



## Official Submission: Income Security: A Roadmap for Change

Guelph & Wellington Task Force for Poverty Elimination  
January 2018

---

### Introduction

The Guelph & Wellington Task Force for Poverty Elimination works collaboratively, informed by diverse voices of experience, to support local action and advocate for system and policy change that address the root causes of poverty. The Poverty Task Force (PTF) recognizes that income inequality is a critical priority and believes that everyone should have the income, resources and opportunities to fully participate in the community.<sup>1</sup>

The PTF is pleased with the attention that income security has received from the Government of Ontario in the past few years. In particular, we're supportive of the Ontario Basic Income Pilot and OHIP+ - two measures that will directly impact low income families and individuals. While the PTF supports the Government of Ontario's vision to fundamentally reform the income security system, we remain frustrated and disappointed by the ongoing cycle of consultations that nearly always result in the same set of recommendations. While the recommendations in *Roadmap* are progressive, they are not all that different from the recommendations put forward by the Commission for the Review of Social Assistance in Ontario in 2013. In addition to the recommendations being repetitive, they often fail to build on one another or connect the dots between previous or ongoing initiatives. For example, many of recommendations put forward in *Roadmap* reflect recommendations put forward in Hugh Segal's discussion paper, *Finding a Better Way: A Basic Income Pilot Project for Ontario*. This is not the fault of the authors of these reports, but rather the government's ongoing requests to ask the same questions and seemingly ignore the existing recommendations that have been repetitively put forward. **It is the hope of the PTF that *Roadmap* acts as a tipping point that will drive the Government of Ontario from consultation to action.**

To inform this submission, the PTF convened stakeholders with expertise in the areas of income, health, and housing, to review *Roadmap* and discuss its strengths and identify gaps. The following provides an overview

---

<sup>1</sup> Guelph & Wellington Task Force for Poverty Elimination (2014). *Strategic Plan: 2014 - 2017*. Guelph & Wellington Task Force for Poverty Elimination. Available online: [www.gwpoverty.ca](http://www.gwpoverty.ca)

of the feedback, including the identification of key recommendations that should be considered as part of the Government of Ontario's 2018 Budget.

## Recommendations & Budget 2018

The recommendations in *Roadmap* are comprehensive and it is acknowledged that it will take a long-term commitment to see many of the changes implemented. With the 2018 budget looming, it would be wise for the provincial government to take immediate action on the following recommendations to demonstrate its commitment to long-term change and to make an immediate impact for low-income families and individuals in Ontario:

1. Make essential health benefits available to all low-income people, beginning with ensuring those in deepest poverty have access to the services they need.
2. Help those in deepest poverty by immediately increasing the income support available through social assistance as a readily available means for early and absolutely critical progress towards adequacy.
3. Introduce a housing benefit to assist all low-income people with the high-cost of housing, whether or not they receive assistance, so they are not forced to choose between a home and other necessities.

## Overall Feedback

The PTF made a strategic decision to focus its feedback on four specific themes presented in *Roadmap*.

### **Income inadequacy and helping those in deepest poverty**

The PTF advocates for income adequacy for families and individuals, regardless of their income source. This includes recipients of social assistance, as well as the working poor. Yet we acknowledge that the inequities that exist among these populations requires specific responses that focus on those in deepest poverty. The PTF commends the working groups involved with developing *Roadmap* for their focus on the need for immediate action and for addressing the needs of those in deepest poverty. Based on this, the PTF supports the following recommendations:

- The proposed Minimum Income Standard, based on household size;
- The proposed Standard Flat Rate structure; and
- Selected rate increases to focus on those in deepest poverty over the first three years.

The PTF has some reservations about the made-in-Ontario Market Basket Measure (MBM). In particular, we are concerned about the complexity involved with the calculation, which could limit its ability to be regularly

re-calculated. It's also assumed that the MBM would reflect regional cost differences which may make it difficult to track transient individuals to ensure they are receiving the appropriate adjusted benefit.

