instance in social housing subsidies) and yet the social stigma they face does not go away. Part of the solution is pushing for living wages and decent work.
6. Dianne Yent raised the issue of perverse relations between OSAP and social assistance, but especially the financial barriers to post-secondary education for children living in poverty. The inadequacy of benefits encourages children to leave school earlier because the short-term economic health of their family requires work income in the here and now.
7. Craig Foye argued that social assistance rates should be based on evidence on what it costs to live with dignity, and therefore that Ontario should adopt an evidence-based Social Assistance rates board to make annual recommendations on what the rates should be.

Speakers' notes can be found in Appendix -B- of this submission.

Table Discussions

After these presentations, everyone participated in table conversations based on the themes in the Social Assistance Review's consultation document. Each table was asked to come up with three recommendations to share with the room. We report these in-full, both to give a sense of the range of ideas, but also the extent to which certain key ideas are widely shared.

Employment

While getting off social assistance by finding a job is a presumed goal of the system, social assistance recipients who take this path often find their efforts go unrewarded, or indeed may leave them worse off. The main culprit here is the system itself: people get caught up in the tangle of rules and off-setting benefits deductions. Moreover, the system seems to lack the types of training, work experience and work placement capabilities to link people to sustainable and sustaining employment. But employers also have a role, both in opening opportunities, and in paying living wages.

Table 1

- Engage employers → and the broader community in generating solutions for employment
- Show trust → to recipients by providing bus passes to support education and job searching with proof of activities
- Wage subsidies → for people transitioning from OW to employment in order to help reduce stigma

Table 2

- Unified body → is needed to deal with social assistance coming from many sources
- Work experience → The challenge for newly educated, either youth or someone who has a career in transition is to gain work experience. There should be accountability on the part of employers to make that possible because there is the perpetual conundrum of not having experience and therefore not being employable
- Electronic job bank → that would combine or fit the searcher/client with the job so that there is one pool and it would simplify job searching – and it would be client centered like the idea of e-health.
- Reduce deductions → EI should reduce the percentage of deductions to encourage people and not discourage them from working and getting off insurance. This will also help address the issue of fear that people feel which

drives them to stay at a job that isn't a good fit because they "fear" they will lose their social assistance if they quit

- Minimum wage jobs → There are lots of part-time jobs that are minimum wage jobs which isn't enough to live on and we feel the government has a responsibility here – to stop subsidizing and outsourcing jobs – there is lots of potential here in Hamilton to create jobs eg. wind farms, etc.

Table 3

- Training options → more 'real' training options for those on assistance
- Employment programs → More employment assistance programs
- Education of rules and programs → help for people on ODSP and OW concerning all programs with education about how much you can keep when you accept a job
- Clawbacks → stop them to allow recipients to keep more of their part-time income

Table 4

- Labour force → Better balance and understanding of labour force markets as well as matching those labour forces
- Training → help individuals find jobs through subsidized training that is relevant, some career path training programs are not recognized by employers
- Foreign accreditation → Skilled trades immigrants can't find work because their accreditations do not match ours – and therefore they have to re-educate themselves with more schooling - a program that would integrate this would be beneficial
- Colleges and universities → 40,000 students across Ontario who have some sort of disability – well educated but still can't get employment. Suggestion: a bridge between ODSP and the career centres of the colleges/universities to help set them on the right foot so they are not in debt and they can help pay off their own debt and not stay on the system as long as they have to
- Technology → employers need to be better educated about the technology that is available to better assist individuals with various disabilities be successful in employment

Income and Benefits

Of all the themes, the one on income and benefits was the most unanimous: the current social assistance rates are inadequate, and some form of independent Social Assistance Rates Board is required to make rate-setting based on evidence rather than raw politics. Other recurring points were the need to revisit clawbacks on earned income so that people are not penalized for working even as they remain below the poverty line. Related to this need to raise rates is the need to ensure living wage so that people are

not “paid to be poor” in the labour market. Finally, goods like housing, drug benefits and transportation are fundamental to full participation in society, and so need to be adequately provided for all.

Table 1

- Living wage → To create a Suitable and great living wage
- Income and LICO → should be attached to the LICO threshold but LICO level is different in various communities – this threshold is the poverty cut-off line – the threshold amounts would be set according to the family composition
- Health coverage → all medical/dental/vision needs to be covered fully according to age, gender and body needs of each individual – a benefit system similar to OHIP where costs are covered by the government – focus on preventative measures
- Clawbacks → need to be revisited to allow people to realistically get themselves back on their feet
- Guaranteed Annual Income → system that is attached to the income tax system that is reconciled each year
- Precarious employment → – need to look at this issue (effects on labour force)
- Food banks → A system that would eradicate food banks
- Causes of poverty → Reassess (and address) causes of poverty
- Specific diet requirements → need to be considered for people of different ethnicities
- Duplication of services → Realign money to deal with the overlapping of services

Table 2

- Evidence-based rate setting → need mechanism for more fairness within the system
- Claw-backs → on employment income shouldn't start until people's income exceeds the LICO, or higher
- Housing → access to affordable housing – housing should be available across the city, not limited to certain districts, which then creates stereotypes

Table 3

- Evidence-based social assistance rates → based on communities and needs of those in that community
- Deductions → ODSP recipients should be able to earn up to LICO before some deductions begin

- Access to emergency funds → for transportation, over the counter medications and better information from workers to recipients about what they are entitled to in emergencies
- Bus passes → available for everyone on assistance
- Consistency across communities → interpretation of legislation eg benefits for prosthesis not the same in all communities

Table 4

- Clawbacks → no clawbacks for employment income
- Living wage → Sustained income for a period of time at a living wage
- Evidence based rates review → with an independent review panel
- Drug benefits → Continuation of drug benefits if people gain employment with no benefits
- Assets → RRSP savings should not have to be giving up because you need help for a period of time

Rules

The discussion of rules in many cases came back to the discussion of income and benefits: the rules around what the rates are should be set on the basis of evidence, and the rules around earned income need to be made less punitive. More generally, the number and complexity of rules needs to be reduced. Perhaps as importantly, the spirit in which they are applied needs to be supportive, rather than punitive.

