

GUELPH & WELLINGTON TASK FORCE FOR
POVERTY ELIMINATION

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SUBMISSION:
ONTARIO POVERTY REDUCTION STRATEGY RENEWAL

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SUBMISSION:

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SUMMARY

RECOMMENDATIONS FOR ONTARIO'S NEXT POVERTY REDUCTION STRATEGY

- **The Government of Ontario must replace modest and piecemeal efforts to reduce poverty that have been undertaken in recent years and commit to investing in poverty ELIMINATION and prevention.**
- **Focusing on children for the first Ontario Poverty Reduction Strategy was a good place to start, but now it's time to focus on eliminating and preventing poverty for people of all ages.**
- **The next Poverty Reduction Strategy must take action on the final recommendations from the Commission for the Review of Social Assistance in Ontario.**
- **The Province must work collaboratively and foster engagement and partnerships with other sectors to end poverty in Ontario.**

PRIORITIES FOR ONTARIO'S NEXT POVERTY REDUCTION STRATEGY

- **Increase basic needs allowance for social assistance recipients and index rates to keep up with the cost of living**
- **Increase access to dental benefits for all low-income Ontarians, outside the social assistance system**
- **Develop and implement a housing benefit for low-income Ontarians**
- **Increase the minimum wage at 6-month intervals until it reaches \$13 per hour by 2016. Starting in 2016, set the minimum wage at 50% of Average Weekly Earnings and update annually.**

INTRODUCTION

The Guelph & Wellington Task Force for Poverty Elimination works collaboratively, informed by diverse voices of experience, to support local action and to advocate for system and policy change to address the root causes of poverty. Formed in 2009, the Poverty Task Force (PTF) has carefully followed the initiatives and impacts of the first Ontario Poverty Reduction Strategy (OPRS) with a critical lens, but an optimistic spirit. Networks such as 25 in 5, Campaign 2000 Ontario, and Poverty Free Ontario have demonstrated leadership in this respect, but it is the voices of those with lived experience of poverty in our community that we have valued above all.

While the OPRS has demonstrated impact over the past five years that shows the province is on the right path, there is clearly more work to be done. Unlike the consultations held by the Ontario government in 2008, the consultations for the renewal of the OPRS lack meaningful opportunities for community stakeholders, including those with lived experience, to provide valuable input and feedback. It is our hope that this submission will be reviewed and considered by members of the Cabinet Committee on Poverty Reduction as a significant part of the consultation process that will inform the next OPRS.

This submission includes the following:

- **Section 1:** Feedback from community members with lived experience of poverty
- **Section 2:** Recommendations for Ontario's Next Poverty Reduction Strategy
- **Section 3:** Priority Issues for Ontario's Next Poverty Reduction Strategy
- **Section 4:** Feedback on five questions proposed by the province in *Renewing Ontario's Poverty Reduction Strategy: Consultation Booklet*

SECTION 1: FEEDBACK FROM COMMUNITY MEMBERS WITH LIVED EXPERIENCE OF POVERTY

Faced with very little time between the announcement of the consultation period for the renewal of the OPRS and the deadline for submissions, the PTF developed an online survey to gain the insights of those in our community with lived experience of poverty. The survey asked respondents to share the impact that the first OPRS has had on them and to provide suggestions on how the province could help lift them and their families out of poverty moving forward. A summary of the responses collected is included in this section and their full responses are included in Appendix 1.

Additionally, we worked closely with members of Community Voices, an advisory committee to the PTF made up of community members living in poverty, to gain their perspectives and ensure that they supported the recommendations and priorities identified in this report. We have included a separate submission to the OPRS by Community Voices in Appendix 2.

In the online survey, we kept the questions simple and straight to the point. However, we do know that the vast majority of the 16 respondents were between the ages of 45-65. Some come from generational poverty, while others have found themselves in a situation they never expected to be in due to unforeseen barriers and challenges. Nearly all of the respondents identified themselves as recipients of social assistance, including Ontario Works and Ontario Disability Support Program.

“First of all, I never expected to find myself living in poverty. I did everything right completing post secondary education and working for over 20 years in a field I loved. Then I was downsized out of 2 jobs within a 10 year period and at age 56 found no one wanted to hire me.”

“My income is approximately \$ 11,000 a year. In order to eat healthy, specifically for a specialty diet for diabetes, and then paying the bills, it leaves me with very little money for anything else. I have 11 grandchildren and I can no longer even afford to buy them a Christmas present, which for a grandmother is heartbreaking. I think that about says it all.”

In the survey, we listed some of the ways that the first OPRS has had an impact, using examples from *Renewing Ontario’s Poverty Reduction Strategy: Consultation Booklet*,

and asked which, if any, helped lift them and their family out of poverty. While some acknowledged increases to the minimum wage and social assistance, they were quick to point out that it was still not enough to make ends meet. Others recognized the support offered through the Ontario Child Benefit. However, the overwhelming majority of people were blunt in their response: nothing from the first OPRS has impacted them or their families.

As a follow up question, we asked community members to identify one change the province could support in the next OPRS that would lift them and their families out of poverty. As one may expect, their suggestions were quite modest, given the situation they are in. Most pointed out that increases to social assistance rates, CPP disability rates, and the minimum wage were the most logical answers to reducing poverty. Others noted that support to increase access to recreational opportunities, prescription drug and dental benefits, and post-secondary education would have a significant positive impact on their lives.

“Allow enough assistance so I don’t have to forgo “some” recreational activities. Poverty can be a very lonely existence. I would just like to know I will have enough food for the month, good, decent and appropriate clothing to wear and enough money to purchase medications and get dental care.”

SECTION 2: RECOMMENDATIONS FOR ONTARIO'S NEXT POVERTY REDUCTION STRATEGY

The Government of Ontario must replace modest and piecemeal efforts to reduce poverty that have been undertaken in recent years and commit to investing in poverty ELIMINATION and prevention.

In 2011 a report by the National Council of Welfare, *The Dollars and Sense of Solving Poverty*, argued, "if the benefit Canada seeks is to enable people to survive in poverty, then we have achieved a measure of success. This, however, is achieved at great societal expense. If success means ending poverty and its costly consequences, a different approach is necessary¹." A similar case can be made in Ontario, upon reflecting on the province's first poverty reduction strategy. While the Strategy has had some success in lifting children and their families out of poverty, it did little to prevent others falling into its trap.

