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EXPLORING THE IMPACT OF THE ELIMINATION OF 'CSUMB'
ON FURNITURE NEEDS IN GUELPH & WELLINGTON

ABOUT THE AUTHORS

RANDALIN ELLERY, MA, is the Coordinator of the Guelph & Wellington Task Force for Poverty Elimination.

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INTRODUCTION

In the 2012 Ontario budget, the government unexpectedly cut the Community Start-up and Maintenance Benefit (CSUMB), a mandatory benefit that was being accessed by approximately 16,000 social assistance recipients per month. Nearly one year after the benefit was eliminated, communities are starting to explore and understand the impact of the provincial governments decision, as well as the effectiveness of new initiatives put into place by service providers in response. In Guelph and Wellington it is particularly important to consider the impact on furniture needs, a specific area that was covered under CSUMB, but not under the new Housing Stability Program introduced in January 2013 by the County of Wellington.

This report is structured in two sections. The first section provides background on the elimination of CSUMB, including the implications it had for Guelph and Wellington, and how provincial advocacy organizations, local communities, and service providers responded. The second section focuses on the impact on furniture needs by analyzing the current availability and distribution of no- and low-cost furniture and household goods in Guelph and Wellington. This analysis includes specific recommendations for key stakeholders aimed at improving the current system.

SECTION 1: BACKGROUND ON THE ELIMINATION OF CSUMB

ABOUT THE COMMUNITY START-UP AND MAINTENANCE BENEFIT (CSUMB)

The Community Start-up and Maintenance Benefit (CSUMB) was a mandatory benefit¹ for people receiving social assistance, including Ontario Works (OW) and the Ontario Disability Support Program (ODSP). Once every two years, single people receiving OW or ODSP were able to access \$800 and families up to \$1500. This direct assistance helped approximately 16,000 social assistance recipients across Ontario per month pay

¹ As a mandatory benefit within the social assistance system, people receiving OW or ODSP who meet eligibility criteria were entitled to receive up to the maximum CSUMB allocation and had a right to appeal if their claim was denied.

for large or unexpected housing-related costs, supporting them to become and remain housed (Income Security Advocacy Centre, 2012; Gardner, B., Barnes, S. & Laidley, J., 2012). These housing-related costs included first and last month's rent deposits, buying or replacing furniture, deposits on utilities, and paying overdue rent or utility bills (ISAC, 2012). CSUMB helped people on OW or ODSP establish a new place to live, prevent eviction, prevent having their heat, electricity or other utilities shut off, and maintain their existing residence (ISAC, 2012).

In the County of Wellington (including the City of Guelph) the OW office assisted 793 unique clients with CSUMB requests in 2011, which was just fewer than 50% of total OW client households (Beumer, S., 2012). While exact numbers were not available from the ODSP office, it is assumed they were similar since both OW and ODSP spent approximately \$520,000 each on CSUMB annually (Beumer, S., 2012). Prior to its elimination, CSUMB funding in Wellington County primarily went to assist with paying rent and rent arrears, as well as utilities and utility arrears. A smaller amount was used to cover furniture, household goods, moving, and storage expenses (Beumer, S., 2012).

THE ELIMINATION OF CSUMB

In the 2012 Ontario budget, the government announced that it was removing CSUMB from social assistance, effective January 1, 2013. (Duncan, D., 2012). In its place, the province announced that half of the \$110 million that was being invested in CSUMB would be reallocated to a new municipally delivered program as part of the Consolidated Homelessness Prevention Initiative (CHPI) that was created in July 2012. The intention was, in part, to increase flexibility for municipalities by allowing them to direct funding where it was needed most, based on local conditions and needs.

The Ontario government also claimed that these changes would allow low-income individuals and families to access supports locally without having to be eligible for social assistance and would simplify rules within the current social assistance system (Duncan, D., 2012).