Table 1

- # of rules and complexity → Rules are complex and need to be reduced – confusing for recipients and a nightmare for administrators
- Annual review of rates → linking to social assistance to the federal tax system and then have annual review such as is done with Old Age Security benefits
- OW and ODSP staff → more funding so they can provide better services to the recipients – eg more rigorous sensitivity training – many recipients have barriers to understanding the rules due to mental health or cultural barriers – continuity of workers, plain language, explanations of the rules and transparency of the rules eg client support workers to help explain the rules and the benefits
- Application of rules → Flexibility and discretion when applying the rules based on special circumstances, less stringent asset and income testing and deductions and help for self-employed people

Table 2

- Attitude → rules should not be punitive but rather supportive – eg in past, case workers looked at the person holistically with a view of the person's circumstances and then put a plan in place to help them along
- Evidence based rules and rates → rules also need to be based on evidence – what rules are absolutely necessary and what rules will actually work and how do we get from 800 down to a manageable number – the rules left need to be clear, transparent and consistently applied
- Post-secondary education → Need to change the rules when a child goes to college/university so the family is not punished – if we believe that education is a pathway out of poverty, it calls for much greater coordination between the Ministry of Education and the Ministry of Community and Social Services

Table 3

- Change administrative processes → No suspension letters without due process – people are cut off due to mistakes that are administrative and not the recipients
- Clawbacks → Ability to earn up to LICO before being penalized
- Transportation → need transportation supports – how can you look for work when you have no money for transportation
- Communication processes → no call backs when messages are left – even if you could email it would be much faster and get a response back, how are telephone calls are logged – can affect

Table 4

- Clawbacks → remove them for any extra income for a time period to allow recipients to transition back to work and stay off the system
- Assets → Allow recipients to keep some of their assets when applying for assistance eg RRSPs
- Complexity of rules → Make the rules more accessible, open, transparent, and easy to understand eg 5-page letters excessive
- Communication → accessibility to workers to get an answer

Future of Social Assistance

In looking to the future of social assistance, as well as the role of government, participants returned to the big themes, especially around adequacy. A key theme was the need to be bold in proposing changes, including ones that go beyond social assistance strictly understood to include looking at a guaranteed annual income.

Table 1

- Guaranteed annual income → need for a universal program such as a guaranteed annual income that would meet basic human rights, give people freedom from hunger access to healthcare and meet basic needs to live a life free of poverty and it would include seniors
- Integrated system → the current multiple window system could be better integrated through one-stop shopping model putting more services under the same roof so people wouldn't have to go to more than one place and travel which is expensive
- Taxes → in terms of sustainability of the system, having to have an adequate and fair tax system that doesn't shift more tax burden onto personal taxes and goes back to more corporate taxes

Table 2

- Education of the electorate → A more transparent system and an education of the electorate of the province so to ensure that they understand the issues that are being discussed and debated so that the issue of poverty is no longer politicized and used as leverage against them in a divisive manner in our province
- Bold changes to system → We implore our commissioners to make a bold move and not to come back with a tepid recommendation
- Funding → to propose responsive localized funding that cuts across jurisdictions because we can't do this in isolation. We understand the interrelationship between federal, provincial and municipal funding but to ensure there is a sense of an envelope that which local communities can control and have input into which will address the issues of housing, health, national and provincial drug plans
- Guarantee annual income → We echo the recommendation of a guaranteed annual income

Table 3

- Universal care → universal care that would include dental, housing, medicine, eye care, regardless of who you are—for all Canadians, dignity for all
- Evidence-based social assistance rates – get rid of the claw backs, let people save money – abolish those rules
- Single parents → need extra support so that they don't have to leave their children – children can end up in crime if not enough time is focused on raising them (Federal, provincial, municipal partnerships working together)
- Education → Investing in real education programs

Table 4

- Education of ODSP/OW staff → stop discrimination and judgment in the OW/ODSP system – whole issue of the presumption of guilt that people are there to abuse the system, needs to disappear
- Affordable housing → Create and strengthening the link between affordable housing and OW/ODSP
- Evidence-based rates → Create rates that are based on the cost of living
- Systemic changes → system should be based on results that are aimed at realistically getting people the support they need to get out of poverty – while respecting peoples individual needs - some people may never get off of supports due to mental/physical issues and we need to respect that and those who can get off it need to be given what they need rather than what the system thinks they are worth
- Education of public → Need to get the information out there about poverty - so people understand that it is their tax dollars which support those in poverty – need to eliminate poverty and everyone benefits in society, people willing to help if they understand the real problem that many people are experiencing and that it is beneficial for our society if we eliminate poverty
- Unified face for social assistance → as it is we divide the problem between different levels of government and various agencies so everyone has a small part of the problem and no one deals with the root causes, so a unified front would be very beneficial

Government's Role

- There are no short term fixes, no easy rule changes that get us to where we need us to go.
- Will to change → So the change requires a will that we don't see the evidence of and the reality is we will need to have some uncomfortable conversations that it seems that we are not prepared to have. Some of those uncomfortable conversations we raised around this table are about taxes, progressive taxation. But again, if there was a rule change and a quick fix, we would have found it by now. In order to get to the rates that we are talking about, in order to actually provide the system that needs to be there, both for those who administer the program as well as those who are affected by it on a day to day basis we may have to have those uncomfortable conversations.
- Role of government → is to choose: is this about the hopefulness that a few tweaks will make all the difference in the world – our suggestion is that won't be the case. Or, is it to have an actual uncomfortable and focused conversation about what really needs to happen in order to get us where we need to go

APPENDIX -A-

Audience Questions & Comments

Certain recurring themes appeared in the questions and comments from the audience at the July 4th meeting.

As members of the Hamilton Roundtable for Poverty Reduction's working group on Social Assistance Reform, we submit these questions and comments organized by theme to Ms. Lankin and Mr. Sheikh for their consideration and response.