As the government prepares to renew its commitment to poverty reduction, we urge the province to focus on preventing poverty through income security programs, along with longer-term investments to ensure people have opportunities to achieve wellbeing or quality of life, such as getting an education, holding a decent job, maintaining good health, and participating in the larger society. Similarly, we are calling on the province of Ontario to broaden their focus from direct costs of poverty, to consider indirect and societal costs.

Not convinced? Look at the evidence!

- *The Dollars and Sense of Solving Poverty* – National Council of Welfare
http://publications.gc.ca/collections/collection_2011/cnb-ncw/HS54-2-2011-eng.pdf
- *The Cost of Poverty: An Analysis of the Economic Costs of Poverty in Ontario* – Ontario Association of Food Banks
<http://www.oafb.ca/assets/pdfs/CostofPoverty.pdf>
- *Poverty Costs: An Economic Case for a Preventative Poverty Reduction Strategy in Alberta* – Vibrant Communities Calgary & Action to End Poverty in Alberta
http://vibrantcanada.ca/files/poverty-costs_feb06-2012.pdf

¹ National Council of Welfare (2011). "The Dollars and Sense of Solving Poverty." Retrieved from

- *The Cost of Poverty in BC* – Canadian Centre for Policy Alternatives
http://www.policyalternatives.ca/sites/default/files/uploads/publications/BC%20Office/2011/07/CCPA_BC_cost_of_poverty_full_report.pdf

Focusing on children for the first Ontario Poverty Reduction Strategy was a good place to start, but now it's time to broaden efforts toward eliminating and preventing poverty throughout the life cycle.

While we applaud the work of the first OPRS, including its focus on children, we believe that moving forward it is integral for the province to broaden efforts toward eliminating and preventing poverty throughout the life cycle. While this in no way excludes children, we believe that a focus on other groups, particularly seniors, single adults, and the working poor, is needed to make a real impact with the next OPRS.

Single Adults

Single adults living in poverty, particularly those receiving social assistance, are increasingly falling behind. In fact, the fastest growing segment of social assistance in Ontario, including Wellington County, is single people without childrenⁱ. While there are a variety of factors that influence this trend, including low access to alternative resources such as tax credits, low social assistance rates for single adults are a primary concern for many in our community.

Over the course of the past two years, the Poverty Task Force has led community consultation and advocacy efforts related to the Review of Social Assistance in Ontario. Inadequate benefit rates, particularly for single adults, were consistently identified as a top priority that needs to be addressed by the provincial government. In their final report, the Commissioner's tasked with the review, recommended a new standard rate that "should initially result in \$100 per month (\$1,200 per year) increase for a single adult receiving Ontario Worksⁱⁱ."

The 2013 Ontario Budget took a first step toward addressing the inadequate benefits by increasing rates by \$14 per month for single Ontario Works adults without children, in addition to the 1% increase for all social assistance recipients. This, however, is not nearly enough. More concentrated efforts need to be made to ensure that single adults do not continue to fall behind.

Working Poor

The term ‘working poor’ does not have a widely accepted definition, but tends to refer to those that are both employed and living in povertyⁱⁱⁱ. As income inequality grows in Ontario, the fate of the working poor is becoming more of a concern. Communities across Ontario and Canada, desperate to ensure that those working full-time are making enough to meet the cost of living, are focusing advocacy efforts on local living wage campaigns, recognizing that Ontario’s minimum wage is not enough to make ends meet.

This responsibility should not fall solely on the shoulders of local communities. The provincial government needs to demonstrate leadership for policy changes that guarantee those working full-time have an after-tax income above the median Low Income Measure (LIM).

Seniors

Although the current poverty rate among the elderly is significantly lower than in the 1970s, the increase documented in the Statistics Canada data from 3.9% in 1995 to 10.2% in 2005 and again to 12.3% in 2010 is troubling^{iv}. A 2011 report by the Ontario Trillium Foundation notes that seniors “experienced the greatest rate of growth in poverty as a result of the recent economic downturn. After a continuous decline in the number of seniors living in poverty since the mid-1970s, in 2008 the number grew to 250,000 seniors, up from 204,000 in 2007 – a nearly 25 percent increase^v.”

While the prevalence of low income in 2010 based on after-tax income for those 65 years and over is lower in Wellington County (including the City of Guelph) (5.8%) than the provincial average (8.3%), seniors continue to face challenges related to income insecurity^{vi}. A report prepared for the City of Guelph as part of their Older Adult Strategy notes that “programs and services tend to favour the active, engaged, financially stable older adult. These are the residents for whom membership fees, participation fees, and travel costs are not an obstacle^{vii}.” Additional local research by the Poverty Task Force found that lack of resources, social inclusion, and accessibility were among the key issues for seniors living in poverty^{viii}.

The next Poverty Reduction Strategy must take action on the final recommendations from the Commission for the Review of Social Assistance in Ontario.

From 2010 to 2012, considerable resources and efforts were put into reviewing social assistance in Ontario. The Commissioners appointed with the task, Francis Lankin and Munir Sheikh, visited communities across Ontario and heard from people with diverse perspectives on social assistance. For many, including past and current recipients of social assistance, being part of a meaningful consultation process inspired hope for a new and better system. When the Commissioners final report was released to the public earlier this year, there were criticisms, but they were outweighed by support for the overall vision.

The release of the 2013 Ontario Budget acknowledged and responded to some of the recommendations put forward by the Commission. In particular, the Poverty Task Force was pleased to see the province include attempts to address the depth of poverty experienced by social assistance recipients by increasing rates and changing rules on earning exemptions and asset limits.

While the changes included in the 2013 Ontario Budget were a step in the right direction, we strongly encourage the province to continue exploring the recommendations from the Commission and to take action to improve the overall social assistance system. The Government needs move beyond simply tweaking and making small improvements to the current social assistance system and fully embrace the transformational change to the system that is recommended by the Commission.

The Province must work collaboratively and foster engagement and partnerships with other sectors to end poverty in Ontario.