### **Ontario Housing Benefit**

The PTF has long demonstrated support for an Ontario Housing Benefit. In February 2012, a report, *Ontario Housing Benefit: A Proposal for Low-Income Ontarians*, was prepared for the PTF<sup>2</sup>. This led to the development of a position statement by the Wellington-Guelph Housing Committee and was endorsed by a number of local and provincial organizations.<sup>3</sup> The position statement was largely informed by the Housing Benefit Proposal from the Daily Bread Food Bank, prepared by Dr. Marion Steele.<sup>4</sup> The PTF has advocated for an Ontario Housing Benefit in response to the recommendations put forward by the Commission for the Review of Social Assistance in Ontario, as well as during the 2014 provincial election. In November 2017, the PTF was encouraged by the commitment of the Federal Government to develop a \$4 billion Canada Housing Benefit to be launched by 2020<sup>5</sup>.

Based on its demonstrated commitment to advocating for an Ontario Housing Benefit, it is of little surprise that the PTF strongly supports the recommendation in *Roadmap* to introduce a housing benefit to assist all low-income people with the high-cost of housing. In particular, the PTF supports the following aspects of the proposed Ontario Housing Benefit in *Roadmap*:

- It is universal and does not depend on household circumstances, but rather on income and rent.
- It allows households to choose a rental unit appropriate to their needs (e.g. preferred location, close to schools, family supports, etc.).
- It seems to include singles as well as families.

Nevertheless, there are several outstanding questions about the proposed Ontario Housing Benefit that need to be addressed. These include:

- What is the maximum income and maximum rents for eligibility? Will these requirements apply to all markets equally?
- Who will the benefit be paid to (e.g. beneficiary or landlord?) and how (through the tax system? Annual or monthly benefit?)

---

<sup>2</sup> Cabel, M. (2012). *Ontario Housing Benefit: A Proposal for Low-Income Ontarians*. Guelph & Wellington Task Force for Poverty Elimination. Available online: [www.gwpoverty.ca](http://www.gwpoverty.ca)

<sup>3</sup> Wellington-Guelph Housing Benefit (2013). *Closing the Gap: A Housing Benefit for Ontario*. Guelph & Wellington Task Force for Poverty Elimination. Available online: [www.gwpoverty.ca](http://www.gwpoverty.ca)

<sup>4</sup> Steele, M. (2011). *Housing Benefit Proposal*. Daily Bread Food Bank. Available online: <http://www.dailybread.ca/housing-benefit-proposal/>

<sup>5</sup> National Housing Strategy (2017). *Canada's National Housing Strategy*. Government of Canada. Available online: [www.placetocallhome.ca](http://www.placetocallhome.ca)

- Does average market rent consider utility costs?
- How will the Ontario Housing Benefit relate to the Canada Housing Benefit?

Overall, the PTF supports the proposed Ontario Housing Benefit in *Roadmap* with the following caveats:

- It *starts* at 75% of the gap coverage;
- It takes into consideration rising utility costs; and
- It is paid directly to the beneficiary, not the landlord.

### **Core Health Benefits**

The PTF understands the importance of low-income as a social determinant of health. In 2014, the PTF introduced health inequities as one of its four priority areas and focused on access to affordable health services. As part of this work, the PTF convened the Guelph-Wellington Oral Health Action Committee, which supported a research project resulting in the 2015 report, *Barriers to Accessing Oral Health Care for Low Income Adults in Guelph*.

The PTF has also advocated for extending access to prescription drug and dental benefits currently available to ODSP recipients, to all low-income Ontarians, outside the social assistance system. This advocacy was based on community feedback on the final recommendations from the Commission for the Review of Social Assistance in Ontario. This position was further advocated for during the 2014 provincial election.

