Poverty in Ontario

Failed Promise and the Renewal of Hope

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PREFACE

The body of this paper was written in the fall of 2008. Since that time, what was a looming economic downturn has materialized into a full-blown recession, and Ontario continues to lose jobs at an alarming rate.

On December 4, 2008 the Government of Ontario released its poverty reduction strategy under the title *Breaking the Cycle: Ontario's Poverty Reduction Strategy*. The strategy met some important tests that the Social Planning Network of Ontario (SPNO) and the 25 in 5 Network for Poverty Reduction, a coalition of provincial and Toronto-based organizations, had set as their own expectations of a poverty reduction strategy.

The Government did commit to a specific target of reducing child poverty in Ontario by 25% in five years (90,000 children), making Ontario the first jurisdiction in Canada to set clear targets and timelines for poverty reduction. The SPNO joined its 25 in 5 Network partners in acknowledging this breakthrough, although the community movement remains committed to promoting a 'poverty-free' Ontario, meaning that clear targets should be established for reducing, not just child poverty, but all poverty in the province.

The Government's strategy also adopted an income measure as the primary measure to mark progress on this target, the internationally recognized Low Income Measure (LIM), which the SPNO and 25 in 5 Network had strongly favoured, and recommended over other less comprehensive and precise indicators. As well, the Government promised to introduce legislation identifying accountability structures and processes in the spring of 2009, another of the litmus tests set by the anti-poverty movement.

In terms of specific policy initiatives in the areas of sustaining employment, livable incomes and strong and supportive communities, the Government's poverty reduction strategy fell short of the proposal advanced by the anti-poverty movement.

The most specific provisions on employment were related to improving employment standards legislation and allocating resources for better enforcement, which 25 in 5 lauded as important measures. A previously-scheduled 2% increase to social assistance rates was implemented over November and December 2008, but the poverty reduction strategy contained no additional movement toward income adequacy for people on social assistance. There was, however, a commitment to increase the Ontario Child Benefit from $1,100 to $1,310 per month on an unspecified time frame (the previous commitment was to achieve $1,100 by 2011), and the Government changed several punitive rules in Ontario Works and promised a review of the rules in social assistance over the next year.

It also indicated that the Minister of Municipal Affairs and Housing would undertake a review of social housing, and that the $60 billion infrastructure fund, originally targeted for roads, bridges and other municipal infrastructure, will be open to social housing initiatives.

In terms of a down payment on poverty reduction, only $300 million was indicated as new investment, mostly targeted to the Ontario Child Benefit ($240 million), and the remainder to a range of programs for specific populations and communities (e.g., a Community Opportunities Fund). The Government indicated that these future investments would bring its commitment to poverty reduction to $1.3 billion when previous investments in the Ontario Child Benefit were taken into consideration.

Although there was some criticism within the movement that this was not a strong plan, the Social Planning Network of Ontario and its 25 in 5 coalition partners, along with other community groups, applauded the Ontario government on this first gesture toward poverty reduction in Ontario. It is considered an important foundation upon which to build a more comprehensive strategy, and that is the spirit in which the SPNO and 25 in 5 Network will continue their advocacy going into 2009.

Poverty Reduction Policies and Programs

ONTARIO

Poverty in Ontario – Failed Promise and the Renewal of Hope

INTRODUCTION

In the fall of 2007, Ontario's newly re-elected Liberal government committed to developing a poverty reduction strategy within the first year of its new mandate, and to making real progress on poverty reduction within its current term. The last time any Ontario government committed to undertaking reforms that held the promise of seriously tackling poverty in Canada's most populous province was exactly two decades ago, an initiative that ultimately did not succeed.

2008 marked the 20th anniversary of *Transitions*, the landmark report of Ontario's Social Assistance Review Committee (SARC) that was, in part, the result of years of effort by a broad coalition of nonprofit organizations, advocacy groups and researchers to put poverty on Ontario's agenda.

In 1986, the government of Ontario established SARC to review Ontario's social assistance system; over the next two years, SARC conducted a thorough investigation of not only social assistance, but also the situation of the working poor, holding consultations across the province, receiving more than 1,500 briefs, and analyzing policy options. Its 274 recommendations addressed not only social assistance, but housing affordability and support, health and dental care programs, family law, federal-provincial fiscal arrangements, the voluntary sector and public attitudes. The release of its final report *Transitions* in 1988 was a watershed moment in Ontario, one that presented an opportunity for substantial reform and the hope of eventual poverty reduction, support with dignity for those in need, and a decent standard of living for all Ontarians.

However, from 1990 to 1995, the most severe economic recession since the 1930s, the retreat of the federal government from affordable housing and social programs, the 'cap on CAP' and erosion of what was then called the Unemployment Insurance program pushed the province ever further from achieving substantive poverty reduction. In a dramatic shift in Ontario's political landscape, in 1995, Ontarians elected a government that ushered in eight years of spending cuts and downloading of provincial services to municipal service providers (regional governments, district boards and First Nations), further diminishing the capacity to assist both those on social assistance and the working poor, stonewalling poverty reduction and pushing low income Ontarians ever deeper into poverty.

The non-profit and community-based sector, labour, faith groups and others have made sustained efforts over the past two decades to put poverty back in the public eye and on the public agenda. A change of government in 2003 led, in the new government's first term, to some improvements (most

notably in social assistance rates and regulations, and in minimum wage) but little substantive change in Ontario's poverty rate.

The anti-poverty movement in Ontario has continued its advocacy efforts. Organizations such as the Toronto Disaster Relief Committee, Homes Not Bombs and others have worked for years to draw public attention to the crisis of homelessness in Ontario's cities. The Toronto City Summit Alliance (a multi-sector coalition of civic leaders drawn from business, public and volunteer agencies, academics and researchers, health care, labour groups and others) partnered with St. Christopher House to create the Task Force on Modernizing Income Security for Working Age Adults (MISWAA); its 2006 report, *Time for a Fair Deal*, laid out detailed recommendations to improve the living conditions of working age adults.

In 2007, more than one hundred organizations and individuals from Ontario's anti-poverty movement came together to work with a unified voice toward common goals. The 25 in 5 Network for Poverty Reduction called for a poverty reduction plan for Ontario that would reduce poverty in the province by 25% in 5 years and 50% in 10 years, and move beyond a focus on child poverty to encompass all low income Ontarians.

In the lead-up to the October 2007 provincial election, Ontario's anti-poverty movement mounted a concerted effort to make poverty reduction an election issue. The Social Planning Network of Ontario (SPNO) held thirteen public events across the province to encourage support for poverty reduction, building on the recent release of *Summoned to Stewardship,* Campaign 2000's call for a national poverty reduction strategy. The Daily Bread Food Bank collected more than 10,000 signatures on a petition for poverty reduction and took its 'poverty bus' to all-candidates meetings across the Greater Toronto Area, to put poverty in the public eye. The 25 in 5 Network for Poverty Reduction held a media event at which it released an open letter to party leaders, asking them and the candidates to commit to the 25 in 5 target; throughout the campaign it continued to push for a poverty reduction plan with concrete targets and timelines.

The momentum built by these efforts took some time to gain traction; however, partway through the election campaign, Liberal leader Dalton McGuinty promised that, given a renewed mandate, his government would develop a poverty reduction strategy for Ontario within the first year and make progress on poverty reduction within the span of its new term. Shortly after his party's re-election in the fall of 2007, a cross-ministerial Cabinet Committee on Poverty Reduction was formed under the leadership of the Hon. Deb Matthews, Minister of Children's and Youth Services. Its mandate was to develop a poverty reduction strategy with targets and indicators, and a focused strategy for reducing child and family poverty. Following the election, SPNO agreed to join its cross-community network of poverty reduction leadership groups with the 25 in 5 Toronto-based leadership to strengthen and better coordinate the poverty reduction movement.

The government's 2007 commitment to making poverty reduction a key priority caused many in Ontario to be cautiously optimistic that, twenty years on, poverty reduction might be possible. However, as a severe economic recession loomed in September 2008, there was concern that Premier Dalton McGuinty would waver in his commitment to poverty reduction, as he said, "given the state of the

economy, it may very well mean that we won't be able to move as quickly as we would have liked or as we had originally intended" (Gillespie, 2008). The response from all quarters of the anti-poverty movement encouraged the Premier and Finance Minister to steel their resolve, and in an October 1 letter to the SPNO Coordinator and co-chair of the 25 in 5 coalition, the Premier wrote, "By the end of 2008, our government will deliver a comprehensive, long term poverty reduction strategy, including targets and indicators." However, the challenge remained to ensure that poverty reduction was recognized as having more urgency, not less, in times of economic downturn, and to acknowledge that poverty reduction could stimulate local economies in hard economic times.