The public sector cannot address all society's needs and expectations – nor should it. To prevent and eliminate poverty in Ontario, the public sector must work collaboratively and in partnership with the private and voluntary sector. The Regent Park Revitalization Plan, highlighted in *Renewing Ontario's Poverty Reduction Strategy: Consultation Handbook*, is a good example of how the Ontario government can work with community partners, business, and government to make positive change. As part of the next OPRS, the province must place more emphasis on leading and supporting innovative partnerships with other stakeholders, particularly the private sector.

The Poverty Task Force also supports the recommendations put forward by Ontario Campaign 2000 which state that the province:

- develop a strategy to advocate to Federal government for investments in income security, housing, health care, and other services; and
- work jointly with the other 7 provinces also committed to poverty reduction strategies^{ix}.

Finally, we strongly encourage the provincial government to increase their capacity to integrate and coordinate service delivery and programs across ministries to ensure the most efficient and effective use of provincial resources.

ⁱ Stapleton, J. & Bednar, V. (2011). "Trading places: single adults replace lone parents as the new face of social assistance in Canada." *The Mowat Centre for Policy Innovation*. Retrieved from <http://www.mowatcentre.ca/sites/default/files/Stapleton.pdf>

ⁱⁱ Rankin, F. & Sheikh, M. (2012). "Brighter prospects: transforming social assistance in Ontario." *Commission for the Review of Social Assistance in Ontario*. Retrieved from

http://www.mcass.gov.on.ca/documents/en/mcass/social/publications/social_assistance_review_final_report.pdf

ⁱⁱⁱ Stapleton, J., Murphy, B. & Xing, Y. (2012). "The working poor in the Toronto region." *Metcalf Foundation*. <http://metcalfoundation.com/wp-content/uploads/2012/02/Working-Poor-in-Toronto-Region-Summary-Report.pdf>

^{iv} Conference Board of Canada (n.d.). "Elderly poverty." Retrieved from <http://www.conferenceboard.ca/hcp/details/society/elderly-poverty.aspx>

^v McDonald, S. (2011). "Ontario's aging population: challenges & opportunities." *Ontario Trillium Foundation*. Retrieved from http://www.otf.ca/en/knowledgeSharingCentre/resources/aging_population.pdf

^{vi} Statistics Canada. 2013. Wellington, CTY, Ontario (Code 3523) (table). National Household Survey (NHS) Profile. 2011 National Household Survey. Statistics Canada Catalogue no. 99-004-XWE. Ottawa. Released September 11, 2013. <http://www12.statcan.gc.ca/nhs-enm/2011/dp-pd/prof/index.cfm?Lang=E> (accessed September 22, 2013).

^{vii} The Osborne Group (2012). "Older adult strategy for the City of Guelph." *Prepared for Community and Social Services, City of Guelph*. Retrieved from <http://guelph.ca/wp-content/uploads/OlderAdultStrategyReport.pdf>

^{viii} Guelph & Wellington Task Force for Poverty Elimination (2012). "Older adults living on a low income." Retrieved from <http://gwpoverty.ca/wp-content/uploads/2012/09/02.-OLDER-ADULTS-LIVING-IN-LOW-INCOME2.pdf>

^{ix} Ontario Campaign 2000 (2013). "Summary of Ontario campaign 2000 partner feedback on the poverty reduction strategy."

SECTION 3: PRIORITIES FOR ONTARIO'S NEXT POVERTY REDUCTION STRATEGY

Increase basic needs allowance for social assistance recipients and index rates to keep up with the cost of living

In real (inflation-adjusted) dollar terms, social assistance and income support for persons with disabilities have declined significantly over the last generation. Social assistance rates are lower now than they were in the 1970s^x. Twenty years ago, the single social assistance maximum in Ontario was \$663 a month. It will soon move up to \$626 a month this October^{xi2}.

During community consultations for the Review of Social Assistance in Ontario, social assistance recipients and community stakeholders, including those that support those in poverty, consistently identified the inadequacy of social assistance rates as the top issue that needs to be addressed by the province. This message was incorporated into the recommendations that were put forward by the Commission in their final report, which aimed to address rate adequacy and methodology:

“We recommend that the Province adopt a rational methodology to provide the necessary information for setting social assistance rates in a manner that aims to achieve a balance among three objectives: adequacy of rates to cover healthy food, secure housing, and other basic necessities; fairness between social assistance recipients and people with low-incomes who are working; and financial incentive to work^{xii}.”

Additionally, the Commission identified single adults on Ontario Works as requiring additional support:

“We recommend that, initially, the Province set the standard rate at \$100 per month over the rate, at the time of implementation, for a single adult renter receiving Ontario Works^{xiii}.”

The 2013 Budget makes a commitment “to increase social assistance rates by one percent for adult Ontario Works recipients and people with disabilities receiving ODSP benefits” and to provide “single Ontario Works adults without children... an additional

top-up of \$14 per month^{xiv}. Clearly the amount of the increase is not nearly enough to properly address the very low incomes of people receiving OW and ODSP. We strongly advocate that the basic needs allowance for social assistance recipients be immediately increased and indexed so that rates keep up with the cost of living. The final recommendations from the Commission for the Review of Social Assistance should guide this work.

Increase access to dental benefits for all low-income Ontarians, outside the social assistance system

Research has consistently identified that the high costs of dental care can inhibit use by those with low income and/or inadequate dental insurance^{xv}. The Canadian Dental Hygienist Association reports that as a result of financial barriers, low-income families and individuals are nearly two times more likely to have worse dental outcomes when compared to those with higher incomes^{xvi}.

As part of its first Poverty Reduction Strategy, the Ontario government announced a \$45-million dental fund for low-income families. This allowed one program (Children In Need of Treatment) to expand emergency dental care to children up to age 17 (from age 14).

As members of the Poverty Task Force, we are troubled by a recent editorial in the Toronto Star, which reported that money from the \$45-million dental fund has been quietly diverted to other areas. This includes \$15.4-million that has been shuffled into health promotion programs for the development of sports, healthy communities and antismoking campaigns^{xvii}. In the meantime, low-income adults and seniors remain without any provincially funded dental benefits, aside from limited benefits available to recipients of the Ontario Disability Support Program (ODSP), and to a lesser extent, Ontario Works (OW).