The PTF believes the recommendations related to health benefits in *Roadmap* are progressive and necessary. In particular, the PTF supports the recommendations focus on the following aspects:

- All low-income Ontarians are covered (not just social assistance recipients)
- Mandatory health benefits expanded to all social assistance recipients (not just ODSP recipients or children of recipients)
- Dental and denture supports for all low-income Ontarians

Despite offering comprehensive recommendations in *Roadmap*, the PTF encourages the Government of Ontario to also consider:

- Physiotherapy, Occupational Therapy, and other supports for pain and mobility;
- Mental health services;
- Psychoeducational Assessments for children in school for low income families;
- Interpretation services for primary care and specialists if English support is required; and
- Fees provided must be adequate to ensure health providers will not turn beneficiaries away.

Overall, the PTF strongly supports the recommendations in *Roadmap* related to core health benefits and praise the report's working groups for acknowledging the strong link between health and income security.

### **Transforming Social Assistance**

Transformation of the current social assistance structure has been a critical point of advocacy for the PTF since its inception in 2009. As part of the consultation process for the Commission's Review of Social Assistance in Ontario, the PTF hosted community-level conversations to inform local submissions in 2011<sup>6</sup> and 2012<sup>7</sup>. In 2013, the PTF convened stakeholders to provide feedback on the Commission's final recommendations and provided a summary report for the community.<sup>8</sup> This three-year process of consultations led the PTF to advocate for specific recommendations, including increasing rates, indexing rates, and earnings exemptions.

Recommendations in *Roadmap* that relate to the transformation of social assistance are critical and supported by the PTF. In particular, the PTF supports the following aspects:

- Recommendations support fundamental change to the legislative framework.
- Elimination of complex and coercive rules and policies.
- Focus on culture shift that is focused on collaboration and trust.
- Improvements to asset and earnings exemptions.

However, the PTF also acknowledges that there are several gaps in the recommendations provided in *Roadmap*. These include a lack of focus on:

- Service modernization (i.e. making it easier for clients to access benefits); and
- Improved access to education and employment services.

In principle, the PTF supports the recommendations pertaining to the transformation of social assistance, with the acknowledgement that more details are necessary to understand the design and implementation plan, including how the changes would be financed.

---

<sup>6</sup> Guelph & Wellington Task Force for Poverty Elimination (2011). *Recommendations for the Commission for the Review of Social Assistance in Ontario*. Available online: <http://www.gwpoverty.ca/wp-content/uploads/2014/01/Social-Assistance-Review-Submission-no-appendix-.pdf>

<sup>7</sup> Guelph & Wellington Task Force for Poverty Elimination (2012). *Guelph & Wellington: A Local Response to Discussion Paper 2: Approaches for Reform*. Available online: [http://www.gwpoverty.ca/wp-content/uploads/2014/01/Guelph-Wellington-Social-Assistance-Review-Discussion-Paper-2\\_merged-1.pdf](http://www.gwpoverty.ca/wp-content/uploads/2014/01/Guelph-Wellington-Social-Assistance-Review-Discussion-Paper-2_merged-1.pdf)

<sup>8</sup> Guelph & Wellington Task Force for Poverty Elimination (2013). *Summary Report: Community Feedback on Brighter Prospects: Transforming Social Assistance in Ontario*. Available online: <http://www.gwpoverty.ca/wp-content/uploads/2014/01/Summary-Report-Final-Recommendations.pdf>

## Conclusion

The Poverty Task Force would like to acknowledge the efforts of the working groups that informed the *Roadmap*. The recommendations provide a comprehensive and progressive vision for transforming the income security system in Ontario that will lift thousands of families and individuals out of poverty. While we understand that real change takes time, the proposed ten-year timeline is too long for many in the province who are struggling in poverty. We urge the Government of Ontario to demonstrate a commitment to the recommendations in *Roadmap* and invest in recommendations that will impact those in deepest poverty as part of the 2018 Budget. We encourage the Government of Ontario to consider the feedback provided from Guelph-Wellington, along with other communities and organizations, to help identify the most critical recommendations and we again urge that as a province, we move from consultation to action.