Inadequacy of present Social Assistance Rates:

Concern about the inadequacy of rates tied with requests for information about a Social Assistance Rates Board. Questions include the following:

- How does the government determine the present rates?
- Why, when the poverty line is acknowledged to be about \$21,000, does the government keep Social Assistance Rates at \$10,000 well below the poverty line? Can they ever provide more than subsistence level payments?
- When the UN states that everyone has the right to a decent life, how can the government expect Social Assistance recipients to live on an amount well below the poverty line?
- How can Social Assistance recipients be expected to deal with extraordinary expenses such as Family bus passes needed for school attendance or extra tuition needed for children?
- Since the Supreme Court has defined a poor person as someone with a home and less than \$5,000 in the bank, why does the system force people to be destitute of assets before considering them eligible for Social Assistance?
- What is your view of a Guaranteed Annual Income?
- Given that an increase in social assistance rates would likely be spent fully in the local community does it not make sense to provide an adequate level of benefits for the following reasons: a. this would be a boost to local economies, thus increasing employment levels, and b. the improved health of families on social assistance would be a savings to provincial health care costs? What are the negatives of these assumptions?
- How will the Commissioners address the issue of the inadequacy of rates and determine liveable rates for Social Assistance recipients?

Determination of Social Assistance Rates:

Questions submitted about this aspect of Social Assistance were tied with concerns about the inadequacy of present Social Assistance Rates. Seven audience members requested copies of the legislation prepared by Craig Foye of the Hamilton Legal Clinic regarding the government appointment of a Social Services Rates Board. This Board would be an arms-length board and would determine social assistance rates which would reflect on the real cost of living in communities across the province.

The Labour Market/Precarious Work/Training:

Often the jobs available in our present economy are part-time, minimum wage and offer no benefits. Even many of those working full-time, full-year jobs at minimum wage do not earn enough to get them above the poverty line. Unemployment is rife and meaningful training is hard to get, especially training offered by employers. The following questions were serious concerns of those present on July 4th.

- Why is the Review assuming the problem is barriers to 'active engagement' in the labour market; in other words, why is there an assumption that social assistance recipients do not want to work?
- How can we ensure that employers do not take advantage of workers and pay decent wages, offer full-time hours and benefit packages?
- How can we ensure that the employers' needs match the employees' skills?
- How can we also ensure that the jobs available offer meaningful employment and make training available?
- What are the options for someone who is done with EI and still cannot find a job?
- Why is there not something in place where those who are newly unemployed can gain relevant experience?
- There is mention in the Discussion paper of a 'treatment and rehabilitation' plan for social assistance recipients. We need a similar plan for the labour market.

Rules - Inequities and Inconsistencies in the System:

There seems to be a great deal of misunderstanding about Social Assistance rules and the application of these rules is not consistent across the province. Being on Social Assistance is demoralizing. Making things more difficult for recipients in terms of inconsistent application of rules because of worker confusion or misinformation should not happen. There is obviously a need for more workers in general, for more careful training of these workers and for greater sensitivity to client needs. As well, within the system, the rules should be the same for all: note, especially, the inconsistency in the Ontario Child Benefit as it is presently distributed.

- The Ontario Child Benefit should not affect the calculation of the Basic Needs portion of a parent receiving OW/ODSP. Presently, it does, and there is even a difference in the distribution of the OCB depending on the constitution of the family unit and the age of the children.
- One person on ODSP stated the following: In Kingston, the client portion of my leg prosthesis was covered, but I had to persist for three months talking to workers in Brantford to persuade them to re-read the legislation and cover this medical need. The

staff at ODSP actually told me to go to OW and ask for several thousand dollars out of their discretionary fund to cover the cost. It was only when a newspaper article appeared about another person experiencing a similar problem that the office was embarrassed into reinterpreting the legislation.

- Why are second generation people getting more help than people just coming off EI? They receive \$700 to set up an apartment. Funds need to be available equally for all recipients.
- Why are people allowed to inherit a great deal of money, keep it in a Hansen account and yet remain on ODSP?
- Another person asked why it is that those in need, but not receiving social assistance are not eligible for any benefits such as a drug card, dental coverage, or community start-up assistance.

Social Assistance Rules: Claw backs and Transition to Work:

Many social assistance rules are punitive and make people who are already in difficulty feel even more hopeless and demoralized. We say that we want to encourage people to re-enter the work force, yet the rules, especially those around claw backs, penalize people who are trying to get off social assistance and back into the work force. For people who are trying their best to supplement the meagre incomes they receive as OW recipients, claw backs make working not at all worthwhile.

- One of our original presenters tells us that we need better incentives to encourage people to get off the system. There should be no loss of income when transitioning to work, nor while they are employed. (I assume this refers to work that is not permanent.)
- ODSP is not set up to help people transition to the workplace. The claw backs must change.
- When you commence employment and you are living in subsidized housing, why does your rent increase? Geared to income housing should freeze rental prices for at least a year to enable families to move forward and save money to purchase a home.

Affordable Housing:

Housing, both rent geared to income and accessible is in short supply. We need to increase the number of units being built and to maintain those that do exist. Many in Hamilton are on a wait list for housing. Some receive a housing benefit, but the benefit lasts for only five years and the wait for housing can be ten years or more.

- Housing providers need to make more units available.
- Those who are disabled have a 5 to 10 year wait for accessible housing, and in the meantime, are forced to live in unsafe, inaccessible apartments.

The System, its Future, and the Social Assistance Review:

Many of us have been encouraged by the Poverty Reduction Strategy and the Social Assistance Review. But many of us also fear that it will meet the same fate as the

review that took place in the 80's, and that the changes we seek will not happen. It seems that the economy is moving into another downturn. Originally, we hoped that when many were suffering the effects of the recession, that they would be more sympathetic to those who are poor. That did not happen. It seems that the needs of those who are poor are not addressed when times are good, nor when times are bad. We are placing a great deal of hope and trust in you, Ms Lankin and you Dr. Sheikh, as Commissioners of the Social Assistance Review. You will note some cynicism in the following questions/comments that came out of the July 4th meeting.

- Do the people who wrote the Discussion Paper have any idea what poverty is really like?
- We need a system that is more transparent, a system where recipients receive clear information and instructions about exactly what is available to them, and what their rights and responsibilities are. It would be an excellent idea to provide an information session or two to people just entering the system; perhaps, you could hire experienced recipients to provide some of this information.
- What action will the government now take to make informed changes to the Social Assistance System in Ontario? Will they listen to the input of social assistance recipients? This audience member also expressed some cynicism about who this review is really for.
- Why has it taken the government two years to begin the review of social assistance?
- Why is the review not considering the nature of the labour market as part of the review?
- How can we determine the future of the system when we can't even take care of the present?
- Is looking at the long-term viability of the Social Assistance system really a cover for reducing Social Assistance.