Lack of affordable dental care, particularly preventative care, for low-income Ontarians needs to be immediately addressed. As part of Ontario's next poverty reduction strategy, we are calling on the provincial government to immediately extend access to dental benefits currently received by ODSP recipients to all low-income Ontarians, outside the social assistance system. Longer-term, we recommend that dental health care be covered under the Ontario Health Insurance Plan (OHIP) to ensure equal access to proper oral care.

Develop and implement a housing benefit for low-income Ontarians

The Ontario Non-Profit Housing Association asserts that, as a province, we “face a staggering and worsening shortage of affordable housing^{xviii}.” Without affordable housing, low-income Ontarians are without enough money to meet their basic needs, including food, clothing, and health costs. A recent need and demand study for 2006 to 2011 found “affordable market rent options for tenant households with incomes in the bottom 20% income levels are virtually non-existent in the Wellington area (5%) and the Guelph area (less than 1%)^{xix}.”

While Ontario’s Long-Term Affordable Housing Strategy has invested considerable funding to a range of initiatives that ensure families in need have access to housing, further investments are required to respond to short-term needs and to address the need for a housing-related income program for the working poor.

In November 2008, an Ontario Housing Benefit proposal was submitted to the Province of Ontario by a coalition of industry and community organizations, led by the Daily Break Food Bank^{xx}. The proposed benefit would be paid directly to low-income individuals and families in order to help close the gap between household income and the amount paid in rent^{xxi}. The idea of a housing benefit was again raised in 2012 in the final report from the Commission for the Review of Social Assistance in Ontario, which recommended that the benefit “be available to all people with low-incomes, not exclusively to social assistance recipients^{xxii}.”

Addressing the lack of supply of affordable housing needs be done as part of Ontario’s next Poverty Reduction Strategy. We call on the provincial government to develop and implement a Housing Benefit for low-income Ontarians, as one part of a broader solution to tackle housing-related poverty.

Address the need for both appropriate supply and mix of housing options across the continuum.

Affordable housing is a crucial foundation for any poverty alleviation strategy. Housing affordability is increasingly out of reach for many low and modest income Ontarians, waiting lists are long, and vacancy rates are getting lower. A Report of the Ontario Common Front notes that Ontario has the highest housing costs of any province and the worst record among all the provinces in terms of affordable housing investments^{xxiii}.

As a result, in 2005, 20% of all households in Ontario were paying 50% or more of their income on rent. This includes 24% of all single parent families and 26% of individuals^{xxiv}. Given these numbers, it should be no surprise that 65% of Ontarians accessing food banks are paying market rent^{xxv}.

A recent need and demand study in Guelph and Wellington demonstrates that housing supply and options are a major issue in our community. The report notes that “affordable market rent options for tenant households with incomes in the bottom 20% income levels are virtually non-existent in the Wellington area (5%) and the Guelph area (less than 1%)^{xxvi}.” The report also notes, “no new permanent social housing (geared-to-income housing) has been built since 1995 due to lack of sustainable capital and operating funding from senior levels of government^{xxvii}.”

The PTF strongly encourages the province to address the need for both appropriate supply and mix of housing options along the continuum as part of the next OPRS. This includes meeting the need for “the development of new affordable accommodations, the preservation of the existing market rental and social housing stock (from going private market), and maintenance and capital repairs to aging social housing units^{xxviii}.”

Increase the minimum wage at 6-month intervals until it reaches \$13 per hour at by 2016. Starting in 2016, tie the minimum wage to 50% of Average Weekly Earnings and update annually.

As part of the review of social assistance in Ontario, the Commission made final recommendations related to the upcoming review of minimum wage. The Commissioner’s called on the province to “link changes in the minimum wage to Ontario’s economic performance, labour market outcomes, and earnings distribution, so that the minimum wage can be used as an appropriate reference wage in the methodology for setting social assistance rates^{xxix}.”

A recent report from the Ontario Chamber of Commerce (OCC) agreed that the minimum wage should be tied to an economic indicator and suggested the Consumer Price Index (inflation)^{xxx}. The OCC also warns members of the Ontario government appointed Minimum Wage Advisory Panel to consider the impacts that significant and one-off hikes in the minimum wage have on business and employment.

The PTF carefully reviewed the recommendations put forward by the Commission, the OCC, and campaigns such as “Raise the Minimum Wage,” which calls for an increase

to \$14 per hour. After some analysis the PTF recommends that the next OPRS include a plan to increase the minimum wage at 6-month intervals until it reaches \$13 per hour by 2016. Starting in 2016, tie the minimum wage to 50% of Average Weekly Earnings and update annually.

^x The Ontario Common Front (2012). "Falling behind: Ontario's backslide into widening inequality, growing poverty and cuts to social programs." Retrieved from <http://www.weareontario.ca/wp-content/uploads/OCF-RPT-FallingBehind-20120829.pdf>

^{xi} Stapleton, J. (2013). "Bringing it back home: inflation, poverty lines and social assistance rates." Open Policy. Retrieved from <http://openpolicyontario.com/bringing-it-all-back-home-inflation-poverty-lines-and-social-assistance-rates/>

^{xii} Lankin, F. & Sheikh, M., 2012.

^{xiii} Lankin, F. & Sheikh, M., 2012.

^{xiv} Ministry of Finance (2013) "2013 Ontario Budget." Retrieved from <http://www.fin.gov.on.ca/en/budget/ontariobudgets/2013/>

^{xv} Grignon, M., Hurley, J., Wang, L. & Allin, S. "Inequity in a market-based health system: evidence from Canada's dental sector." Centre for Health Economics and Policy Analysis, McMaster University. Retrieved from: <http://cheqa.org/docs/working-papers/cheqa-wp-08-0584DC0C887FF2.pdf>

^{xvi} Schumann, R. (2013). "Living wage series: living wage and oral health." Guelph & Wellington Task Force for Poverty Elimination.