IMPACTS OF THE ELIMINATION OF CSUMB IN WELLINGTON COUNTY

In September 2012, the Ontario government confirmed the funding allocation for the County of Wellington under the new Community Homelessness Prevention Initiative

(CHPI). The allocation was based on two factors – Base Funding and Needs-based Funding. Base Funding was based on a combination of funding allocations for existing programs and average Emergency Hostels Services expenditures. Needs-based Funding, however, looked at two factors to determine local allocations. First it calculated 50% of the provincial CSUMB expenditures for the 2013-2014 fiscal year. Next, it looked at each service areas proportionate share of Deep Core Housing Need² to determine how much they would be allocated from this pot. In total, the County of Wellington received \$1,938,933 in Base Funding and \$872,593 in Needs-based Funding, for a total CHPI funding allocation of \$2,811,525 for 2013 (Ministry of Municipal Affairs and Housing, personal communication, 2012).

In 2012, the local municipalities (County of Wellington and City of Guelph) committed to providing the same level of funding to the CHPI programs in 2013 as they provided to the programs in 2012 (\$466,000 City and \$109,300 County) (Beumer, S., personal communication, 2012). This commitment of funding limited the overall shortfall of funding as a result of the reallocation of funding into CHPI to approximately \$300,000, based on 2012 actual expenditures.

LONG-TERM POTENTIAL IMPACTS OF THE ELIMINATION OF CSUMB

Many provincial organizations, such as the Income Security Advocacy Centre and the Wellesley Institute, as well as local communities, were quick to point out the potentially negative impacts of eliminating CSUMB. These included direct impacts on people trying to transition into permanent housing, such as those leaving an abusive relationship or leaving a home because its harmful to their health and wellbeing (Gardner, B., Barnes, S. & Laidley, J., 2012). It also directly impacted people with bedbugs who needed to move and/or buy new furniture or clothing, as well as those who needed to move to another city or town for education or to try and find work (ISAC, 2012).

It was also expected that the elimination of CSUMB would place increased demand on local community services, such as food banks and shelters, as well as low-income energy programs, which provide support to those facing short-term difficulty in paying their electricity or natural gas service bills (ISAC, 2012).

² The Canadian Mortgage and Housing Corporation (CMHC) measures deep Core Housing Need based on Statistics Canada data, that captures households who spend over 50 per cent of their gross income on housing, and also have issues related to suitability and adequacy.

In November 2012, the Wellesley Institute released a report examining the potential impacts of the elimination of CSUMB on health equity using a Health Equity Impact Assessment (HEIA). This tool “enables policy-makers and planners to identify the health implications of a planned policy and make appropriate changes to mitigate adverse effects on the most vulnerable” (Gardner, B., Barnes, S. & Laidley, J., 2012). The report concluded that cancelling CSUMB could result in the following health impacts:

- People will either remain unhoused or be forced to live in unsafe and insecure housing, which will in turn make them more susceptible to poor physical and mental health;
- May lead to increased and ongoing institutional residency for people with mental illnesses, even if they could successfully live independently;
- People living in abusive situations may not be able to leave, which could have severe health implications;
- Living in overcrowded housing can increase childhood risk of injury and increases incidences of aggressive behaviour; and
- People may be unable to afford to adequately heat or cool their homes during periods of intense heat or cold, leading to health conditions (Gardner, B., Barnes, S. & Laidley, J., 2012).

In addition to impacts on individuals and local programs and services, it was argued that cuts to CSUMB preempted and undermined potential reforms expected to come out of the Commission for the Review of Social Assistance in Ontario. The Commission, which was charged in January 2011 to make recommendations to the government about how to reform Ontario Works and the ODSP, had not yet issued its final report and recommendations when the government decided to eliminate CSUMB. For some, this move indicated, “the province is more concerned about reforming the system in order to save money rather than reforming it in order to improve the lives of people on OW and ODSP” (ISAC, 2012).

Others pointed out that Under the *Housing Services Act*, the Ministry of Housing did not require local Housing and Homelessness Plans until January 2014. It was argued, “moving 50% of the CSUMB funding to municipalities before they understand and plan responses to their local housing and homelessness issues is simply out-of-step with good policy” (ISAC, 2012).

RESPONSE FROM PROVINCIAL ADVOCACY ORGANIZATIONS AND LOCAL COMMUNITIES

Provincial advocacy organizations, such as the Ontario Coalition Against Poverty and the Advocacy Centre for Tenants Ontario, were largely critical of the elimination of CSUMB. A number of campaigns and events were organized to give voice to the concerns about the potential impacts the cuts would have on social assistance recipients. In addition to participating in and organizing events and campaigns, local communities reached out to one another in new ways to create a unifying message and demand action from the provincial government.