APPENDIX -B-

Speaker's Notes

1. Presentation on behalf of the Hamilton Roundtable for Poverty Reduction, Social Assistance Reform Work Group - Presentation by Peter Hutton

To open the forum, I want to describe to you the work of our Committee and how we came to be here today.

Our group has representation from a number of the groups you will see here tonight. There are also members who live the experience of poverty and representation from the local Ontario Works and Ontario Disability office. More members are always welcome.

The working group has been meeting since December. Most of that time has been spent learning about a number of issues in preparation for this consultation. Early on, we recognized that we don't want to get buried in the details of the social assistance system, and that previous reviews have done just that. Our group decided that many people would bring forward these issues. Our focus has been on broad themes.

That leads us to the opening message that we bring. We feel that without addressing the adequacy of rates any other solutions will not be successful. Going back to the year 2000 groups in this community have been active around this issue, identifying that if you give people the tools of adequate income most can and will make the right decisions for their families.

It paves the way for a simplified social assistance system that would be easier to administer. More importantly it would allow people to do what we always say we want and that is to transition to employment and thus lessen the burden on the system,

As the Commission says in their documents, we want a system that is sustainable in the long term. Current income levels will not give us that kind of system. In addition, we support the idea that we need to depoliticize rates through some system of evidence based rates suitable for the cost of living in individual communities.

We must move beyond the idea that one size will fit all.

This leads you to a system that is more centered on meeting individual needs and less on policing what people do with their assistance.

If you force people to cheat to survive, what can we expect?

We also believe that rates need to be addressed to keep them in line with changes in minimum income rates is ideally a living wage. We see the two as tied and reflect further work we need to do deliver supports either in cash or in kind services that guarantee every one a living wage.

One final point that has been of concern to our committee is what happens to the recommendations given if they go to a new government. Many of us are conscious of previous reviews, and the recommendations that sit on a shelf. We sincerely want to ask that everything be done to not allow this review to go the same way.

Adequate rates are also tied to a positive atmosphere that will in the long run encourage the better use of taxpayer's money.]]With that as a context, the Working Group now brings you a number of speakers who will address in greater detail some concerns and campaigns that are happening in this community.

2. Presentation made on behalf of members of the Hamilton Roundtable for Poverty Reduction with lived experience, Working Group on Social Assistance Reform
- Presentation by Sandy Leyland

Our number one priority is to raise the rates a significant amount. We need to be able to rent a decent, safe, affordable home. We need to buy fresh, healthy food including fruits and vegetables. The rates should be based on each city, county area depending on the cost of living. At the very least rates need to go to pre Harris levels which would put a single person at \$888.93. The rates should go up with the highest cost of living over the year.

Earned income should not be touched until the local LICO is reached, at the least. This would include all payments from other government sources from all levels. If someone is planning on post secondary education then their income should not be touched, then OSAP would reflect only tuition and books. Additional money should be given for clothing and supplies until the course is finished.

The rules need to be completely revised, from 800 to the least amount really needed. and everyone involved with OW, workers and clients should have a copy of them.

Communication between workers and clients needs to improve. Many times clients are left with no one to talk to, but a machine. This is frustrating and insensitive to the clients. OW is a very stressful life, and shouldn't be made worse by workers. The suspension letters should stop unless there are provable grounds for it.

Housing is another major source of stress, we need affordable decent safe homes now. The province could ad money to housing for more homes. Singles don't always want to live in apartment buildings, so government should buy up duplexes and add them to the affordable housing mix. As well the city should install by-laws that need to be followed and fines if they are not. Make it hard for slum lords to make their fortune.

Education should be realistic to the environment of the area, and should be able to really help people get off assistance.. If someone is going for post secondary, university, college that will take time help find the form of scholarships, bursaries etc. would be great!

If the government would spend more to help then they would have more people going off assistance. In turn they spend more money in their communities and will support the government that will have the courage to make this happen.

Sandy is a long time community member of the Hamilton Roundtable with connections to the aboriginal community. She has a lifetime of experience as a single mother, going through retraining and now living as an older adult on disability facing limited prospects for employment because of age. She has worked and wants to work, but the barriers are just too high.

3. Personal Needs Allowance **- Presentation by John Schalkwyk**

For the severely mentally ill, there is sometimes a continuum of housing. Part of his continuum is Residential Care Facilities also known as Domiciliary Hostels.

Being in a Residential Care Facility means you will never be alone and will always be fed and have a roof over your head, the basics of human existence. As the most vulnerable of society, taking this away would be terrifying for many tenants. Also, Residential Care Facilities help with the issue of loneliness. There is always someone around. It should be noted that not everyone can go on to independent living, either by choice or because of a lack of opportunity.

For most tenants of Residential Care Facilities, the monthly Personal Needs Allowance of \$130.00 is their entire discretionary income. While food and lodging are provided, this discretionary income must cover everything from hygiene products, clothes, shoes, entertainment and socialization.

It is a issue of quality of life. The key is little disposable income. It is harder to save when you have little money. Obviously, this is very demoralizing. This is an issue of dignity – to have a few dollars in your pocket for your self-esteem. The Personal Needs Allowance needs to be increased substantially. As a member of the Coalition of Residential Care Facility Tenants, a group of tenants and supporters, we have been advocating and lobbying for an increase in the Personal Needs Allowance for many years.

One of our lobbying efforts included a petition of over 3000 signatures which was presented on June 14, 2001 by David Christopherson to the provincial legislature. At that time, it was suggested that the current Personal Needs Allowance of \$112.00 should be increased to \$160.00 just for the basics.

The Ministry of Community and Social Services and the Ministry of Health and Long-Term Care in January 2009 sponsored a study entitled “A Survey of Domiciliary Hostel Programs in Ontario”. Although 94% of the tenants were receiving ODSP with its enhanced earning allowances, only 4% were able to work in a paid position. This means the entire discretionary income for almost all people in Residential Care Facilities is the Personal Needs Allowance of \$130.00

When speaking of the corporate world, we say women experience a glass ceiling, they can only rise so far in the organization because they are women. I would like to say that the severely mentally ill have a poverty ceiling because they are mentally ill their options are limited and hence the poverty ceiling.