^{xvii} "Ontario should stop siphoning money from dental fund for poor: Editorial." April 01, 2013. Toronto Star. Retrieved from http://www.thestar.com/opinion/editorials/2013/04/01/ontario_should_stop_siphoning_money_from_dental_fund_for_poor_editorial.html

^{xviii} Ontario Non-Profit Housing Association & Co-operative Housing Federation of Canada – Ontario Region (2013). "Where's home?" Retrieved from: http://www.onpha.on.ca/AM/Template.cfm?Section=Where_s_Home&Template=/CM/ContentDisplay.cfm&ContentID=14520

^{xix} County of Wellington (October 2012). "Interim summary of findings and conclusions of the need and demand study fro 2006 to 2011." Retrieved from <http://www.wellington.ca/en/socialservices/resources/housingreport2012.pdf>

^{xx} Daily Bread (November 2008). "A housing benefit for Ontario: One housing solution for a poverty reduction strategy." Retrieved from http://openpolicyontario.com/wordpress/wp-content/uploads/2012/09/housing_benefit_ontario_20081002.pdf

^{xxi} Wellington-Guelph Housing Committee (2013). "Closing the gap: a housing benefit for Ontario."

^{xxii} Lankin, F. & Sheikh, M., 2012.

^{xxiii} A Report of the Ontario Common Front (2012). "Falling behind: Ontario's backslide into widening inequality, growing poverty and cuts to social programs." Retrieved from <http://www.weareontario.ca/wp-content/uploads/OCF-RPT-FallingBehind-20120829.pdf>

^{xxiv} A report of the Ontario Common Front, 2012.

^{xxv} Food Banks Canada (2012). "Hunger count 2012." Retrieved from <http://foodbankscanada.ca/getmedia/3b946e67-fbe2-490e-90dc-4a313dfb97e5/HungerCount2012.pdf.aspx>

^{xxvi} County of Wellington (2012). "Interim summary of findings and conclusions of the need and demand study for 2006 to 2011." Retrieved from <http://www.wellington.ca/en/socialservices/resources/housingreport2012.pdf>

^{xxvii} County of Wellington, 2012.

^{xxviii} Grodzinski, E., Londerville, J. & Sutherns, R. (2013). "Housing and homelessness plan for the Wellington and Guelph CMSM area: discussion paper." County of Wellington. Retrieved from <http://www.wellington.ca/en/socialservices/resources/hhpdiscussionpaperfeb62013.pdf>

^{xxix} Lankin, F. & Sheikh, M., 2012.

^{xxx} Ontario Chamber of Commerce (2013). "The business perspective on how to set Ontario's minimum wage." Retrieved from http://occ.on.ca/assets/Minimum-Wage_Web_final.pdf

SECTION 4: FIVE QUESTIONS FROM CONSULTATION HANDBOOK

Included the publication released by the provincial government, *Renewing Ontario's Poverty Reduction Strategy: Consultation Booklet*, are five questions for consideration. We asked members of the PTF to respond to the five questions and have summarized their responses below (full answers available in Appendix 3).

1. Looking back over the last five years of Ontario's first Poverty Reduction Strategy, what worked well? What can we do differently moving forward?

The overwhelming majority of responses acknowledged and applauded the first OPRS as a good starting point. However, members of the PTF are calling on the province to take more risks and be more innovative in the next strategy and make the next five years about preventing and eliminating poverty, not just reducing. More perspectives on this approach could have been collected if the province engaged in a more thorough consultation process.

2. Our first strategy focused on children. Going forward, should we continue to have a specific focus? If so, who or what should our focus be?

Again, respondents acknowledged the positive impacts that the first OPRS had on children and their families. However, many suggested that the focus should be broadened to include other groups, particularly single adults, single parent families, and seniors, who have not benefited from the first OPRS and are falling behind. However, this does not suggest that the province develop a "one size fits all" strategy, but rather looks at a more holistic approach that acknowledges different approaches for different groups.

A number of members recommended that the province develop the next OPRS by considering the direct, indirect, and societal costs of poverty. This understanding needs to guide provincial decision-making and that the province needs to help build this understanding with the public.

Finally, the next OPRS must acknowledge the role that others have to play in preventing and eliminating poverty. It is up to the province to demonstrate leadership and to support collaborative partnerships, particularly with the private sector, to encourage participation and to demonstrate the role of collective impact.

3. What is the most important thing the Government of Ontario can do to help reduce poverty? Is there an initiative we implemented as part of the first Strategy that we should revisit?

The PTF recognizes the positive impact that the Ontario Child Benefit had and suggests that moving forward, more tax benefits be delivered outside the social assistance system and directly to recipients through the tax system.

In line with the priority issues highlighted earlier in this submission, members of the PTF suggested the next OPRS focus on the following:

- Raising the minimum wage
- Increasing taxes on non-essential services/high incomes
- Raising social assistance rates
- Investing in affordable housing
- Investing in high quality universal child care
- Increasing access to health benefits
- Increasing access to high quality employment opportunities
- Increasing access to and integration of training and skills programs

Overall, we need a comprehensive strategy to ensure that people have access to safe, affordable, and secure housing, healthy food, and adequate income.

4. How can all levels of government, community groups, the private sector, and other stakeholders work together to better address the barriers that keep people from getting out of poverty (e.g., access to: employment, education, child care, supports, etc.)?

The responses collected from PTF members to this question reflect the recommendation made earlier in this report that the Province must work collaboratively and foster engagement and partnerships with other sectors to end poverty in Ontario. In particular, it was noted that there is a need to eliminate silos that exist within programs offered through various ministries. Integration could save money that could be used more appropriately.

5. When it comes to reducing poverty in Ontario, what would success look like 15 years from now?

Fifteen years down the road, families and individuals should have enough income and resources to afford healthy food, safe and secure housing, and to support their children to reach their full potential. This requires moving from charity-based approaches of service delivery, toward a holistic, inclusive and strength based approach that focuses on skill building and engagement. If the vision articulated above were to be a reality in fifteen years, then we would also assume that we would no longer need food banks and instead, envision community food hubs that focus on empowerment through skill-building and inclusive programs such as community gardens and kitchens.

One tool that the provincial government may want to consider in order to track impacts of the OPRS, is the Canadian Index of Wellbeing. Other communities, including the City of Guelph, have adopted the index to measure stability and change in the wellbeing of community members over time. This tool may help the provincial government develop a more comprehensive understanding of wellbeing in Ontario, in addition to the Low-Income Measure.

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APPENDIX 1: FEEDBACK FROM COMMUNITY MEMBERS WITH LIVED EXPERIENCE OF POVERTY

Tell us a bit about yourself and your experience living in poverty.