On December 14th, 2012, the Hamilton Roundtable on Poverty Reduction and Hamilton Organizing for Poverty Elimination invited communities to strategize and mobilize in response to the provincial government cuts to critical social assistance programs, including CSUMB. Twelve communities from across Ontario, including representation from the Guelph & Wellington Task Force for Poverty Elimination, came together to develop a joint statement and identify strategies to raise concerns with both elected officials and the public (Weaver, L., 2012). The joint statement called on the provincial government to “reverse the termination of the Community Start-up and Maintenance Benefit and reinstate discretionary benefits” (Weaver, L., 2012).

In late December 2012, the Ministry of Community and Social Services announced the province would be providing \$42 million in one-time funding to cities across Ontario to help offset cuts to social assistance benefits, including CSUMB. Just over \$115,000 was earmarked for the County of Wellington.

RESPONSE FROM SERVICE PROVIDERS

While the elimination of CSUMB left the County of Wellington approximately \$300,000 short in funding, a decision was made to make adjustments rather than turn to municipal reserves. Input into necessary adjustments were collected from the County of Wellington by consulting with community service and homelessness providers, social assistance recipients, the local ODSP office, and other municipalities. These consultations resulted in a clear and consistent message – if cuts are necessary, it should be to assistance provided for furniture and household goods, not rent, rental arrears, utilities, and utility arrears. There was a strong sense that, in combination with

individual's creativity and resourcefulness, there were sufficient low- and no-cost options for furniture and household goods in the community.

As a result of the consultations, the County of Wellington allocated \$1 million to a "CSUMB-like" program called the Housing Stability Program (HSP). The intention of HSP is to assist people who are homeless to obtain and retain housing or for people at risk of homelessness to remain housed. Similar to CSUMB, HSP is available to recipients of OW and ODSP, who can access \$800 (singles) or up to \$1500 (families), once every two years. The benefit can be used for housing-related deposits, such as last month's rent and required utility deposits, as well as housing, fuel and hydro arrears, and storage and moving costs. The benefit is no longer mandatory and cannot be accessed for furniture or household goods. Part of the rationale for designing HSP to be similar to CSUMB was to maintain stability for clients and for the system of homelessness supports during a period of community consultation and system planning related to housing and homelessness (Beumer, S., personal communication, 2013).

In order to communicate the changes to clients, the County of Wellington sent a letter to all OW recipients and hosted a number of community meetings with local service providers. In addition, the OW office worked closely with ODSP to ensure that all caseworkers were aware of the changes and understood the new program (Beumer, S., personal communication, 2013).

While the County has not undertaken a formal evaluation to understand the impact of the changes that occurred as a result of the elimination of CSUMB and introduction of HSP, the local OW office has received very little negative feedback from clients or agency partners (Beumer, S., personal communication, 2013). This is likely due to the comprehensive communication strategy the County undertook to ensure that clients and service providers were aware of the changes, as well as the fact that HSP is similar to CSUMB.

SECTION 2: ADDRESSING THE GAP: FURNITURE & HOUSEHOLD GOODS IN GUELPH AND WELLINGTON

RESPONSE FROM THE GUELPH & WELLINGTON TASK FORCE FOR POVERTY ELIMINATION

As a result of funding shortages due to the elimination of CSUMB, the new HSP no longer provides financial support for social assistance recipients to purchase furniture or household goods. In response to this change, the Guelph & Wellington Task Force for Poverty Elimination committed to supporting a community solution to address this gap over the course of 2013.

Meeting with Local No- and Low-Cost Furniture Providers & Service Agencies

In February 2013, the Poverty Task Force (PTF) convened a meeting of local no- and low-cost furniture providers and service agencies. The intention of the meeting was to understand the current no- and low-cost furniture options in Guelph and Wellington, to develop a sense of need for such items in the absence of CSUMB, to explore the idea of a furniture bank, and to develop strategies to move forward. As an outcome of the meeting, two short term goals were identified: (1) to develop a no- and low-cost furniture access guide for community members and agencies; and (2) to complete a feasibility study for a furniture bank in Guelph and Wellington.