John Schalkwyk is a long time executive member of the Coalition of Residential Facilities Tenants association and has lived that experience. The group meets monthly with the support of the Hamilton Housing Help Centre on Napier Street. He is also a Roundtable member.

4. Social Assistance and Ontario Child Benefit Implementation - Presentation by Amy MacPherson

Good evening Honourable Commissioners and thank you for having me. I represent hundreds of thousands in your statistics, as the single parent of a teenage boy who got the worst end of this deal.

I'm hoping to gain your support with a few endeavors that would restore my faith in the current situation though. This begins with an equalization of payments between family types; restoration of children's basic needs in front line funding (such as OW and ODSP) and the establishment of a healthy food benefit.

Despite the string of feel-good headlines, my family is further behind than ever before. For every dollar we've received under the Ontario Child Benefit, it's been taken away with the other hand by public assistance on virtually the same day. But instead of playing a new round of deductions, we were all hit with clawbacks across the board – and no longer does any form of Welfare provide basic needs to our children.

The definition of basic needs is FOOD. Clothing and school supplies were also removed through the restructuring process. These funds were previously accessible in the community in emergency situations. But now they've been shifted to federal management through the Canada Revenue Agency, where help is out of reach for months of red tape and children go hungry in waiting.

I seriously doubt our government would seek to inflate the number of kids in foster care, because the costs become astronomical as you take full responsibility from the parent. But has anyone considered the real consequence of making children's food this inaccessible? Where can they be fed if mom and dad hit a snag filling out income tax? The food bank only offers 3 days grace and Revenue Canada takes a lot longer than that. The only other emergency service available is the Children's Aid Society... and that's a drastic measure against the poor if you don't mind me saying.

I appreciate the OCB initiative to make funds available to all, but through this brilliant move of switcheroo, the working poor gained what the sick and frail lost. As a disabled person I received \$92 to help feed my child, but \$91 was rescinded for my son under the ODSP umbrella. The exact amount of my withdrawal was then deposited into a coffee barista or housemaid's account. With all due respect, this isn't new money sirs and madams. We're painfully aware it's just the same pile being redistributed to twice the people now.

I had only received a \$1 increase once all the rhetoric died down. If your accountant told you something different he's fibbing I promise. Through a combination of policies we were brilliantly shortchanged... that even the United Nations took notice. In a published assessment they said our children are worse off than ones from Portugal or the Czech Republic. I'm not throwing out red herrings here; the world is honestly looking at us sideways.

Our Chief Medical Officer and the World Health Organization are crying crisis and epidemic over the poor children's diabetes level. By making it so difficult for Ontario's kids to eat, we're not only quadrupling their rate of sickness, but also the healthcare funding to medicate daily. An ounce of prevention is worth a pound of cure you know.

The worst thing is, I fear the government is out of touch with what it's really doing. The highest rate of homelessness is now single parents and whole families. The middle class is the new face of poverty especially since the recession. Factories are still closing and job creation only comes from Tim Horton's or 7-11.

I'm not a degenerate; I can read and also decipher my bank statement. As a matter of fact I'm on ODSP because I'm educated and thoroughly enjoy working whenever it's possible. I refuse to give up or write myself off and once upon a time I'd likely been a lawyer. But that path was interrupted by a drunk driver with no insurance, who left me in a coma. I had to re-learn how to live and an awful lot was stolen. But up till then I was an A+ student and about to change the world somehow.

To complicate matters the schedule used to calculate housing and hydro is based on 1995 and an era when Mike Harris decimated our social infrastructure. I am humbly asking you to step up and provide true leadership through this crisis we're now facing. At the very least, help us share food with the little children. Because children who don't eat aren't healthy. Children who aren't healthy don't learn. Those who don't learn will not find jobs. And without a job no one pays taxes. Worse yet, children who don't work or pay taxes can't grow up to teach their children any better. But it all started with the wee tyke whose milk and honey was stolen. Thank you.

Amy MacPherson lives in eastern Ontario with her daughter and has worked on income justice issues for over 15 years. She spoke at the request of the Social Action Committee of the Ontario Association of Social Workers based in Hamilton. They have been campaigning for the last three years specifically to have the government address inequities in the introduction and operation of the Ontario Child Benefit.

5. Single Parenting, Social Assistance and Work Transition - Presentation by Corinna Stroop

The first minimum wage job I ever had was working at McDonalds. I believe I was 16 at the time. Sadly, that was not my first experience with precarious employment.

Minimum wage is not a living wage. Working full time should lift you out of poverty, not keep you there.

I just completed a short term contract position for 5 weeks earning just above \$16.00 an hour. Not bad as a basic living wage, but earned at the sacrifice of receiving this income one month, at the cost of going without any assistance for 2 months after. How does one get ahead like this? How does one have a chance to get off the system and STAY off the system when one seems to be penalized for getting out and working?

As a single mother of a son, I struggle daily with things such as:

I go through precarious employment with inadequate wages with no benefits. Simple things like going for a dental check up feel like it would be a luxury at this point in my life, as I have not had the privilege of having regular dental cleanings and check-ups since I was a child. My son might need glasses and I have to try and figure out how I can give him the best optical and dental care with no medical benefits.

I have borrowed money to get a root canal. The alternative was to get a tooth removed that would have left a gap in my smile, further affecting the way people look at me.

How do I feed my son? How do I ensure a healthy eating lifestyle for us when it is cheaper to buy food with so many fillers, or packed with fat and empty calories? Healthy eating for my family comes at the cost of putting off utility bills or other necessary expenses.

I buy healthy food for myself and my son at the cost of deferring bills, just a bit longer..until it gets to the point where I need to. I have to prioritize paying my bills, by going by who is the next to cut off my service....I pay them next, until the next month, it's someone else's turn....and the pattern repeats itself over and over, month after month.

The only way I got into social housing was from being in an emergency situation. Otherwise I would've been put on at least a 7 year waiting list, to get a home that is needed in order to live today. I am grateful to receive housing, through social assistance, but if I take on short term contract work, which is currently my only option for finding work, I face eviction or having my rent go up, making it very difficult to get out of the system and not return. I am stuck in a spiral of chasing debt and struggling to make ends meet.