First of all, I never expected to find myself living in poverty. I did everything right completing post secondary education and working for over 20 years in a field I loved. Then I was downsized out of 2 jobs within a 10 year period and at age 56 found no one wanted to hire me. Then I became physically unable to work and my health, both physically and mentally, began a downward spiral. The social assistance programs treated individuals requiring assistance with complete disrespect and blame - as if I was personally trying to cheat the system. That has not changed. Information collection is intrusive and never ending. The health care system is another nightmare if you are poor. I simply do not want to be old, sick and poor in this province. The services I need I cannot get. If you are poor there is no choice; you simply take what is offered. It is totally demoralizing and degrading. A friend once told me you could always identify someone living on social assistance because their teeth were either a mess or missing. Lack of dental care is a major problem.

I am 60, on cpp disability and am a diabetic. My income is approximately \$ 11,000 a year. In order to eat healthy, specifically for a specialty diet for diabetes, and then paying the bills, it leaves me with very little money for anything else. I have 11 grandchildren and I can no longer even afford to buy them a Christmas present, which for a grandmother is heartbreaking. I think that about says it all.

The challenges have been many living in poverty. What seems the most challenging has been the acceptance that tax payers are willing to accept that potentialities of amazing people on the fringe are being neglected. I am grateful this task force exists. Feel free to google>>> another side of center wellington <<<< I feel many of my challenges have been expressed in this short film prepared by the Center Wellington Social Justice Committee.

I have almost been able to find work, but due to unforeseen circumstances found myself unemployed - right at the beginning of the recession a few years ago. Because I was in the service industry, my EI benefits didn't help much, and when they ran out I was in real trouble. I cashed in an RRSP which was the only savings I had but that was a very short term solution. If it weren't for good friends I would have been without hydro, gas, or even a place to live.

I've lived in poverty as a single mom, an addict and a recovered addict. I'm on ODSP for Crohn's disease and struggle monthly to pay rent, hydro, food and phone bills. I see people losing housing as they just can't afford it. OW rates are abysmally low, food banks have become necessities and those working minimum wage jobs live in poverty.

I have been continually degraded and humiliated through the social services system. The system rapes you of your dignity and treats you like a criminal

I am currently on ontario works only getting 600 a month having to pay more than three quarters of the rent leaving me with nothing . I'm going to physio therapy 3 days a week for my shoulder I applied for disability but they said I didn't meet her standards so I have to do an internal review .

According to the Ontario government, in the first three years, the Poverty Reduction Strategy managed to lift 47,000 children and their families out of poverty. Some key achievements under Breaking the Cycle include:

- Investing approximately \$1 billion to provide the Ontario Child Benefit to over 950,000 children in 510,000 families
- Supporting child care modernization by investing more than \$1 billion in 2013-14 in the child care sector
- Launching Open Minds, Healthy Minds: Ontario's Comprehensive Mental Health and Addictions Strategy with an annual investment of \$93 million to help as many as 50,000 kids and their families
- Supporting an additional 13,000 young people with an investment of \$20 million through the Youth Action Plan
- Providing nearly 33,000 children and young people, who may have otherwise gone untreated, are receiving free dental care through Healthy Smiles Ontario > Investing \$17.9 million annually to provide over 690,000 students with healthy food through the Student Nutrition Program
- Completing a review of Social Assistance programs
- Continuing to implement full-day kindergarten by investing \$963 million in the 2013-14 school year to support 184,000 students
- Making postsecondary education more accessible by taking 30 per cent off tuition for students of low and middle-income families and through major investments in student financial aid. In the 2012-13, the Ontario Student Assistance Program issued about \$1.5 billion in grants and loans to students.

Which of the above, if any, helped lift you and your family out of poverty? Explain.

None. Nothing in system worked for my situation. In fact, what the situation 'required' to be eligible would have made my situation worse and kept me 'impoverished for the rest of my life'.

None, really. They have not helped those of us who are disabled.

Absolutely none. As I am on CPP DISABILITY and not social assistance, nothing has been addressed in years, if not decades, to help or give any relief to everyone in mine and similar situations.

I have accessed help from cmha

none.....I did'nt qualify for anything at all!!!! They wouldnt even approve an emergency welfare cheque.

None lifted me out. The review of Social Assistance was clear that higher rates were needed. But instead we got a 1% increase.

The OCTB is helpful. If we didn't receive it, we couldn't survive

The government should of the minimum wage and also up w payment and they should make people wait so long to get on disability in 6 months with my injury and there is no end in sight to win it will be fully functional.

If the province were to make once change that would lift you and your family out of poverty, what would it be? Try to be as specific as possible.

We all need to acknowledge that our systems are out-dated and don't work. There is little to no 'respect' within our communities for those who find themselves 'suddenly' in poverty as a senior.

Allow enough assistance so I don't have to forgo "some" recreational activities. Poverty can be a very lonely existence. I would just like to know I will have enough food for the month, good, decent and appropriate clothing to wear and enough money to purchase medications and get dental care.

affordable public transit, housing

a) give us the same increases as those on social assistance. b) give us a cost of living allowance when available - again, for those of us on CPP DISABILITY and not receiving any help from current ideologies to lift people out of living in abject poverty. I just hope that this is not an exercise in futility.

The change that would help me would be to not force me to leave Wellington County and move back to North Hastings because I own a small property. It could be a self employment opportunity for me providing affordable housing for people. Since I have recently been advised to apply for odsp , and I know the current rules, I have given my tenant notice and am preparing to move back to my property in Coe Hill ON. I am embracing the idea,because I know I cannot change the current rules, however I am very sad to leave my support system,family and friends here in Wellington County. Please do wish me luck on my return to North Hastings.

Increase the minimum wage to start....this goverment is doing it's best to eliminate the middle class as inflation and the core cost of living increases on a monthly basis but wages stay the same or are decreased in some cases.

Raise the rates. Raise the minimum wage. Implement living wage policies. Raise taxes for the uber wealthy and make collection of these taxes more effective

Allowing me to return to school without penalizing me financially.

raising minimum wage and raising the oW payments

APPENDIX 2: COMMUNITY VOICES SUBMISSION – ONTARIO POVERTY REDUCTION STRATEGY RENEWAL

September 25, 2013

To the Cabinet Committee on Poverty Reduction & Social Inclusion:

Please accept this submission from Community Voices (CV) as part of the Ontario Poverty Reduction Strategy Renewal. The primary role of CV is to advise the work of the Guelph & Wellington Task Force for Poverty Elimination by providing insights and feedback based on our collective lived experience in poverty. In addition, we work together to increase public awareness and understanding of the issues and consequences related to poverty in Guelph and Wellington.