Guelph and Wellington Furniture & Household Goods Access Guide

Following the meeting, the PTF committed to developing an access guide that would provide information about local no- and low-cost options to assist with furniture and household good needs. It was based on previous guides that had been developed and distributed by the PTF on emergency food, recreation, and housing. The final version, which includes a listing of no-cost options, low-cost options, and freecycle programs, as well as information about delivery and eligibility, was published in April 2013. The guide is available on the PTF website (<http://gwpoverty.ca/wp-content/uploads/2013/05/02.-Furniture-Household-Goods-Access-Guide-Updated-May-2-20131.pdf>) and a limited number of print copies were distributed to local service providers.

Research: Furniture Provision in Guelph and Wellington County

Shortly after meeting with providers, the PTF met with the Research Shop at the University of Guelph to explore partnership opportunities for research. While the original intention was to complete a feasibility study for a furniture bank, this fell beyond the

capacity of the Research Shop. Instead, it was agreed that the research was to focus on evaluating the current availability and distribution of no- and low-cost furniture and household goods in Guelph and Wellington. This included considering the challenges and opportunities within the current system, as well as an assessment of the need for a possible furniture bank. Two Research Shop interns, Meaghan Anderson and Jane Robson, completed this research, in part, with support from the PTF Research & Policy Working Group. The research included interviews with three “furniture providers” and eight “service providers.” The final report from the Research Shop was released in September 2013. In November 2013, the PTF completed further analysis of the interview transcripts with furniture and service providers, along with the findings and recommendations provided by Anderson and Robson. Based on this process, the PTF developed final recommendations included in this report.

DEFINING ‘FURNITURE PROVIDERS’ AND ‘SERVICE PROVIDERS’

For the purpose of their research, Anderson and Robson defined furniture providers as “not for profit organizations that provide low cost and no cost furniture to individuals in need” (2013). Furniture providers that offer furniture and household goods to eligible families and individuals are highly dependent on community donations, volunteers, and limited staff to run their organizations. In completing the *Guelph-Wellington Furniture & Household Goods Access Guide* the PTF was able to identify a total of six such furniture providers. Of those six, only two could be considered to have any real capacity to provide furniture and household goods on a consistent basis. In addition, it is worth noting that both are based in Guelph with limited ability to support needs in Wellington County. While more low-cost furniture providers exist in both Guelph and Wellington County, the affordability of furniture and household goods for low-income community members, particularly those on social assistance, is debatable. Of the furniture providers interviewed by Anderson and Robson, two were no-cost and one was low-cost.

For the purpose of their research, Anderson and Robson defined service providers as “workers who provide front-line support to individuals in a variety of circumstances, often with lived experience in poverty.” A closer examination of the seven service provider organizations that participated in the research demonstrates that they support a diverse client population, including women and children who have recently left an abusive home, at-risk and homeless youth, pregnant and/or parenting young women, and those with complex needs, such as mental health and addictions. Many of these

clients will transition into a new home during the course of time they are in contact with the service provider and are often moving in without any furniture or household goods. Four of the organizations are based in Guelph, while the other three are based in North, Centre, and East Wellington.

NO- AND LOW-COST FURNITURE & HOUSEHOLD GOOD NEEDS IN GUELPH AND WELLINGTON

Data regarding the number of people with no- and low-cost furniture needs in Guelph and Wellington is not available. Similarly, data about the number of households accessing CSUMB for furniture and household goods prior to the benefits elimination is not known. Service providers, however, indicated that the need for furniture and household goods among their clients is extensive, given that many are moving into a new home and starting from scratch. Nearly all of the service providers interviewed by Anderson and Robson noted that large items, such as couches and dressers, are needed most, relative to household goods like cutlery and pots and pans, which can often be supplied by the service provider or are easier to find or purchase by clients themselves. Nearly all of the service providers indicated that beds are the primary item needed by clients, which tend to be the most difficult and costly item to find. This is predominately because the majority of furniture providers are concerned about bed bugs and no longer offer beds.