I also face the social stigma of being a "Welfare Bum" or some kind of lazy leech of society that does nothing all day but sit on the couch and watch tv and eat bon bons. For one, I haven't had cable, because it is considered an extra in our home, not a necessity in order to survive.

I am constantly faced with the decision to settle for any kind of work to get myself off assistance and yet struggling with the guilt of taking time away from my son....at what cost? Working full time for minimum wage with no benefits, taking time away from my son, only to remain below the poverty line?

I have been accepted to receive assistance, only at the cost of cashing in the 2 thousand dollars I had been saving up for my retirement and my son's future, hoping I could contribute to a brighter future for him. One where he will be making a decent salary. But that is all lost now. Now I am not only left with no assets or investments, but I have traded these things for increasing debt, robbing Peter to pay Paul. For example, making a payment on my credit card, only to turn around and pay my bills with the very same credit card, struggling to remain with good credit.

I have sacrificed my own needs so that my son doesn't have to do without the so called everyday regular things in life, like class trips and paying into a milk program so he can continue healthy eating at school as well as fitting in with the rest of the class who receives these everyday things.

"Snapshot of my life through the years"

When I was pregnant, I worked night shift at Tim Hortons, earning minimum wage, hoping to pay off debt and prepare to provide for my baby. My pregnancy pretty much consisted of eat, sleep, work and repeat, often not seeing daylight until my days off.

Since having my son, I have walked him to school, stepping over needles and condoms, garbage and animal feces, all the while pumping positive messages into him telling him he can become anything he wants to in life and that he has unlimited potential....A hard picture to paint for him, when the reality of our daily life shows such a different picture.

I have walked around my house in a coat and sweaters in order to keep the heating bill down, borrowing money from family and friends, in order to keep my utilities running and providing the basic needs for my son.

I have rolled change that I had put away, in order to pay rent with that money that I had hoped to save for other things.

I have knocked on doors, offering to clean neighbour's houses for a few bucks so that I could pick up groceries for my son and I.

I don't mention these things to you for your pity, but more so to paint a clearer picture of the reality of my life and so many others in this city, who have no choice but to be engaged in precarious employment and living in the system of social assistance that is currently in place.

As long as we continue working below the living wage levels, this full time work and sacrifice is only buying us less time with our families and more time in debt. I hope the demands that poverty eradication groups are making around Ontario's employment practices will soon be adopted so that decent jobs can be a way of life for everyone.

Denis Waitley once said: "There are two primary choices in life: to accept conditions as they exist, or accept the responsibility for changing them."

I believe it is my responsibility as well as all of ours to take charge and change things for the better. Not only for ourselves, but for everyone around us.

Corinna Stroop works with the 25 in 5 network organization in Hamilton that has campaigned to "Put Food In the Budget" and to create "a living wage". Formed to give input on the development of the provincial poverty strategy the group is an alliance of faith, academic and low-income advocates that continues to meet monthly and collaborate with provincial campaigns on poverty issues over the last five years.

6. Social Assistance and the Post-Secondary Education Experience - Presentation by Dianne Yent

Good evening! My name is Dianne Yent and I am second year McMaster University sociology student. I am also member of the Hamilton Poverty Roundtable where I represent McMaster as well as students in general.

My journey to McMaster was not an easy one. My whole life, my family and I have literally been living dollar to dollar. McMaster was just a dream in high school for me-I knew there was no way I could afford to go to a school that felt so out of my league, until I got into grade eleven. There I was learning about OSAP, student scholarships and loans-there I was also learning that McMaster was going to be a reality.

OSAP however was not as easy as sounded, especially with the contradicting rules. My OSAP and my mom's assistance were not on the same page. My mother was a recipient of Ontario Works, and was later switched to disability benefits. When she was on Ontario Works her worker was taking \$40 a month off her check claiming that I was receiving a living allowance from OSAP, which was not true and I had the government paper work to prove it. Her worker refused to see any papers and continued to deduct \$40 for two months until my mom was switched to ODSP. ODSP did not affect my OSAP. We never received any of that money back or an explanation as to why they refused to at least see my papers.

\$40 a month does not sound like a lot, but to a family that is already struggling to meet basic needs it's a lot to lose. During these two months I felt guilty for making my family suffer while I was getting ahead. Quitting felt like the only option, lucky for me her disability benefits came through just in time.

Why, in a country like Canada, do we deny young people the right to a decent education? Unfortunately, no one has been able to answer this. Doesn't educating students benefit the government anyway? So why does that same government give young people such a hard time when all we want is an education?

The vicious cycle of poverty doesn't end. It doesn't end because students are forced to leave school and help contribute to the family's income. The lucky ones leave with a diploma-but not all. They end up with low paying jobs that trap them within the cycle. They are not failures at all. They are sons and daughters supporting their families in a

way that the government has failed to do. They are survivors that have been blatantly denied the opportunity to change their lives. I, as I,m sure some of you, know people who forfeited an education because they were needed at home. This is not right.

I don't tell you my story in hopes of sympathy, but rather change. I know that I,m not the only one who financially struggles to go to school and stay there. I,m saddened to know that is a reality to so many young people. My hope is that those of you tonight who have to the power to change this reality will.

Thank you. If you are interested further in helping students you can check out my video on youtube: <http://www.youtube.com/watch?v=40wSuD2IU00> As well as my blog: <http://hamiltonpovertyblog.tumblr.com>

Dianne Yent is a student at McMaster University who is active on raising poverty issues on campus where she will coordinate a student poverty blog this year.

7. The Need for Evidence-Based Social Assistance Rates - Presentation by Craig Foye

Our community, and our Province, is in an emergency crisis situation with regard to the rate and particularly the depth of poverty. It is vital that we protect against this crisis and make serious movement toward substantial poverty reduction, particularly in difficult economic times. It is vital both for the present and future of our community. We suggest to you today those immediate increases to social assistance benefits are essential to responding to the current depth of poverty in our community. (This is especially true for single-unattached individuals, for whom benefits have actually substantially decreased in real dollars since 1994.)

For the present, we are seeing numbers of people accessing our foodbanks that are unprecedented in our community, and we are seeing rampant economic eviction at the Landlord & Tenant Board. Homelessness and dire poverty is everywhere. There is no question that many families in our community are faced with the tragic choice every month of paying the rent or feeding the kids.