The purpose of this paper is to describe, from the lens of the Social Planning Network of Ontario (SPNO), a history of efforts to reduce poverty in this province. The discussion places poverty reduction in the context of important social, economic and political trends. It traces changes in policies and programs addressing poverty. It talks of aspirations, failure, and renewed hope.

PROFILE OF POVERTY IN ONTARIO

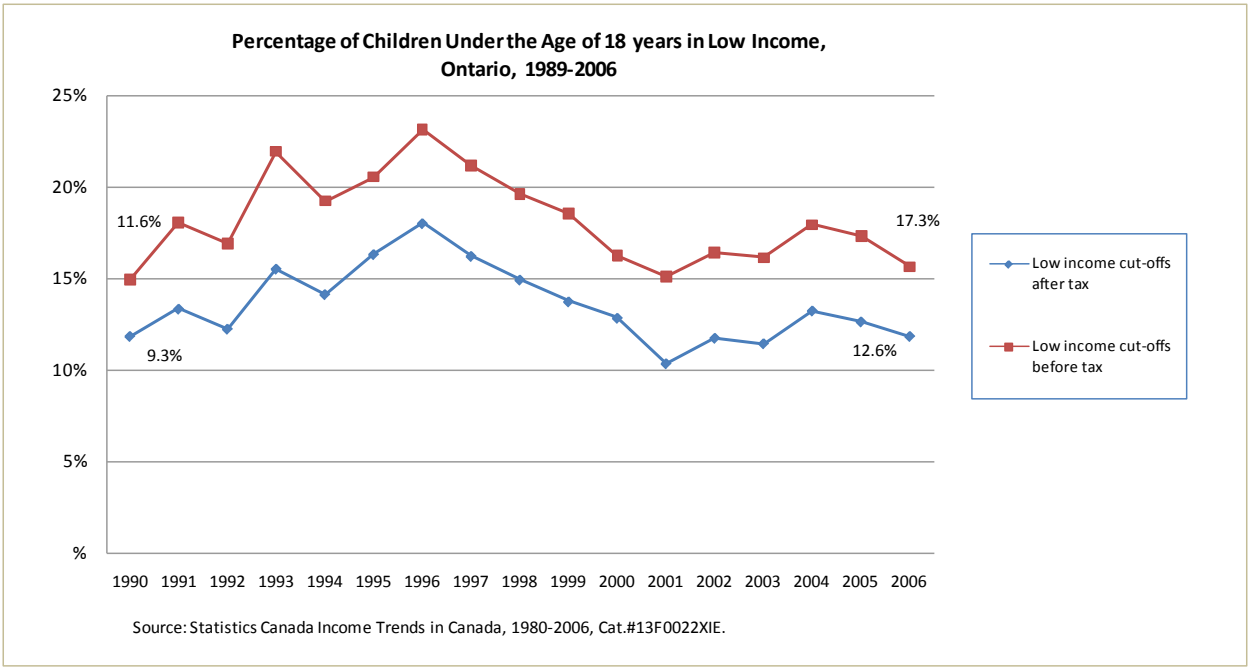
Ontario is Canada's most populous province, with more than 12.1 million residents, about 85% of whom live in urban centres. Many struggle on low incomes and are economically insecure. The 2006 Census showed that of the 11.9 million Ontarians living in private households, 11.1% (approximately 1.3 million men, women and children) had an after-tax income at or below the Low Income Cut-Off (LICO) established by Statistics Canada (Statistics Canada, 2008c). More than 318,000 Ontarians resort to food banks monthly (Ontario Association of Food Banks, 2008, p. 5). In Ontario's Waterloo region (population 478,121), an estimated 4,832 individuals aged 16 years and older used emergency shelters in 2006; in Hamilton (population 504,559), 400 people used emergency shelters on a given night in November 2006 (up from 160 in a similar survey conducted in 1995); shelter use in Toronto (population 2.5 million) peaked in 2001 at 31,175 men, women and children, but has since experienced some decrease in the number of families and number of children using shelters (Federation of Canadian Municipalities, 2008, p. 18). Nonetheless, Toronto's first street needs assessment, conducted in 2006, found that on a given night a minimum of 5,052 people were homeless. More than 72% spent the night in a shelter, and a minimum of 818 people spent the night on the street; among those surveyed, 42% had been homeless for two or more years (Toronto. Shelter, Support and Housing Administration, 2006, p. 3, 13).

Those living at or below the after-tax LICO include 23.9% (nearly 95,000) of female-led lone parent families. Of female-led lone parent families in which all the children are aged under six, well over half (a full 55.4%, or more than 18,000 families) have after-tax incomes at or below the LICO. Ontario remains the child poverty capital of Canada: in all, more than 308,000 children under 15 (14.1%) live in families at or below the LICO (Statistics Canada, 2008c).

In 1989, when the House of Commons passed its resolution to end child poverty in Canada by the year 2000, Ontario's child poverty rate (based on after-tax income) stood at 9.2%. It hasn't dropped below that level in any year since. Evidence also suggests that the depth of child poverty is increasing. Based on

after-tax income, in 1989, low-income two-parent families were living (in constant 2005 dollars) at $7,800 below the LICO. By 1995, that had increased to $9,300 and by 2005 to $10,000. Ontario Campaign 2000 has found that poverty rates for children in Aboriginal, racialized, new immigrant and lone mother-led families are "at least double the average rate" (Ontario Campaign 2000, 2008, p. 2, 3, 1).[1]

Figure 1



Single adults are also at high risk of living in poverty. The most recent Census shows that 22.3% of Ontarians who live alone (245,710 individuals) and 42.7% of those who live with non-relatives only (nearly 141,300 individuals) have after-tax income at or below the LICO. Among those most vulnerable are unattached adults under 65: of those who live alone, 29.5% of women and 26.6 % of men have incomes under the LICO. The situation is slightly better for those aged 65 and older; however, they too experience much higher rates of poverty than the general population: of those 65 and older who live alone, 18.1% of women and 13.2% of men have incomes below the LICO (Statistics Canada, 2008c).

The Daily Bread Food Bank, a network of 160 member agencies in the Toronto area, conducts an annual survey of food bank users; its most recent findings show an increase in single adults from 37 % of users in 2003 to 47% in 2008. Daily Bread notes that those who are particularly vulnerable include adults in the 45 to 64 age group who "are not yet entitled to receive retirement benefits, but are less likely to be employable due to ageism in the workforce, inaccessible retraining and education, and various health issues that arise later in life" (Daily Bread Food Bank, 2008, p. 4).

One of the more alarming findings in poverty data is the extent to which poverty is becoming racialized in Ontario. According to Ontario Campaign 2000, "thirty-two percent of children in racialized families

live in poverty. This has increased dramatically over time: between 1981 and 2001, the poverty rate among racialized families in Toronto increased a startling 362% while it decreased by 28% for Toronto families of European descent" (Ontario Campaign 2000, 2008, p. 3). This is attributable to a number of factors, among them, discrimination in hiring, and high correlations between workers of colour and temporary employment, and between workers of colour and newcomers.

Continuing the trend established after the Second World War, more than half of new immigrants to Canada (51.1% in the 2006 census) choose Ontario as their destination. Of Ontario's 2006 population (slightly over 12 million people) more than one million had immigrated in the previous ten years, nearly 581,000 of them in the previous five years (Statistics Canada, 2007b). The employment situation is particularly difficult for newcomers: only 68.5% of working-age newcomers in Ontario were employed in 2006 (Statistics Canada, 2008a, p. 30). Those who are employed also remain more vulnerable to poverty than non-newcomers. For Ontarians aged 25 to 54 with a university degree, median earnings of the Canadian-born are $55,992, but only $26,330 for those who immigrated within the previous five years. For those without university degrees, median incomes are $36,532 and $19,335 respectively (Statistics Canada, 2008e). In its 2007 Report Card on Child and Family Poverty in Ontario, Ontario Campaign 2000 found that, "according to the 2001 Census, almost one in every two children (47%) in recent immigrant families is living in poverty" based on before-tax LICO (Ontario Campaign 2000, 2008, p. 4). As is the case across Canada, Ontario's newcomers face numerous barriers to adequate employment: difficulties in having their credentials recognized, particularly in the regulated professions; language, especially profession-specific language skills; employer expectations of Canadian experience; and, for many, systemic and individual racism.