Furniture providers confirmed much of what was shared by service providers about the no- and low-cost furniture and household good needs, based on interactions with those accessing their services. Yet opinions between furniture and service providers differed on two main points. The first was related to beds, which furniture providers indicated were available through their services. The second was related to need. While service providers expressed concerns over how clients would access furniture and household goods in the absence of CSUMB, furniture providers indicated that they had not experienced an increase in requests for assistance. One organization noted that this was due to flexibility that had been developed under the HSP in partnership with the local OW office. This may also be the result of lengthy processes related to eligibility and pick-up that can discourage community members from even attempting to access services, as well as the fact that information about furniture providers has traditionally been limited to word-of-mouth, limiting the number of people who are aware of the

services that do exist. These challenges are explored further in the results and recommendations section of this report.

RESULTS AND RECOMMENDATIONS

The following analysis is drawn from the final report by Anderson and Robson, as well as a further review of the interview transcripts with local furniture and service providers. The recommendations included in this report focus on how the local community and key stakeholders can:

- Build on the strengths of the current system of no- and low-cost furniture provision;
- Address the main challenges and barriers experienced by
 - Community members in accessing no- and low-cost furniture and household goods
 - Furniture providers in distributing no- and low-cost furniture and household goods
 - Service providers in supporting clients to access no- and low-cost furniture and household goods.

Based on the research findings, a recommendation about the need for a potential furniture bank is also addressed.

STRENGTHS OF THE CURRENT SYSTEM

Resources

While the majority of service providers are unable to purchase furniture for clients, some have limited funding that can occasionally be used to cover storage and delivery fees for those unable to access supports through HSP. In addition, service providers indicated that they are often able to supply household goods either by purchasing them for the client or via donations the organization receives.

While financial resources that can be accessed to assist clients are limited, all of the service providers use staff as a resource to support clients in meeting their furniture and household good needs. In some cases, this involves taking clients to thrift stores or garage sales or encouraging them to look at online options such as Kijiji or Freecycle.

In nearly all cases, staff plays a pivotal role in connecting clients to no- and low-cost furniture providers.

Recommendation:

- THAT service providers use the *Guelph-Wellington Furniture & Household Goods Guide* as a resource to share with clients to support them in finding no- and low-cost furniture and household goods.
- THAT the County of Wellington extends HSP eligibility to include clients of service providers based on a referral system, regardless of whether or not they are recipients of social assistance.

Partnerships

Based on the research findings, partnerships between service and furniture providers are the main strength of the current system. Nearly all service providers indicated that they have an informal partnership with at least one furniture provider that enables them to make direct referrals to that particular organization. In some cases, the furniture provider uses this referral in place of an eligibility process, allowing the client direct access to furniture and household goods.

In some cases, partnerships were created so that service providers could shoulder the cost of the furniture and household good needs of the client, while the process for accessing the items was facilitated by the furniture provider. For example, the client may visit the furniture provider and determine what is available and what they need, and then the service provider gives the client a voucher to cover the costs. In such cases, the furniture provider is a thrift store and the prices tend to be quite low.

Recommendations:

- THAT furniture and service providers meet bi-annually to build new partnerships and strengthen existing ones in an effort to facilitate easier access to furniture and household goods for clients.
- THAT furniture and service providers formalize current partnerships to outline a clear referral system.

CHALLENGES & BARRIERS IN THE CURRENT SYSTEM

Furniture Provider Eligibility Criteria

Nearly all of the service providers interviewed by Anderson and Robson indicated eligibility criteria as a challenge experienced within the current system and a major barrier for clients. Some indicated that this is related to inconsistencies, noting that it is not always clear what the eligibility criteria are. As a result, service providers may refer clients to a particular furniture provider, only for the client to be turned away. In addition, the majority of service providers noted that eligibility criteria used by furniture providers often results in clients feeling judged and stigmatized. This was particularly the case for clients who were required to undergo a home visit by volunteers from a furniture provider to assess eligibility. Several service providers noted that in some cases, the eligibility process was felt to be so lengthy and/or stigmatizing, that clients would go without furniture.

Similar issues related to eligibility criteria were identified in previous local research on emergency food services in Guelph and Wellington (Nelson, E., 2012). In an effort to balance the need for defining eligibility criteria to ensure those that need it most have access to limited resources and donations, with a more empowering process for clients, emergency food providers endorsed and implemented the *Guiding Principles For Eligibility Criteria*. These guiding principles were created by the Guelph & Wellington Task Force for Poverty Elimination to establish a more consistent approach to eligibility and fairer access to emergency food services in Guelph and Wellington.