For the future, we know that the levels of poverty in our community will have dire repercussions for future public health, education levels, crime levels, and employment. It is crucial to note that inaction on income security issues in our community now is like a mortgage on the future of our communities in Ontario.

At the community legal clinic where I work, we regularly witness individuals and families in our community who are unable to even subsist on provincial social assistance benefits.

Unfortunately, current social assistance rates are politically determined numbers that have no relation to the actual costs of rent, food and other basic necessities in communities across Ontario.

Hamilton's Community Legal Clinics (as we then were) previously drafted proposed legislation that would have set up an expert panel that would recommend evidence-based social assistance rates to the Provincial Government on an annual basis. Bill 235, "An Act to Establish the Ontario Social Assistance Rates Board" was introduced for first reading as a private member's bill in the Ontario Legislature by MPP Ted McMeekin on June 4, 2007. Unfortunately, the Legislature was then prorogued on June 5, 2007 in anticipation of a fall election, meaning the Bill was effectively discontinued. The Bill has not yet been reintroduced.

It is crucially important that the social assistance review set out evidence-based social assistance rates as a necessary condition of social assistance reform.

Craig Foye is a staff lawyer at Hamilton's new unified community legal clinic. He gave an abbreviated version of this presentation at the meeting, The Commissioners also had a chance to visit the clinic and discuss the clinic position as well at the attached additional presentation that was made to Hamilton City Council on July 4.

"The Economic Impact of Social Assistance in Hamilton" by Dr. Atif Kubursi

On the morning of July 4th, 2011, a presentation to Hamilton City Council's, General Issues Committee was made by Craig Foye and Dr. Atif Kubursi. The following is a summary of that event.

The report comes out of discussions around the need for an evidence-based mechanism for setting social assistance rates. An example of such a mechanism is the former Bill 235 "An Act to Establish the Ontario Social Assistance Rates Board".

In 2008 Dr. Kubursi was enlisted to join an economic working group on social assistance organized in cooperation with the Hamilton Roundtable for Poverty Reduction, the Hamilton Community Legal Clinics, the City of Hamilton, and other partners.

This report debunks the general presumption that Social Assistance in Ontario or elsewhere, whether through Ontario Works (OW) or ODSP benefits, is a general burden on the tax payers in the province with no or little benefits for the people of Ontario beyond the small cohort receiving it.

Using the Regional Impact Model (RIM), a standard economic modeling tool which estimates economic impact of events, activities and programs, Economic Research Limited found that in spending their social assistance, beneficiaries generate significant impacts in both the local and provincial economies.

These impacts include:

- Generating \$ 439.3 million in value added in the provincial economy of which \$ 296.2 million are made locally;
- Maintaining 5,441 jobs in Ontario; 3,383 locally;
- Generating \$ 144.6 million in provincial and federal taxes; \$ 6 million in local taxes;

- Increasing salaries and wages by \$ 260 million; \$ 162.7 million locally.

At the General Issues Committee of Hamilton City Council on the morning of July 4, 2011, the Committee of Council voted to:

- a) Write to the Premier, the Minister of Community and Social Services, and the Commissioners of the provincial Social Assistance Review, endorsing Dr. Kubursi's report to them;
- b) Write to the Premier, the Minister of Community and Social Services, and the Commissioners of the provincial Social Assistance Review, stressing the immediate emergency need for an arms length evidence-based mechanism for setting social assistance rates that will meet basic needs and allow individuals and families to live with dignity;
- c) Direct that the Economic Development Department report back to Council regarding the incorporation of Community Economic Development strategies and 'Pro-poor' economic development strategies, as a necessary and vital part of the overall economic development policy, and that staff develop their report in consultation with stakeholders and experts in the community.

Dr Atif Kubursi is professor emeritus in economics at McMaster University and a frequent consultant with a number of international organizations.

APPENDIX -C-

Quick Facts on Social Assistance in Hamilton

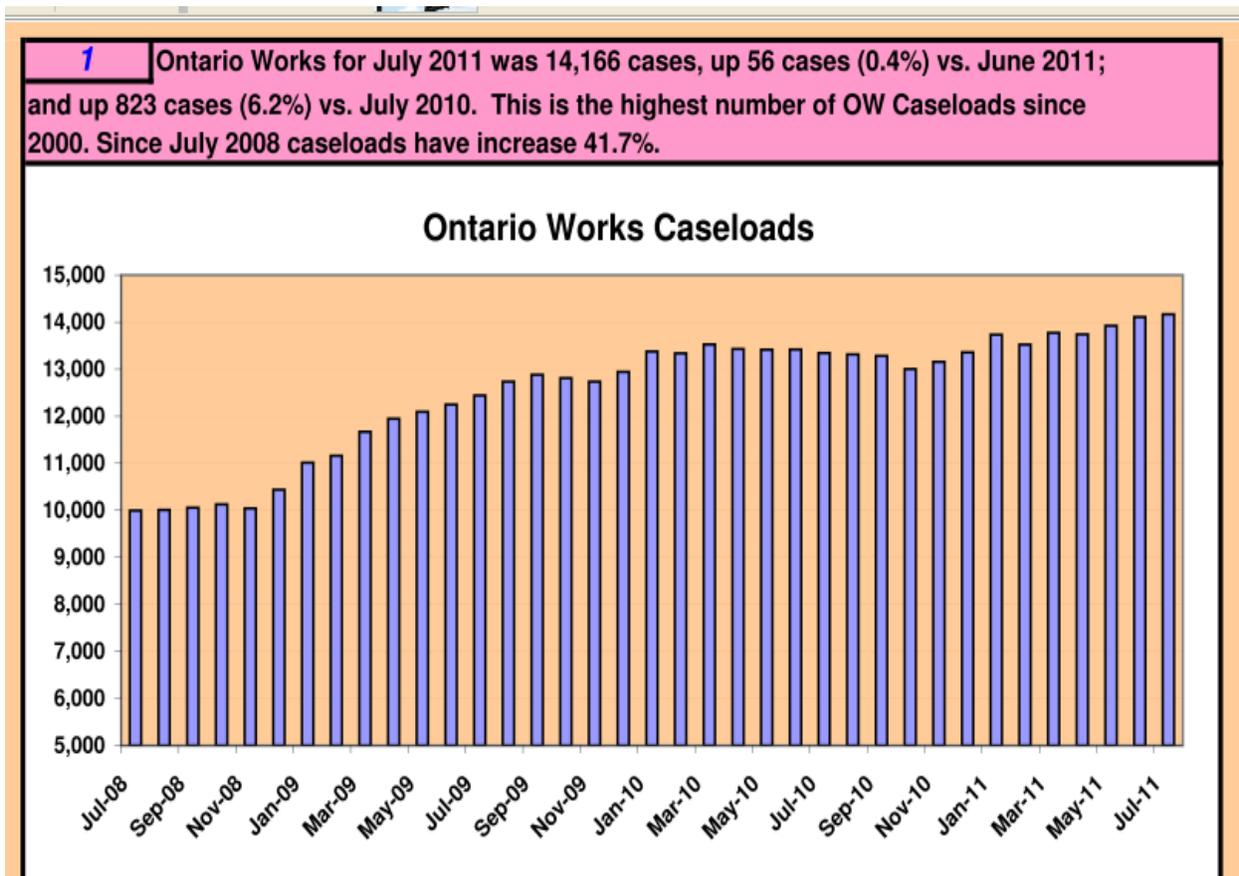
Ontario Works is a program that provides income and employment assistance for people who are in financial need. This program was created by the Ontario Works Act, 1997. In order to qualify for Ontario Works, an applicant must be a resident of Ontario, in immediate need of financial help and be a willing participant in employment assistance programs and activities. Ontario Works assistance is meant to help with day-to-day needs, such as rent, food, clothing, and prescription drugs.