As those affected by poverty, we believe it is very important that our voices be included in the consultations for the next Ontario Poverty Reduction Strategy (OPRS). We are disappointed in the consultation process that has been chosen by the Cabinet Committee and do not believe that those living in poverty have been engaged in a meaningful way. We offer this written submission with the hope that the ideas and suggestions offered will be carefully considered.

CV would like to acknowledge the programs and services that the province provided as part of the first OPRS. These include the Trillium Benefit, the Ontario Child Benefit, the Rental Opportunities for Ontario Families (ROOF) program, increases to minimum wage and social assistance rates, as well as changes to the asset limits and earning exemptions for those receiving Ontario Works. We do, however, feel that while these services and programs helped, they by no means lifted us out of poverty.

We understand that the first OPRS focused on children and had a significant impact on child poverty rates in the province. We hope that the next OPRS will broaden that focus to include other groups – particularly single adults, seniors, and those that struggle with mental health issues.

As members of CV, we recommend that the next OPRS achieve the following:

- Introduce an Ontario Housing Benefit
- Increase the minimum wage to \$14/hr.

- Provide dental care and prescription drugs to all low-income families and individuals
- Invest long-term to support mental health and addictions programs
- Introduce a universal child care program

We believe that the province needs to work in partnership with others in order for the next OPRS to have a real impact. This means working with businesses and housing providers to find innovative solutions to housing issues. It also involves working with employers to recognize those offering good jobs (adequate wages, health benefits, etc.). Finally, it means engaging with those that are impacted by poverty to make sure their voices are included.

In fifteen years, we believe that all Ontarians should have enough money to afford a safe and suitable home, buy healthy food, and to live with dignity. We believe that the next OPRS can help make this happen and we look forward to tracking its progress and impact.

Thank you,

Community Voices

APPENDIX 3: FEEDBACK FROM MEMBERS OF THE GUELPH & WELLINGTON TASK FORCE FOR POVERTY ELIMINATION

Looking back over the past five years of Ontario's first Poverty Reduction Strategy, what worked well? What can we do differently moving forward?

Consultation process, some minor increases to O/W.

Focus on a few initiatives – e.g. minimum wage & budget for it & do education campaign.

Moving children's benefits out of social assistance and to the tax system as a benefit (takes away stigma/universal/ease of administration).

Continue to engage all levels & people to have a voice – especially those with "lived experiences" to give you their input of what works and what doesn't.

Items that worked well:

Focusing on children, Tuition reimbursements, HSO, Broaden perspective, Implement initiatives like social assistance review & housing benefit, Research shop reports to support rationale for actions, Coordination among agencies in Guelph improved.

Items to do differently:

Increase eligibility to provide supports to working poor, more publicity for actions and results of PTF.

Address political and systematic barriers to poverty with a community lens (not individual).

By addressing children as the focus it begins when one is young as opposed to trying to stem the tide of poverty when one is an adult.

Did not meet its goals in entirety.

I like the idea of a prevention model rather than just intervention. I would like to see both used: prevention with intervention and allow enough time and agency expertise – it is not a "one strategy will work for all".

Keep on moving and developing first strategy plans because we are not there yet.

Don't cut funding for programs that are proactive in nature (if they are achieving their objectives).

Address accessible health care for all Ontarians – and have access to the same.

Increasing the child benefit worked well. Move towards similar solutions such as reverse taxation/guaranteed annual income to benefit more families/individuals.

Raising minimum wage – still not high enough. All day kindergarten – one positive step toward high quality ECE but need a universal childcare program to complete this step (Charles Pascal).

Increase financial literacy education with schools systems.

Our first strategy focused on children. Going forward, should we continue to have a specific focus? If so, who or what should our focus be?

Focusing on children is a good strategy that resonates with people – especially people who are not sympathetic to the plight of the poor. Also, often helping children helps with the whole family.

Our focus should be and always has been eliminating poverty in Guelph/Wellington

Focusing on children is a good strategy that resonates with people – especially people who are not sympathetic to the plight of the poor. Also, often helping children helps with the whole family.

Our focus should be and always has been eliminating poverty in Guelph/Wellington

Focus on children was a good choice and did allow the government to stay concentrated on the goals. If a focused approach is taken again I would suggest housing and/or reform of social assistance as per SARC.

Focus can lend itself to more concrete work plans; a next focus can be on seniors, etc.

Focus should be on getting the support of the business community.

Focus makes measuring easier – but holistic approach better – wider scope

Educate! Not just children but everybody. Communication to all levels – community forum input. Reinforce to adults – all levels of people need to be validated.

What does the evidence say is best practice for target group? Consider going with children.

There is an increasing need for seniors and this will sky rocket in the coming years – we may want to look at being proactive in this area as opposed to being reactive.

People with addictions that don't have the money to access treatment because they can't get a job, etc. due to addiction/illness and want help.

Singles & Elderly.

Yes but include the family (parents) that support the child because in order to make a lasting change in a child, we must first have the parents make and inculcate that change within themselves. They can then model it with their child.

To add to above comment – include seniors, elders in family because they are often caregivers or families increasingly have to support grandparents due to economic realities. (seniors can be more isolated)

Single adults (not yet seniors) struggle with lack of housing opportunities. Add to this that CTB and so on cut off at a certain income level, the working poor continue to be poor because of numerous cut off income levels.

Maybe focus on a gap. I.e., whose voices are missing? Is there an age group, geographic area, etc that is under-supported by government programs?

Expanding to other vulnerable groups like young people, single parents, elderly would be helpful to more unemployed as well.

Continue with children; Individuals, no children. Various institute sites as high risk, yet they have little organized voice.

Luring alone, elderly women at risk. Focus on prevention. Focus on parenting skills universally. Put more \$ in the pockets on those who need it.

Yes, continue to focus on children – it is proven across the globe as single biggest thing any society can do to prevent poor outcomes in every domain including poverty – focus on Early Childhood Education.

Families/communities focus: children do not live/grow/thrive on isolation. Then extrapolate that approach into youth and individuals. Rather than pick out/isolate target groups use the holistic community (everyone) approach.