Farm families, other than in the supply-managed sectors of dairy, poultry and eggs, often face unstable and marginal incomes, and nearly half of all farm operators (49.6%) had an off-farm job or business in 2005, compared to 45.5% in 2000 (Statistics Canada, 2007a). A steep decline in employment in the forestry industry and the drop in commodity prices is creating high levels of economic insecurity across northern Ontario. In rural and remote areas, the shortage of human services, particularly child care, food banks, subsidized housing, shelters and transportation leads many low income Ontarians to move to larger centres, where services may be more available. Increasing costs are putting the squeeze on all low-income Ontarians, and in some cases these pressures are most acute in rural and remote areas of the province. Prices of staple foods, for example, increased Ontario-wide by between 5 and 32% from April 2007 to April 2008; however, in remote northern communities, food may already cost 180% more than in southern Ontario (Ontario Association of Food Banks, 2008, p. 5, 7, 10). The spike in fuel prices in 2008 served to drive the cost of living even higher.

This paper now turns to growing community concerns and actions to support poverty reduction. It explores the history of policy and program development that sought to respond to poverty.

DEVELOPMENT OF POLICY AND PROGRAMS

The Post-War Era

The post-war era saw massive change in Ontario. From 1941 to 1971, the population more than doubled, to 7.7 million people, reflecting the postwar baby boom and high levels of immigration; virtually all of this increase was urban, and Ontario's population, 38% rural in 1941, was 82% urban by 1971, its economy stimulated by a manufacturing boom and a demand for consumer goods and housing deferred throughout the Depression and subsequent war years. Veterans came home with heightened expectations that a grateful country would ensure a climate of economic security and prosperity, and industrialization reinforced the need for a healthy and well-educated workforce; at the same time, the non-profit and voluntary sector found it progressively more difficult to meet the demand for services of a rapidly expanding population. Increasingly, government was called upon to develop policies and programs, and provide public funding, to meet the need for social programs. In Ontario, as in Canada and other post-war democracies, government became progressively and more deeply engaged in social policy, and "social programs were transformed from charitable services to the sick, the young, the needy and disadvantaged, sustained by low-paid workers and volunteers, into a major part of the economic life of Ontario" (Novick 1985, p. 329).

By the end of the 1960s, largely with the help of federal-provincial cost-sharing agreements, medicare was introduced; income supports to those with disabilities and those on General Welfare Assistance were improved; large quantities of affordable public housing were being built; the Canada Assistance Plan (CAP) was put in place and "there was modest but continual progress in reducing the rate of poverty" (SARC, 1988, p. 16).

1975 to 1985: A Growing Need to Tackle Poverty

However, by 1975, spurred by slowing economic growth, inflation and a growing fiscal deficit, Ontario's government began to heed the call from some sectors for government spending restraint. The Special Program Review of public spending (which included business leaders, but no representatives of labour or the social policy field) "concluded that public spending by Ontario was out of control and threatened the economic future of Ontario" (Novick, 1985, p. 341). Ontario began to curb its social spending, with disproportionate restraints on income support programs, and by 1980 "dramatic increases in living costs, sluggish economic growth and provincial spending restraints on social programs had combined to significantly reduce the already inadequate living standards of social assistance recipients" (Social Planning Council of Metropolitan Toronto, 1986, p. 1). Much of the progress on poverty reduction was lost in the wake of a recession in the early 1980s, which caused a steep increase in unemployment and significant increases in Ontario's poverty rate.

Throughout this period, social planning councils played a pivotal role in documenting poverty in Ontario, challenging misconceptions and advocating for poverty reduction. The Metro Toronto Social Planning Council alone produced seventeen major reports on poverty, social assistance, wages and housing in the 1980s. For example, *And the Poor Get Poorer*, its 1981 report co-authored by the Ontario Welfare Council, and the update of the report in 1983, documented benefit levels and the inequality of benefits under different programs; debunked the myths of large increases in caseload and 'undeserving' recipients; examined inadequacies in employment incomes and work incentives; and demonstrated the degree to which the provincial restraint program was carried on the backs of welfare recipients, who were living in poverty. Noting that there was "limited attention paid to people at the bottom of the ladder because almost everyone has had to tighten their belts," the report sought to "redirect public attention toward the circumstances of Ontario's most economically vulnerable citizens" (Ontario Welfare Council and The Social Planning Council of Metropolitan Toronto, 1981, p. i, ii). It also promoted an approach, used in the Social Planning Council's *Guides for Family Budgeting*, which defined poverty by looking not only at absolute poverty, but also poverty relative to community norms and standards of living. Acting on two of the report's findings, the government implemented a province-wide shelter allowance and addressed inequities between rates paid for those certified as 'permanently unemployable' and those certified as 'disabled' (Social Planning Council of Metropolitan Toronto, 1986, p. i). Ontario also increased its social assistance rates and, in 1986, the Metro Toronto Social Planning Council found that benefit levels had "largely recovered the ground lost to inflation which they suffered between 1975 and 1981" (Social Planning Council of Metropolitan Toronto, 1986, p. 2).

The 1983 update of *And the Poor Get Poorer* also reported that 42% of social assistance beneficiaries were children; this reflected both the 'discovery' of child poverty in the mid-1970s (and especially after 1980, when Statistics Canada began gathering data on children in low income households), as well as dramatic demographic shifts in the social assistance caseload. The overall caseload had remained, proportionally, fairly constant at about 5% of population from the late 1970s through the recession, to the mid-1980s (ranging from 4.3% in the late 1970s to 5.6% in 1987); however, its composition was changing. Seniors (who in 1969 had made up 20% of the caseload) started to benefit from federal programs such as Old Age Security and the Canada Pension Plan; however, the economic recession of 1981-82 caused massive unemployment. As a result, through this period, one of the fastest-growing groups on social assistance was made up of those who were employable but unemployed. The SARC report would later attribute this to workers lacking the skills required in the post-recession economy, and competition from job-seekers who had come to Ontario from other provinces (SARC, 1988, p. 15).

1985 to 1995: SARC and the Failure of Reform

Responding to the findings on child poverty, the Metro Toronto Social Planning Council assisted in the formation of the Child Poverty Action Group, bringing together community leaders, social agencies, social policy experts and citizens with the goal of initiating and supporting research into child poverty in Canada, proposing and promoting solutions, raising public awareness and lobbying all levels of government. In 1986, the Child Poverty Action Group released *A Fair Chance for All Children: The Declaration on Child Poverty*, which advocated a national income program to take preschool children

and their entire households off social assistance; the concept was later modified by SARC, which developed recommendations for a child benefit outside of welfare, but not for an income support system that would remove the entire family from the welfare rolls.

Although adopting a focus on child poverty was not universally endorsed by anti-poverty advocates, it was strategically useful as, in the words of Susan McGrath, "the focus on children seeks to avoid the dichotomy of the 'deserving' and 'undeserving' poor which has been part of social policy debates" (Wiegers, 2002, par. 5). In 1991, the Child Poverty Action Group, Canadian Council on Children and Youth, Canadian Council on Social Development and the Canadian Child Welfare Association banded together to found the cross-Canada public education movement Campaign 2000, to build support for the realization of the 1989 all-party House of Commons resolution to eliminate child poverty in Canada by the year 2000.

Other reports by the Metro Toronto Social Planning Council revealed that Ontario was at or near the bottom of all the provinces with regard to the level of social assistance benefits: *Living on the Margin* (1986) called for a reform of social assistance over the upcoming decade and, noting the large increase in employable welfare cases after the 1982-83 recession, for comprehensive employment supports to assist recipients in leaving welfare for work. At the same time, social planning organizations from across the province and other organizations, such as the National Council of Welfare, Canadian Council on Social Development, the Jesuit Centre for Social Faith and Justice (now the Centre for Social Justice), St. Christopher House and the Laidlaw Foundation were investigating the situation of those living in poverty, challenging prevailing policy and raising awareness in communities throughout Ontario. Brian Wharf notes that the work of the Metro Toronto Social Planning Council and others "can be viewed as setting the stage for the work of the Social Assistance Review Committee" (Wharf, 1992, p. 68).