Recommendations:

- THAT a clear referral process included in a formal partnership between service and furniture providers replace the need for a separate eligibility process.
- THAT furniture providers no longer use home visits as part of their assessment process for eligibility criteria.
- THAT furniture providers endorse and implement the *Guiding Principles for Eligibility Criteria*.

Availability

Both furniture and service providers acknowledged that the availability of goods, particularly large furniture items, is inconsistent, resulting in frustrations for everyone

involved. Service providers expressed frustration at the fact that clients are required to undergo a lengthy and sometimes stigmatizing eligibility process, only to discover that the items they need are not available. This seems to be the situation most often with beds, which service providers note are almost impossible to find, despite furniture providers claiming they are regularly provided.

Lack of availability is also a frustrating challenge experienced by furniture providers who expressed disappointment in not always being able to meet the needs of clients. While this is in large part due to the fact that furniture providers are dependent on community donations, which can be inconsistent and range in quality, but also stems from policies adopted by providers themselves. More specifically, furniture providers have made it a policy to not accept second-hand beds due to concerns about bed bugs. While the policy is well intentioned, it restricts access to a much-needed item for clients. Additionally, it raises concerns over how other donated items are assessed for bed bugs since policies around accepting used beds don't appear to apply to other second-hand items, such as couches.

Recommendations:

- THAT furniture providers offer a list of available items to potential clients and/or service providers *before* clients are required to demonstrate eligibility.
- THAT furniture providers actively request donations of quality used furniture, as well as financial donations to purchase furniture (particularly beds), from the community.
- THAT Wellington-Dufferin-Guelph Public Health support furniture providers to adopt adequate methods for assessing donations for bed bugs.
- THAT the County of Wellington provides funding for the purchase of beds under the Housing Stability Program.

Transportation and Delivery

Service providers consistently identified transportation and delivery as major barriers for their clients in accessing no- and low-cost furniture and household goods. When accessing goods from a furniture provider, clients may be required to make two trips – first to an agency to complete the eligibility process, and next to the actual furniture provider (i.e. a thrift store). In some cases, service provider staff drives clients or purchase bus tickets for them. However, these supports are insufficient for transporting large pieces of furniture.

In particular, service providers operating outside the city of Guelph emphasized the barriers created by lack of transportation and delivery for their clients. In fact, the only way clients can move furniture from point A to point B is if they can arrange delivery themselves, either by borrowing a friend's truck or paying for a moving service.

In the *Guelph-Wellington Furniture & Household Goods Access Guide*, only one no-cost furniture provider offers dependable delivery within Guelph. Some other furniture providers indicated that they offer delivery dependent on staff and volunteer availability. Yet according to furniture providers interviewed by Anderson and Robson (2012), transportation and delivery do not appear to be an issue for the clients they serve. This is likely due to the fact that the clients they serve have access to their own transportation or transportation supports through furniture providers in order to make the connection with furniture providers in the first place. As a result, service providers are assumed to have a better understanding of transportation and delivery barriers than furniture providers.

Recommendations:

- THAT furniture providers combine resources to provide consistent delivery service to clients in both Guelph and Wellington County.
- THAT the County of Wellington provides funding under the Housing Stability Program to assist with delivery when no other options are available.

Supports outside Guelph

Of the fourteen no- and low-cost options listed in the *Guelph-Wellington Furniture & Household Goods Access Guide*, only two are based outside of Guelph in Palmerston and Fergus. Thus, it was not surprising that service providers interviewed by Anderson and Robson (2012) expressed frustration at the lack of supports outside of Guelph. While service and furniture providers in Guelph often referred to the creativity of clients and the number of supports available in meeting furniture and household good needs, service providers in the County noted that their clients often have no options, particularly if they do not have access to transportation. However, it is worth noting that furniture providers in Guelph did not include geographical boundaries in their eligibility criteria in the *Guelph-Wellington Furniture & Household Goods Access Guide*. This suggests that if people who live outside Guelph have access to transportation, they may be able to access furniture and household goods from Guelph-based furniture providers.

Recommendations:

- THAT service providers in the County explore delivery options with furniture providers based in Guelph.