What is the most important thing the Government of Ontario can do to help reduce poverty? Is there an initiative we implemented as part of the first Strategy that we should revisit?

Supplement with more money so that we can pay bills and blend in with the community events more (recreation/sports).

Increased housing support to individuals/families through a benefit of some type.

Increase benefits to levels that will provide adequate assistance to those living in poverty (i.e. Housing portions that reflect REAL cost in communities).

Increase minimum wage and provide affordable childcare opportunities

Increasing minimum wage to a more equitable level, it will increase everyone's ability to have a better quality of life as well keeping pace year after year.

Address income equity. Expand services so more are eligible (e.g. HSO for \$20,000/year only – misses large segment of low income families).

Implement a living wage for all.

Focus a lot of attention on increased minimum wage for all to improve quality of life.

Increase minimum wage. Help smaller businesses afford to hire more people – decrease unemployment. Implement social assistance review recommendations.

Increase of minimum wage.

Expand universal child payments to universal reverse taxation/guaranteed annual income. Identify effective prevention strategies – ECE proven in meta-analysis across globe. Find alternative to food banks. Reorganize ministries to have one that focuses on Human Development.

Increase OW rates to allow recipients to pay rent and eat, etc. (want reduce but will alleviate some immediate needs for folks)

Guaranteed annual income (reverse income tax) and/or high quality universal, affordable childcare.

Re-implement funding for financial literacy that was removed with 1990's.

Raise minimum wage; Revisited HST (reduce provincial taxes); % increase rent (limit this); Raise income limit for CTB; Listen to recommendations from people living in poverty; Invest in affordable housing; The Ontarian housing benefit should be implemented; Raise social assistance rates to a reasonable, dignified rate; Think outside the box; Ask people living in poverty what they want and need; Don't assume there isn't the money to support people; Ensure that people eligible/wanting to work can have employment but think about employment in broader terms rather than assuming everyone wants a 30+ hour week, ask and create jobs that are part-time but still have the recognition of being important.

Raise minimum wage and increase taxes on non basics and high income and corporations.

How can all levels of government, community groups, the private sector, and other stakeholders work together to better address the barriers that keep people from getting out of poverty (e.g., access to employment, education, child care, supports, etc.)?

Communication is key for all levels. If we have a big community 'pot' for financial help or other help needed for anybody to access (e.g. look at the Mennonite community).

Looking at ways to have the business and corporate sector to be involved as stakeholders – thinking of ways to engage them so that they see an advantage in supporting this work.

Create a “governing” body to facilitate and engage with all listed stakeholders.

Integration of system planning, service delivery & info sharing across key services. Local leadership to these integration/planning efforts vs. working with a range of principal ministries, funders, etc that each have their own rules/priorities/focus.

By enhancing existing programs but more importantly governments need to stop hiring high cost consultants and rely more on input from those who work in poverty reduction or elimination.

By clearly identifying barriers and each level does what it can to eliminate the identified barriers. Province provides legislation, money and leadership. Coordinating activities.

Address systematic barriers to poverty (e.g., agency rules that conflict for the client)

Multi-ministerial legislation – high level advisory with broad representation that considers impact of a policy decision on all involved. Attain non-partisan support for an Ontario Strategy – so not vulnerable to change in political powers.

Enhance work of PTF's as facilitators of working together.

Commitment to work in teams with the same voice not silos.

Getting many voices around the same table speaking into the issues. Continuous communication and ongoing commitment.

Implement research recommendations

Include more input from lived experience participants.

Educate private sector on the benefits of a healthier, more prosperous population.

Living wage; Diversity; Mental & physical health supports; Allow individuals the opportunity to access and envision what they need and want rather than assuming knowledge of what we need and want.

Address the difference on how school boards implement full day kindergarten and how families are depended on this due to demography when government announce this/ it is still not everywhere

Clear understanding of the 'holistic tense' that is needed regarding the issue of getting out of poverty. It takes multiple disciplinary approaches. It is an understanding of in it for the long haul – multiple year funding.

How can they work together? Focus on issues and not on “silos”. Realize there is no typical person in need – all are unique.

Look at what has worked/is working presently in other places and build on that (i.e. Finland, Norway) – build a tax stream specifically to focus on poverty which then means presentation for next generation (saving \$ in long run).

Communicating with media and including more from groups in the community. Work to increase education connection and opportunity for those “at risk” and “falling behind” in high schools and community colleges.

When it comes to reducing poverty in Ontario, what would success look like 15 years from now?

No poverty! Community to work together as a whole to support all groups (e.g. food, transportation).

Living wage in place.

The base standard in all major areas of life is raised to a reasonable level for everyone (housing, income, food, education, childcare, wages, and health benefits).

Minimum wage would reflect a good standard of living – everyone would have enough food, suitable housing, good dental care, health benefits.

Safe and affordable housing, food & recreation for each and every citizen.

No/few emergency food banks; health and dental benefits (including prevention) for all Ontarians; More people working (more jobs); Universal high quality child care for all; Better EDI scores.

People in Guelph/Wellington all receiving living wage/income.

Affordable housing for all. Access to recreational activities for all youth.

SDOH will no longer be a focus in health care.

Everyone living in a more equitable society. Take away the need for food, housing provision, etc.

Reduce poverty in an effective way for all. Where people can live in equality without the need for as much social assistance (if any).

People not struggling to survive, therefore striving. Realistic supports for those living with social assistance. People feeling they have options and feeling connected.

Everyone living comfortably with all supports easily accessed especially for seniors.

Affordable/Accessible housing

Affordable food, housing & healthcare.

Abundance of food, safe housing, choices, safety, comfort.

No family living in Ontario would feel embarrassed or not know where to get what they want and need. No 2-tier system of health care, education, housing, etc.

All families would have adequate resources (income) to feed their families healthy food, house themselves safely and securely and have what they need to support their children to reach their full potential (education, physical health, mental health, recreation)! All families would have the human rights met, either on their own or via stable community programs.

The return of the middle class, i.e., reduction in gap between high and low incomes.

Elimination of large percentage of food banks

People are able to obtain the resources they need: housing/food/activities/education, etc without sacrifice.

Active community food hub in municipalities that leads us away from the model of charity to social justice. E.g. the Stop Model.