In the spring 1985 provincial election, a Conservative minority government was elected in Ontario with a margin of only four seats. When the government was defeated in a non-confidence motion only a few weeks later, the Liberal and New Democratic parties established an accord that allowed the Liberal Party to form a government. In return for NDP support in the legislature for two years, the government agreed to certain joint legislative priorities. Taking power at a time of vigorous economic growth, the Liberals improved social assistance eligibility and rates, in annual increases that exceeded the rise in the consumer price index (Klassen and Buchanan, 2006, p. 190). In 1986 the government established the Social Assistance Review Committee (SARC). SARC "launched a comprehensive project that produced a landmark report that created, however briefly, a broad political consensus on what to do about poverty in Canada's largest province" (Stapleton 2004, p. 1), and provided the impetus for broad-based province-wide education and deliberations on social assistance and poverty.

The work done by social planning councils and others arguably had a major effect on how SARC framed its discussions: the *Transitions* report proposed that social assistance rates be measured for adequacy against community norms and standards and be harmonized with measures to ensure adequate incomes for the working poor, as well as incentives to help recipients move from social assistance into the labour force, and the redesign of shelter allowances to address different housing costs in various communities. As Brian Wharf notes, *Transitions* also adopted the five principles that had been outlined

in *Living on the Margin* (adequacy of benefits; equity and fairness/respect for diversity; independence/personal responsibility; personal development and accountability) adding two others: accessibility and respect for family life.

Community and non-profit organizations were actively involved in the social assistance review process. The Laidlaw Foundation "developed an overall plan for groups to follow and funded community groups across Ontario to push for implementation of the recommendations" (Wharf, 1992, p. 77). SARC provided the impetus for a number of organizations to form around the opportunity to participate in the process, such as the Ontario Coalition for Social Justice, Low Income Families Together (LIFT) and the Interfaith Social Assistance Reform Coalition (ISARC), all of which continue to be active in addressing issues of poverty. The Metro Toronto Social Planning Council made extensive efforts to ensure citizen participation, "pulling together some of the advisory groups of business, labour, church and consumers formed by the Social Assistance Review Committee into a working group that met over a period of two years to prepare a joint reaction to *Transitions*" (Wharf, 1992, p. 76).

The SARC report, *Transitions,* was released in 1988, by which time the Liberal-NDP accord had expired, and the Liberals had won a strong majority in the 1987 election. The government established the Supports to Employment Program (STEP), to allow social assistance recipients to earn employment income without an equivalent decrease in benefits and, "although the program was not designed as an income supplement, its implementation effectively made it operate in such a manner by extending welfare eligibility to a much larger segment of the population than had ever been the case in [the] province: namely, the working poor" (Klassen and Buchanan, 2006, p. 192). The government also continued to increase benefits. However, by 1990, caseloads were rising due to increased eligibility and rising unemployment. By 1990, the Advisory Group on New Social Assistance Legislation (a community-based group established by the government to inform the Minister on how to transform the *Transitions* recommendations into legislation) concluded that, "while the Minister was committed to the process of reform, it became clear during the summer of 1990 that the government was not. The government declined to provide the project of social assistance reform with the funding it required" (Advisory Group on New Social Assistance Legislation, 1991, p. vii).

In the fall of 1990, an NDP government was elected. Meeting, and exceeding, the previous government's commitment, it began by raising social assistance rates by 7% and shelter allowances by 10%, and Ontario appeared to be on the verge of fulfilling the promise of *Transitions*. However, in the same year, the federal government imposed the cap on the Canada Assistance Plan (CAP) for Ontario, Alberta and British Columbia. CAP, which had provided federal funding to match provincial expenditures on social assistance, would be limited to an increase of 5% per year for the affected provinces. Ontario "estimated its loss in Canada Assistance Plan payments from Ottawa would exceed $1 billion in 1991-92 alone" (National Council of Welfare, 1997 p. 53). The 'cap on CAP' continued until the 1995-1996 fiscal year, when CAP was replaced by the Canada Health and Social Transfer (CHST).

In the early 1990s, Ontario, in common with the rest of Canada, was in a severe structural recession. From 1989 to 1991, unemployment in the province nearly doubled to a total of 538,000, peaking at nearly 1.4 million in 1994. Beginning in 1990, the federal government tightened up eligibility criteria for

Ontario - Provincial Governments

Bill Davis (Progressive Conservative)
1971-1985

Frank Miller (Progressive Conservative)
1985

David Peterson (Liberal)
1985-1990

Bob Rae (NDP)
1990-1995

Mike Harris (Progressive Conservative)
1995-2002

Ernie Eves (Progressive Conservative)
2002-2003

Dalton McGuinty (Liberal)
2003-present

Unemployment Insurance (UI) and cut UI benefits beginning in 1993-94; in consequence, the growing ranks of the unemployed found themselves turning to social assistance. As a result of rising unemployment, reduced UI eligibility and benefits and the expansion of social assistance eligibility by the previous Liberal provincial government, the welfare caseload, 675,700 in 1990, added a staggering quarter of a million people in each of the following two years, peaking in 1994 at 1.38 million, while government revenues were declining. The cap on CAP ensured that there would be little increased federal help for Ontario to weather the crisis.

Nonetheless, the Ontario government extended eligibility to refugees and the homeless, enhanced earnings exemptions under the STEP program, and in 1992 committed itself to a complete overhaul of its social assistance system by 1995, including the conversion of General Welfare Assistance and the Family Benefits Program into a one-tier system, as recommended by the *Transitions* report. However, before long, the government began to depart from the agenda: it began tightening up on welfare eligibility and earnings exemptions, and stopped top-ups to low-income workers. In early 1993, Premier Bob Rae inflamed welfare advocacy groups by publicly aligning himself with US President Bill Clinton's workfare proposals (National Council of Welfare, 1997, p. 56). The Auditor-General reported that social assistance fraud was costing between $70 million and $100 million annually; this was challenged, as overpayments due to administrative error, rather than fraud (National Council of Welfare, 1997, p. 55), but a large segment of the public retained the image of social assistance as wasteful and susceptible to abuse. The government departed from the recommendations of its Advisory Group on New Social Assistance Legislation, and released its own paper, *Turning Point*, which "marked a profound change in centralizing decision-making and excluding stakeholders from social assistance policy, a trend that was to continue and become stronger during the remainder of the decade and into the twenty-first century" (Klassen and Buchanan, 2006, p. 198).

1995 to 2003: The 'Common Sense Revolution'

Traditionally, the economic strength of Ontario ensured that "earned incomes among Ontario's families raising children were clustered more closely together than in other provinces" (Yalnizyan, 2007, p. 7). In the 1990s, the widespread restructuring and downsizing in Ontario's labour market resulted in high levels of unemployment and underemployment. As expected, this resulted in an increased earnings gap; however, as Armine Yalnizyan notes, the income supports that are usually employed to reduce disparities in after-tax incomes were not adopted in the Ontario of the mid-1990s: "between 1976 and

1996, Ontario's after-tax income gap between the richest and poorest 10% of families raising children was in step with the national trend. But after the mid-1990s, Ontario shot past the national average, and there is no sign of reversal in sight" (Yalnizyan, 2007, p. 8).

Much of the reason was the election, in June 1995, of a Progressive Conservative government under Premier Mike Harris. This was a government very unlike the 'Red Tory' Progressive Conservative party that, in 42 uninterrupted years in power between 1943 and 1985, had overseen the development of a number of progressive social programs. After losing in 1985 and 1987 to the Liberal Party, and again in 1990 to the NDP, the Ontario Progressive Conservative Party moved dramatically to the political right. Sharing more in common with the federal Reform Party than with its roots, under Mike Harris, the party embraced a neoconservative platform of tax cuts, privatization and cuts to welfare, with an emphasis on job creation, leaner government and a zero-deficit approach to budgeting. This self-titled 'Common Sense Revolution' held sway in Ontario until the election of a Liberal government in 2003. As Ontario climbed out of recession in the mid-1990s, public perceptions that social programs (particularly social assistance) were unaffordable and wasteful, and poverty the result of a personal deficiency, peaked; the government of the day accompanied its sweeping policy changes with an aggressive rhetoric that captured, and reinforced, this mood.