Lack of Collaboration

All research participants indicated that lack of collaboration among furniture providers is a challenge within the current system. While some furniture providers have formal partnerships with the local OW office and/or thrift stores, and many informal partnerships exist between furniture and service providers, there is very limited collaboration that takes place among current furniture providers. This lack of collaboration translates into limited information and resource sharing that has the potential to improve the current system.

Analysis of the interviews with furniture providers completed by Anderson and Robson (2012), indicates that at least some of this lack of collaboration is the result of protective attitudes. Furniture providers expressed concerns that changes to the current system could reduce the funding and donations they receive if they had to be shared with a broader base of providers. Furniture providers that are dependent on income from low-cost furniture sales to support their organization were particularly concerned. Others noted that such attitudes have failed to put the client needs first.

Recommendations:

- THAT furniture providers meet bi-annually, independent of meetings with service providers, to determine how to improve collaboration in an effort to facilitate easier access to furniture and household goods for clients.

MICHELLE'S STORY

The elimination of CSUMB has impacted many people in our community, including one woman, Michelle, who shared her experiences trying to access furniture after leaving an abusive relationship. "I left with clothes on my back, and retrieved only pictures and paperwork". This left her scrambling to piece together furniture and household goods from service providers in Guelph who offered her a thrift store voucher with a 30 day expiry date. Although her needs were relatively simple, she discovered that the furniture provider for whom she had the voucher "had no appropriate sized bed for me and didn't

know if they would by the time my voucher ran out...They had only small children's dressers. They did have lamps and side tables, but I would've had to carry them home as they only deliver once and if a bed had come in, that would've needed delivery more. So I did not get those items.” With the fears of bedbugs, finding an affordable second-hand bed was difficult. Through contacting friends and putting the word out she was able to get a mattress.

The eligibility process was also a trying experience for her in that a home visit was required before the voucher could be issued. It was difficult to get a hold of the provider without a phone. It took two weeks of relaying messages through the landlord and calling back and leaving messages on the provider’s answering machine. Once the date was settled, “They came to my residence in the evening and asked for proof of rent and income. It was a bit of a hassle having to lock up dogs, arrange the appointment, ensure I had proper verification documentation and I was nervous about being approved... It wasn't negative, but it felt intrusive that they had to come to my home and they were older, middle classed couple who I felt looked down on my situation.”

Having accessed CSUMB previously, she told the PTF that she could use that money to go where she wanted to get her needs met, rather than relying on one thrift store voucher that may or may not have the items she needed at the time. She’s continuing to look for affordable household items on various social networking sites and in thrift stores.

ADDRESSING THE NEED FOR A FURNITURE BANK IN GUELPH-WELLINGTON

In the final report by Anderson and Robson state that “most furniture and service providers felt that there are organizations currently functioning to provide furniture in our community and these services should be enhanced rather than establishing a new entity” (2012). A review of the interview transcripts by the PTF confirms this finding. However, while the PTF acknowledges that there are already services in place to support low-income community members with their furniture and household good needs, significant improvements are required to make the system work better for clients. In the absence of CSUMB, these improvements are particularly critical, as clients are navigating the furniture provision system independently and dealing more

directly with furniture providers. If the recommendations in this report are implemented, improvements within the current system can be expected.

This does not suggest, however, that the idea of a furniture bank should be dismissed entirely. There are several ongoing efforts in Guelph & Wellington to establish “hubs” in different areas of the community. These discussions should consider including furniture provision within the hubs if space allows. The research completed by Anderson and Robson outlines several key considerations for those considering establishing a furniture bank in our community.

Recommendations:

- THAT the Guelph & Wellington Task Force for Poverty Elimination take a leadership role in assisting stakeholders identified in this report to implement recommendations.
- THAT community groups discussing hub models consider including furniture provision.

CONCLUSION

The elimination of CSUMB as part of the 2012 Ontario budget was a surprise to many and left local communities very little time to develop solutions that would continue to provide support and stability to low-income families and individuals. In Guelph and Wellington cuts to CSUMB created a gap in supports offered to social assistance recipients to meet their furniture and household good needs. While the research in this report indicates that community-based supports exist to help fill this gap, there are significant opportunities to build on the strengths and address the challenges of the current system.

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