OW assistance is for people who need money because:

- they cannot find work,
- they are temporarily unable to work,
- they are earning so little that they qualify for assistance, or
- they are applying to the Ontario Disability Support Program (ODSP) and they need assistance while waiting for disability benefits to begin.

*currently there are 14, 166 caseloads (individuals and families) in receipt of Ontario Works benefits in Hamilton. This represents an increase of 4,000 caseloads since July 2008.

Hamilton, Ontario OW caseloads:



ODSP stands for Ontario Disability Support Program. The program provides benefits for people with disabilities who are in financial need. In addition, benefits are available for those who want and are able to work but who need support. To be eligible for benefits, individuals must first show that they qualify financially. Most applicants must also meet ODSP's definition of disability. Some people can qualify without meeting the definition, for example, people who get Canada Pension Plan disability benefits, and people over 65 who are not eligible for Old Age Security.

*Currently there are 16,787 ODSP caseloads active in Hamilton. This represents an increase of 2,000 caseloads since 2008.

Key Concerns about social assistance in Ontario:

- Rates are inadequate (see rates chart) – A single person on Ontario Works receives less than \$7000/yr. – the low income cutoff is \$19,000/yr for a single person
- No rationale for setting rates / rates do not reflect the real cost of food, housing, other costs to recipients (75% of people going to foodbanks in Hamilton are in receipt of Ontario social assistance programs)
- OW recipients do not have the supports needed to access employment opportunities
- Rules are punitive and difficult to navigate for recipients
- Skills training opportunities do not adequately meet the needs of recipients

Milestones in Ontario social assistance in last 25 years

- 1988 - Transitions Report widely seen as most comprehensive report on social assistance in Ontario
- 1996 – Provincial Government slashes social assistance rates by 21.6%
- 1997 – Ontario Works Act, and Ontario Disability Support Program act transforms social assistance in Ontario, making it more difficult to qualify and
- 2003 – First increase in social assistance rates in nearly a decade
- 2008 – Implementation of Ontario Child Benefit in Ontario / Adoption of Ontario Poverty Strategy
- 2010 – First full-scale review of social assistance in more than 20 years – Frances Lankin and Dr. Munir Sheikh appointed by provincial government to report back with recommended changes to system

Roundtable hosts a Community Conversation on Social Assistance Reform

The Hamilton Roundtable for Poverty Reduction identified as one of its action priorities in its 2010-2013 Action Plan, the need to “Establish an evidence based system for setting social assistance rates.

- Work to influence the social assistance review
- Educate the public about the high societal costs of paying subsistence levels of benefits
- Making the establishment of an “Evidence-Based Rates Board’ an issue during the 2011 provincial election

In 2011, the Roundtable established a working group to advance our work around social assistance reform and on the evening of July 4th 2011, the Hamilton Roundtable for Poverty Reduction, in conjunction with its community partners, held a forum with the Commissioners of the Social Assistance Review.

What we Heard

More than 200 Hamiltonians (many of whom were individuals in receipt of Ontario Works or Ontario Disability Support Program) participated in a July 4th evening forum at the Hamilton Convention Centre. Following presentations by individuals who have lived experience on social assistance, participants were asked to enter into discussions at their tables. Each table was asked to come up with three recommendations to share with the room.



Income and Benefits

Of all the themes, the one on income and benefits was the most unanimous: the current social assistance rates are inadequate, and some form of independent Social Assistance Rates Board is required to make rate-setting based on evidence rather than raw politics. Other recurring points were the need to revisit clawbacks on earned income so that people are not penalized for working even as they remain below the poverty line. Related to this need to raise rates is the need to ensure living wage so that people are not “paid to be poor” in the labour market. Finally, goods like housing, drug benefits and transportation are fundamental to full participation in society, and so need to be adequately provided for all.

Employment

While getting off social assistance by finding a job is a presumed goal of the system, social assistance recipients who take this path often find their efforts go unrewarded, or indeed may leave them worse off. The main culprit here is the system itself: people get caught up in the tangle of rules and off-setting benefits deductions. Moreover, the system seems to lack the types of training, work experience and work placement capabilities to link people to sustainable and sustaining employment. But employers also have a role, both in opening opportunities, and in paying living wages.

Rules

The discussion of rules in many cases came back to the discussion of income and benefits: the rules around what the rates are should be set on the basis of evidence, and the rules around earned income need to be made more punitive. More generally, the number and complexity of rules needs to be reduced. Perhaps as importantly, the spirit in which they are applied needs to be supportive, rather than punitive.

Future of Social Assistance

In looking to the future of social assistance, as well as the role of government, participants returned to the big themes, especially around adequacy. A key theme was the need to be bold in proposing changes, including ones that go beyond social assistance strictly understood to include looking at a guaranteed annual income.