The tightening up on social assistance that the recession-era NDP had begun, perhaps out of desperation, was a direction the new government was zealous to pursue out of principle. The Harris campaign, citing experiments with workfare in the United States and Alberta, had made social assistance reform a central plank in its platform. Even prior to the change of government, caseloads had begun to decline, as had the unemployment rate, and government revenues begun to increase; nevertheless, within months, the Harris government froze social assistance rates, first cutting by 21.6% the rates for those on General Welfare Assistance (i.e., those deemed employable). The rates remained frozen until 2005, two years after the Progressive Conservatives were replaced by the current Liberal government, by which time the freeze had resulted in "an inflation-adjusted reduction of more than 35%, losing all (and more) of its real gain since 1967" (Stapleton, 2004, p. 17).

In 1988, the *Transitions* report had specifically stated that, "although we fully support the development of programs designed to help recipients enter the job market, we are opposed to an approach known as 'workfare' " and concluded, "workfare is unnecessary. It has been shown to be ineffective and highly stigmatizing. We strongly recommend that there be a permanent prohibition against any such program" (Social Assistance Review Committee, 1988, p. 52). Nonetheless, despite this unequivocal guidance, the Harris government capitalized on the expiry of the Canada Assistance Plan in 1996, with its provisions banning workfare. As the federal government pulled back from funding social programs and housing, the Ontario government reorganized the provision of social assistance and downloaded a number of responsibilities to municipalities in the Local Services Realignment. The General Welfare and Family Benefits programs were replaced by two new programs: Ontario Works (OW), incorporating a compulsory work-for-welfare component, and the Ontario Disability Support Program (ODSP), providing benefits for those with long-term disabilities. Municipal service managers would now be responsible for administering Ontario Works (special assistance to municipalities with high caseloads had been

eliminated) and also paying for, and eventually administering, social housing; the province continued to administer ODSP.

In response to the new workfare system, the Metro Toronto Social Planning Council and the Ontario Social Safety Network established Workfare Watch to act as an information clearinghouse and to share analysis of Ontario's new workfare system. Workfare Watch became a central resource for Ontario, Canadian and international poverty observers examining Ontario's experiment with workfare. Social Planning Councils from all parts of Ontario, policy research organizations such as the Caledon Institute of Social Policy and Wellesley Institute, and grassroots organizations all over Ontario produced dozens of studies that documented the circumstances of the poor; they criticized the impact of workfare and social assistance cuts on residents of their local communities, investigated the province's growing homelessness and worked together in anti-poverty coalitions. [2]

The changes to the social assistance system were part of a broader agenda of laissez-faire economics, tax cuts and program cuts. The government froze the minimum wage at $6.85, where it remained for the ensuing eight years, cut funding to provincially-funded social service agencies by $43.5 million and the budgets of government ministries (including a $127 million cut to the Ministry of Community and Social Services), cut provincial funding for public transit, cancelled the JobsOntario training program, and put a freeze on new building of non-profit housing. In its November 1995 mini-budget, the government announced additional cuts to municipalities, hospitals, schools, colleges and universities. In all, the first year's cuts were estimated to total $5.5 billion for the upcoming fiscal year of 1996-97 (National Council of Welfare, 1997 p. 59, 61).

Later in its tenure, the Harris government also implemented stringent measures to prevent perceived welfare fraud and to reduce eligibility. It reinstated mandatory home visits, instituted a 'snitch line' and, in 2000, implemented a lifetime ban (only lifted in 2004 after the election of a new government) for those convicted of defrauding the welfare system, including the removal of their portion of the shelter allowance, thus leaving affected families even further from being able to pay their rent.

The government rewrote the legislation governing residential tenancies and in 1998 the *Tenant Protection Act* came into effect, easing or eliminating rent controls, reducing the time allowed to appeal an eviction notice, and facilitating the conversion of rental units to condominiums, thus exacerbating an already tight rental housing market and severe shortage of affordable housing.

Deinstitutionalization of mental health patients had been going on gradually in Ontario for decades. However, the government escalated the closure of psychiatric beds and, by 2000-01, had closed 500 of the province's 2,900 psychiatric beds (National Union of Public and General Employees, 2004), with no compensating increase in funds for community-based mental health services. The affordable housing crisis was intensified, as those who had lived in psychiatric institutions found they no longer had a roof over their heads.

Cuts to government spending further increased the caseloads and diminished the capacity of the public sector and civil society groups to assist both those on social assistance and the working poor. Some organizations eventually disappeared entirely, such as the Ontario Social Development Council (formerly

the Ontario Welfare Council), which lost its government funding and ceased to exist, ending its more than ninety years of history. The sheer speed at which the Harris government introduced sweeping reform and issued a barrage of regulations and directives kept the public sector, agencies and civil society groups off-balance and scrambling to keep up.

The Harris government was notably unreceptive to voices of protest, and the debate became increasingly polarized. Within the government's first two years, the 60,000 member Ontario Public Service Employees Union went on strike, twice, and Ontario experienced the largest teachers strike in North American history, with most of Ontario's 126,000 public and Catholic teachers striking to protest the cutting of $400 million to education, and the constriction of local school boards' powers. The Ontario Coalition Against Poverty (OCAP), dedicated to mobilizing the poor for direct action, continued to hold protests throughout the Harris years, culminating in what became known as the 'Queen's Park Riot' when an OCAP march on the provincial Legislature to protest the deaths of homeless people resulted in the calling in of riot squads.

In late 1995, within a few months of the Harris government taking power, the Ontario Federation of Labour had organized the first of a series of Days of Action, widespread protests against the Harris government. Between 1995 and 1998, eleven Days of Action were held in communities across Ontario, in which coalitions of public sector workers, labour, faith and civil society groups demonstrated and shut down services in protest against the Harris government. In Kingston, Ontario, buses were kept off the road and City Hall was shut down, with the support of the city council (CP NewsWire, 1998). Nuns protested the health and municipal restructuring legislation and, in St. Catharine's, the Roman Catholic bishop endorsed the Days of Action and held a mass of solidarity (Ibbitson, 1998). The Harris government remained unmoved but, as one labour writer described, "the 'Days' were about building solidarity, about activism and struggle" (Bickerton, 1998). The solidarity that built during the Harris years still resonates a decade later, in the presence of the broad-based 25 in 5 Network that came together in its resolve to ensure the development and implementation of a poverty reduction strategy for Ontario.

The government was re-elected with a majority in 1999, but shortly after, the popularity of the Harris conservatives began to fade. Hospital and education cuts and the forced amalgamation of the cities of Metropolitan Toronto into one 'megacity' were unpopular across a broad spectrum of constituencies. Finally, when an inquiry into the deaths of seven people in the Ontario community of Walkerton concluded that the government's deregulation of water quality testing and cuts to the provincial Ministry of the Environment were in large part to blame, the public appetite for aggressive cuts, privatization and downloading began to wane.

A Liberal government under Dalton McGuinty was elected in 2003. This paper now turns to discussion of current policies and programs related to poverty in Ontario.

CURRENT POLICIES AND PROGRAMS

Social Assistance Incomes

Social assistance in Ontario still consists of two programs: Ontario Works (OW), for those expected to engage in the labour force, and the Ontario Disability Support Program (ODSP), geared to those with a substantial physical or mental health problem that is expected to last one year or more, and substantially limits their ability to work or carry out normal daily activities.

When, in 1995, social assistance rates were frozen (first having been cut by nearly 22% for those deemed employable), the impact was immediate and severe. Until the freeze was lifted in 2005, social assistance benefits continued to lose value to inflation, to a total of 35 per cent over the period). A 2008 profile of food bank use indicates that since 1995 food bank use has increased 90% in the Greater Toronto Area (Daily Bread Food Bank, 2008, p. 4).

Beginning in 2005, the current Liberal government has provided annual increases to social assistance rates, totaling 7.16%; however, as Ontario Campaign 2000 observed, "while these increases are welcome, their positive impact has been counteracted by an inflation rate of 8.85%. Families receiving already inadequate social assistance incomes are effectively worse off now than they were in 2003." It further noted that "in real dollars, social assistance rates are lower now than at any time since 1967" (Ontario Campaign 2000, 2008, p. 5).

An additional 2% increase was scheduled for November/December 2008 and rules regarding earnings exemptions and other provision have been improved. However, social assistance rates remain well below the income required to live at or above the LICO. The high cost of housing in Ontario, particularly in large urban centres like Toronto, further impoverishes individuals and families. Shelter allowances vary by locality and family size, but are on the whole inadequate in the face of high housing costs. As an example, Ontario Campaign 2000 reported in the spring of 2008 that a single mother on Ontario Works, living in Toronto with a six-year old child, could expect to receive a total monthly income from all sources of $1,375, of which a two-bedroom apartment, on average, cost $1,067. After paying for a nutritious diet ($235) and telephone ($35), $38 remained for all other expenses, including insurance, transportation, clothing, school expenses and so on (Ontario Campaign 2000, 2008, p. 5). Maximum benefits for a single person on the Ontario Disability Support Program were $999, including $554 in basic needs allowance and a maximum $445 shelter allowance (Income Security Advocacy Centre, 2008). [3]

The 1988 *Transitions* report envisioned removing people with disabilities and children from the provincial social assistance rolls through the introduction of new federal income security programs. This was one of the goals behind the introduction of the Canada Child Tax Benefit in 1998, and the National Child Benefit Supplement for low income families with children, but the level of benefits provided to low income families has fallen short of realizing the vision. Ontario is in the process of implementing its own Ontario Child Benefit (OCB), designed to work with the federal Canada Child Tax Benefit: beginning in

July 2008, eligible low-income families, whether working or on social assistance, receive a maximum monthly benefit of $50 per child; this will increase to $92 per child in 2011 as the program is fully rolled out. However, for those on social assistance, their benefits will be reduced, "effectively clawing back a portion of the OCB. By the time the full benefit is paid out in 2011, children whose parents receive social assistance will get a net benefit of only $50/month/child, not the full $92, because OW and ODSP rates will decrease as the OCB increases" (Campaign 2000, 2008, p. 6); in addition, after July 2008, the previous additional Winter Clothing and Back-to-School allowances were rolled into the OCB. In essence, the Ontario Child Benefit clawback will replace the clawback of the National Child Benefit Supplement, income that Ontario deducted from social assistance benefits since the program's inception.

At age 18, children in families that receive social assistance are considered to be adults. To continue receiving benefits, they must apply as independent adults, and may have to move out of the family home to do so. As John Stapleton notes, this is most unlike the experience of those outside the social assistance system, whose children typically continue to live in the family home while they acquire post-secondary education, work, or save. Income received from student loans and grants, as well as Millennium scholarships may be considered as income, reducing social assistance payments and/or increasing the family's rent (Stapleton, 2007, p. 9). These regulations work against individual efforts to break the cycle of poverty, constituting a significant barrier to young people in low income families pursuing higher education without compromising their own security, or that of their families (Stapleton, 2007).

In 1988, SARC found that the rules and regulations confronting recipients were confusing and constituted barriers to assistance. In 2004, early in the Liberal government's first term, Deb Matthews (then Parliamentary Assistant to the Minister of Community and Social Services, later named Chair of the Cabinet Committee on Poverty Reduction) conducted a review of the OW and ODSP programs, finding that, "there are now approximately 800 rules and regulations within the system that must be applied before a client's eligibility and the amount of their monthly cheque can be determined. Many of those rules are punitive and designed not to support people, but rather to keep them out of the system." She concluded that there was "virtually unanimous support for a complete review of all rules, with the goal of simplifying the process and ending redundant and unnecessary administrative work" (Matthews, 2004, p. 25). The multiple ministries and sets of rules that social assistance recipients must deal with can be overwhelming and "low-income adults can spend more than a third of a work week – Monday to Friday – fulfilling requirements set by these programs. Most of these requirements relate to meeting information requests as opposed to regaining self-sufficiency" (Stapleton, 2007, p. 32). Part of the problem is the disconnection between various definitions under different programs, both provincial and federal as, for example, an 18-year-old lone parent refugee, who is "an adult under four policies [including ODSP and public housing], a child under two, a student in a third policy, a dependent adult under two others [Ontario Works and Legal Aid], a non-resident under two policies, and a legal resident of Canada under four more – all with governments' understanding that it is her job to sort this out" (Stapleton, 2007, p. 43).

Punitive rules prohibit those on social assistance from adopting strategies to make ends meet: finding a roommate is likely to reduce the shelter allowance, and 'spouse in the house' rules (previously

abandoned, but reinstated in 1995 for both OW and ODSP) can result in a social assistance recipient who is considered to be in a cohabitation arrangement, however recent, becoming ineligible to claim benefits as a single individual. As a result, many single recipients have lost benefits for embarking on new relationships, or when a relationship is erroneously deemed to exist.

Although ODSP was launched in 1998 with considerable fanfare as removing people with disabilities from welfare, it has not served as a dignified and sufficient income support system: to have a disability in Ontario is still a strong predictor of poverty, and it is so difficult to qualify under ODSP eligibility criteria that many people with disabilities remain on Ontario Works. In her 2004 review, Deb Matthews noted that, "people who would have qualified as [permanently unemployable] prior to 1998 no longer qualify for assistance through ODSP, and thus remain on the OW caseload" and that "the ODSP application process is so cumbersome that some people who do qualify never access the program" (Matthews, 2004, p. 10). Although ODSP pays higher benefits for single persons than does Ontario Works (a maximum of $999 as opposed to the OW maximum of $560), in its 2008 survey of food bank users in Toronto, the Daily Bread Food Bank found that 48% of users with a disability are receiving neither Canada Pension Plan Disability Benefits nor ODSP, and that of those not receiving ODSP, 51 % never applied. Eligibility criteria also put a limit on assets (other than some that are exempt, such as a house or car) so that applicants may not be eligible until they have exhausted many of their assets. A gift or inheritance in excess in $5,000 is likely to reduce ODSP benefits, unless placed in a trust; however, payments over $5,000 from the trust will still affect ODSP payments.

Minimum Wage

Two of every five low-income children in Ontario (41.5%) live in families with one parent working full-time, full-year, and "the vast majority of low-income children (70%) live with parents who are in the workforce, either part time or full time" (Campaign 2000, 2008, p. 6). In 1995, Ontario's general minimum wage was frozen at $6.85, where it stayed for the next eight years. Beginning in 2003, the new Liberal government scheduled annual increases to the general minimum wage; it is currently $8.75 per hour, scheduled to rise to $9.50 in March 2009 and $10.25 in March 2010. As welcome as the increases are, they are not sufficient to allow families relying on minimum wage to live out of poverty. The eight-year freeze of the minimum wage from 1995 to 2003 left significant ground to be made up.

Quality of Employment

However, the minimum wage alone will not address the income issues of the working poor; of greater significance is access to regular full-time hours and benefits. On this score, Ontario faces considerable challenges as the economic downturn takes hold, following years of decline in good employment in Ontario's manufacturing and resources sectors.

Daily Bread Food Bank's research "has shown over a number of years that the minimum wage is not the primary issue for people accessing food banks in the GTA. The average wage is $10.36/hour, considerably higher than the minimum wage . . . Broken down, 51% of people employed earn a wage of

over $10/hour, the wage used by many as the approximate equivalent to reach the low-income thresholds." It observes that, "there is a substantial amount of research showing that employment has increasingly become temporary and part-time, particularly at the lower end of the labour market. The experience of people using food banks confirms those broader trends. Thirty-seven per cent of those interviewed work in full-time jobs, while the vast majority work in part-time or casual/seasonal work" (Daily Bread Food Bank, 2008, p. 19).

After the massive restructuring in the early 1990s, the loss of manufacturing jobs in Ontario continues. Due largely to competition with low wages offered in other countries, and a strong dollar over much of 2007-08, Ontario has lost more than 200,000 jobs in manufacturing alone over the past few years. TDBank warned in early October 2008 that up to 250,000 more manufacturing jobs could be lost over the upcoming few years if current conditions continued (Ferguson, 2008). The automotive sector in particular is suffering ongoing plant closures and shift cancellations.

Although average earnings of Ontarians working full-time full-year increased 1.9% from 2000 to 2005, there was an increase in the proportion of workers in all age categories whose employment was temporary, and the Canadian Economic Observer of April 2008 found that half of the growth of multiple job-holders between April 2007 and March 2008 was in Ontario. In June 2008 alone, Ontario lost 45,500 full-time jobs and gained an additional 34,200 part-time jobs (Beltrame, 2008).

Replacement jobs are largely in the services sector, including education, health care, nursing and residential care (Statistics Canada, 2008a, p. 10, 14, 11). Statistics Canada has found that replacement jobs do not necessarily provide equivalent earnings; its study of workers who lost their jobs as a result of firm closures or mass layoffs during the late 1980s and the 1990s found that workers did not recover their earning potential: men lost between 18 and 35% of their earnings, women between 24 and 35% (Morissette, Zhang and Frenette, 2007, p. 5). (Canadian Economic Observer, 2008, p. 3.17).

The loss of well-paid, full-time employment, and the increasing number of Ontarians working in temporary and part-time work, highlights the importance of ensuring that employment standards are strengthened and enforced. Ontario's manufacturing sector has long been under pressure from increasing global trade and the 'race to the bottom' in wages, in consequence suffering plant closures, contracting out to lower wage suppliers, and job losses. Despite concessions in wages and working conditions, the position of workers in Ontario is becoming progressively weaker; this is exacerbated by the legislation that, in 1995, replaced card certification (whereby a union can be created if 55% of workers sign a union card) with the requirement for a ratification vote, a process that can make workers susceptible to intimidation and discrimination.

Barriers to Employment for Social Assistance Recipients

For those on social assistance, it has been recognized for decades that the social assistance system has built-in disincentives to employment, but these have never been adequately addressed. The current provincial government has made some improvements in this area, such as increasing the child care deduction for social assistance recipients, and modifying regulations, to reduce recipients' concerns

that, if they leave social assistance, they will not be able to access the system again. However, these measures do not bridge the barrier.

John Stapleton, a 28 year veteran of social assistance policy and operations for Ontario's Ministry of Community and Social Services, comments that, "there is really no such thing as 'making the leap' to self-sufficiency in our current welfare paradigm" and that "our system forces a long, arduous climb up the welfare wall, with no foreseeable economic improvement during the climb" (Stapleton, 2007, p. 10). He argues that many simply can't afford to leave social assistance for paid employment.

One major problem is the clawback that multiple programs take on the same dollar earned. Ontario Works may reduce benefits by 50 cents on the dollar earned, while one's rent subsidy and child care subsidy may also decrease. From this same dollar must then come work expenses, payroll deductions and reductions in National Child Benefit Supplements; student loans may be jeopardized as well. In fact, the combined deductions may reduce benefits by more than a dollar on each dollar earned (Stapleton, 2007, p. 29).

The loss of extended health benefits acts as a significant disincentive to those seeking to leave social assistance for work. According to Toronto's Daily Bread Food Bank 2008 survey, fewer than one in five food bank users in the GTA have drug and dental benefits (Daily Bread Food Bank, 2008, p. 19). The difficulty of acquiring employer-provided drug, dental and vision coverage not only compromises the health of the working poor and their families but, for those who have access to limited benefits under social assistance, provides a disincentive to enter the workforce.

Under social assistance, regular (non-emergency) dental and vision benefits are usually provided only for the dependent children (under 18 years of age) of OW recipients, and for both recipients and dependents in ODSP; municipal service managers have discretion to allow additional benefits. Currently, those leaving social assistance for work may be entitled to one of three extended health programs to cover regular dental and vision care; however, none of these adequately replaces benefits available under social assistance. The first is available only to those whose health-related costs are greater than their increase in income due to employment (and covers only the dependent children). The second covers both children and adults, but only for a six-month period. The third covers children and adults with no time limit, but only a select group of those leaving ODSP are eligible; former OW recipients are excluded all together.

Drug coverage is provided for social assistance recipients and seniors under the Ontario Drug Benefit Program. Low-income Ontarians who are not on social assistance have access to the Trillium Drug Program, but it assesses a quarterly deductible based on income.

Negotiating this patchwork of benefits creates serious difficulties for those seeking a way to leave social assistance. The benefits provided by these programs are much-needed, but do not go far enough to address the need, nor do they bridge the benefit gap that can be the deciding factor in whether leaving social assistance for paid employment is, or is not, affordable.

Ontario Works recipients (other than those 65 and older, caring for a child younger than school-age or those with a serious illness or disability) are required to negotiate a participation agreement, which sets out requirements to take part in job preparedness, job search or skills training activities, or to take workfare placements at non-profit, community or public organizations for up to 70 hours per month. In her 2004 review, Deb Matthews found that there were long waiting lists for many of the programs; that programs failed to maximize the full potential of social assistance recipients, instead preparing them only for low-paying and part-time jobs; and that "community placements do contribute to employability in some circumstances, but often they are used only to fill quotas required for funding." She recommended that, "in order to address the real issues standing in the way of clients securing and maintaining employment we must move from the current punitive, cookie-cutter approach to the establishment of a supportive, client-centred approach with respect to employment supports" (Matthews, 2004, p. 19, 21).

Barriers to Employment for Newcomers

Newcomers face multiple barriers to accessing employment, particularly in the regulated professions. In 2006, Ontario established the Office of the Fairness Commissioner and Global Experience Ontario to ensure that the licensing processes of regulated professions are fair, clear, open and timely, and to assist newcomers in regulated professions pursue recognition of their credentials. The government has also announced the investment of $27 million in bridging programs to assist newcomers to access work in their fields (Ministry of Citizenship and Immigration, 2008). However, other reforms are needed. Newcomers on Ontario Works frequently find that they are unable to simultaneously fulfill the participation requirements under Ontario Works and prepare for their professional qualifying exams, while adjusting to an often-unaccustomed life in poverty. It is not uncommon, for example, for highly qualified physicians and medical specialists to lower their sights, instead choosing the shorter and less time-consuming route of qualifying as technicians. In a province that requires 2,000 physicians to fill the gap for the one million residents who lack a physician (Ontario Medical Association, 2007), ensuring that medical practitioners need not abandon credentialization in order to meet their immediate basic needs makes public policy sense. Reforming Ontario Works to ensure adequate allowances during periods of training and credentialization would provide assistance to newcomers, and to Ontarians generally, by allowing those in the regulated professions better access to work in their fields.

Affordable Housing

Following the federal, then provincial, download of housing programs, "affordable housing policy in Ontario has been reduced to a thin patchwork of federal, provincial, municipal, community and private sector initiatives that are uncoordinated and frequently in conflict" (Shapcott, 2007, p. 1). The number of Ontario households in 'core housing need' (i.e., whose present accommodation is unaffordable, substandard or overcrowded) rose from nearly 433,000 in 1991 to almost 600,000 in 2001, representing "about 1.7 million women, men and children" or about 15% of Ontario's population. Those in greatest need include Aboriginal people, immigrants and seniors, including more than half of all elderly women in

Ontario (Shapcott, 2008, p. 3). A study done for the Wellesley Institute found that average rent in Ontario in 2007 was $866, which required a household income of $35,000 to be affordable, and that "more than half Ontario's rental households have annual incomes under that amount." In 2005, "an all-time record of 64,864 tenant households faced eviction in Ontario because they couldn't pay their rent – an average of 260 households every working day" (Shapcott, 2007, p. 2, 3, 4).

Since 2004, Ontario has had a rent bank program to provide emergency assistance for those facing eviction for non-payment of rent, which beneficiaries may access once every two years, to cover up to two months of rent arrears. However, the program is applied unevenly across the province: eligibility (including whether social assistance recipients are eligible), whether funds are given as a grant or a loan, and whether interest rates are applied to loans are completely at the discretion of the municipal service managers that administer the Rent Bank Program. The Ministry of Municipal Affairs and Housing estimates the program prevented 8,000 evictions between 2004 and 2007 (Ministry of Municipal Affairs and Housing, 2007). However, as compared to the nearly 65,000 evictions for non-payment of rent in 2005 alone, it is clearly not enough; nor is there evidence regarding how many of the 8,000 households who accessed the Rent Bank once were later evicted, having exhausted their biennial opportunity.

In the Greater Toronto Area, the Daily Bread Food Bank 2008 survey found that the average rent of food bank users had declined slightly; however, it notes this is due to a higher proportion renting rooms in rooming houses or single-room occupancy units, which are cheaper, but often poorly maintained. It notes that "a better measure is that clients are spending a great percentage of their monthly income on rent: 77 per cent for 2008 versus 72 per cent in 2003. Fifty per cent is commonly considered the amount that puts one at a great risk for homelessness" (Daily Bread Food Bank, 2008, p. 5). Ontario-wide, between 1997 and 2005, rental costs increased 17% while renter median incomes rose only 4% (Shapcott, 2008, p. 3). In 2007, the 1998 *Tenant Protection Act* (which had, in fact, removed protections for tenants) was replaced by a new *Residential Tenancies Act*, which incorporated some improvements, including limitations on the frequency and amount of rent increases to sitting tenants. However, rents are still not regulated and a landlord can charge any amount once a unit becomes vacant (Community Legal Education Ontario, 2007).

The high cost of housing, particularly in urban areas, argues for higher shelter allowances under social assistance, and a housing allowance for Ontario's working poor as well. In 2007, the provincial government launched a five-year program called ROOF (Rental Opportunity for Ontario Families) that provides up to $100 per month for low-income working families with children who pay more than 30% of their income for rent. This is a welcome initiative but is far from sufficient: the number of ROOF allowances available is limited to 27,000, and the program does nothing to help those without both earned income and children at home, thus excluding single individuals, couples and most low-income seniors; nor does it address the inadequacy of shelter allowances for OW and ODSP recipients, who are also not eligible for the program.

Significant investment is needed from both the provincial and federal governments for the construction and maintenance of affordable housing units. The 2001 federal-provincial Affordable Housing Framework agreement (and the dollars that came with it) stayed in limbo for years in Ontario; in 2001

the former Conservative government in Ontario downloaded the responsibility for public housing onto municipalities, which were to find the bulk of the financing if new projects were to move forward. Not surprisingly, little new affordable housing was built. Eventually, in 2005 a new Canada-Ontario Affordable Housing Program agreement was reached, but still little was done: from 2001 to 2007, Ontario was the only province to fail to make even modest progress on affordable housing (Shapcott, 2008, p. 2). After a long hiatus, the program is finally beginning to move forward. Units occupied, under construction or in planning approval total 9,722 for rental and supportive units, as well as 1,886 units in the homeownership program for low- and moderate-income renters, and 1,202 units in the Northern Housing component (Ministry of Municipal Affairs and Housing, 2009). However, Toronto alone has more than 60,000 people on the waiting list for subsidized housing; the Region of Peel, which borders Toronto, informs new applicants that they, "with the exception of seniors, can expect to wait up to 21 years for an available unit. New senior applicants can expect to wait 3 to 7 years" (Region of Peel, 2008).

The current Ontario government has announced its intention to develop a long-term strategy for affordable housing to accompany a poverty reduction strategy. To make a dent in Ontario's affordable housing crisis, the government will need to be committed to making affordable housing a major priority over the coming years. Much of the existing affordable housing stock is in poor repair and current funding to rehabilitate public housing will need to be multiplied a number of times over to fill the need. Policies regarding public housing also need to be addressed: where, for example, a child reaching the age of majority moves out, the rental unit may be deemed too large for the remaining 'benefit unit' (i.e., the family). This is a major catastrophe for families who may wait years to find alternative affordable housing.

Child Care

The shortage of subsidized child care severely limits the work parents can do, compromises family budgets, and creates a formidable barrier to those seeking to enter employment. Currently, subsidies are paid to regulated (both non-profit and for-profit) child care providers on behalf of eligible parents, through municipal service managers. However, although provincial legislation permits a subsidy up to the full cost of the program, municipal service managers have the latitude to set their maximum subsidy below full cost, and do so in many communities, so that even for families that qualify, the subsidy may not be enough to cover the full cost of child care.

In May 2005, Ontario signed an Agreement in Principle on Early Learning and Child Care with the then-Liberal federal government, one of nine provinces to do so. However, the development of a national early learning and child care strategy failed at the eleventh hour, when the new Conservative government in Ottawa announced it would cancel the agreements on child care with the provinces, replacing them with a $1,200 per year taxable Choice in Child Care allowance (later renamed the Universal Child Care Benefit) and Community Childcare Investment Program (later renamed the Child Care Spaces Initiative), to provide incentives for the creation of child care spaces in workplaces and elsewhere. Despite the loss of $1.9 billion committed to Ontario in the Agreement, 22,000 new child care spaces were created in Ontario between 2003 and 2007 under the Best Start Plan, largely with

federal dollars transferred through previous agreements;[4] however, these are only a fraction of the spaces required to meet the need for quality child care in Ontario.

Developing a Poverty Reduction Strategy

There has been significant change in the policy environment for action on poverty since the fall of 2007. Firstly, the establishment of a cross-ministerial Cabinet Committee on Poverty Reduction was a dramatic departure from recent practice. As Thomas Klassen and Dan Buchanan have noted, the Conservative government from 1995 to 2003 continued the centralized decision-making that was initiated by a beleaguered mid-recession NDP government in 1993, in which "social assistance policy largely was set by the Ministry of Finance, rather than the social services ministry, and was explicitly based on economic and fiscal conditions (as well as political considerations), and much less on the needs of low-income households" (Klassen and Buchanan, 2006, p. 204). The establishment of a cross-ministerial Cabinet Committee in 2007 held the potential for broader perspectives to be included in government discourse on policy options.

Secondly, in the process of developing a poverty reduction strategy, the current government conducted public consultations over the spring and summer of 2008, in a way not seen since the consultation mechanisms set up by the Liberal and NDP governments in the late 1980s and early 1990s were dismantled by the Conservative government of 1995 to 2003. In addition to the 14 government-led consultations, convened by Minister Deb Matthews and Members of the Provincial Parliament (MPPs) from across the province, anti-poverty groups organized additional consultations. The Social Planning Network of Ontario and its 25 in 5 Network partners took the initiative to ensure that more than 50 community-led meetings, with MPPs invited as participants, were organized around the province during the spring and summer 2008 consultation period. Other community groups organized public forums and town-hall meetings. In all, more than 75 meetings were held, engaging more than 40 MPPs.

Thirdly, the current government has carefully framed the development of a poverty reduction strategy as both a moral imperative and as an economically prudent, essential investment to ensure Ontario a healthy, well-educated, productive and competitive workforce. This view is compatible with that of anti-poverty advocates, and holds promise as a means of reshaping public attitudes to social programs in general and, in particular, policies and programs aimed at poverty reduction. Between 1995 and 2003, Ontario's previous government had characterized social programs (and social assistance in particular) as largely unaffordable, wasteful, abused and ineffective; its policy and rhetoric both reflected, and provided the illusion of legitimacy to, negative views of social assistance, poverty reduction and, indeed, the poor in Ontario. These are attitudes that still persist in many quarters, and that, if not successfully challenged, could provide a major impediment to the implementation of a poverty reduction strategy.

The 25 in 5 Network has continued to grow, and is a broad-based coalition, endorsed by more than 1,500 organizations, anti-poverty advocates, faith groups and municipalities, including the cities of Toronto, Kingston, London, Region of Halton and others. In spring 2008, it renewed its call upon the Ontario government to introduce a multi-year Poverty Reduction Plan with targets to reduce Ontario

poverty levels by 25% before 2013 and 50% before 2018, and with clear investment demonstrated in the 2009 Budget. Its Founding Declaration proposed three priorities for poverty reduction in Ontario: i) sustaining employment, to allow a living standard out of poverty for any adult working full-time throughout the year, including recommendations on minimum wage, employment and pay equity, employment standards, stable working conditions, education and training, access to drug, dental and vision benefits and the federal Working Income Tax Benefit; ii) livable incomes for those who are unable to work, including social assistance; the Ontario Child Benefit, the federal Employment Insurance program and Canada Child Tax Benefit; and iii) strong and supportive communities, including housing, early learning and child care, public education, community-based programs, and transit.

The community-led consultations held over the spring and summer of 2008 informed the development of the 25 in 5 *Blueprint for Poverty Reduction*, which proposed three strategic priorities for Ontario's poverty reduction strategy: i) system restructuring of the labour market and social assistance, and building an equity framework into all poverty-related policies; ii) public investments in areas such as housing, social assistance, early learning and child care; and iii) core funding for community supports, to address the full diversity of needs.

CONCLUSION

Summoned to Stewardship, Campaign 2000's call for a national poverty reduction strategy, characterizes government actions to address child poverty as "erratic, with moments of bold sentiments followed by periods of limited initiative" (Novick, 2007, p. 12). It is a description that has resonated strongly with Ontario's anti-poverty movement in seeking to ensure that the present government meets its commitment to develop a comprehensive and concrete poverty reduction strategy. Ontario is currently burdened by severe job loss, particularly in its manufacturing sector, and the replacement of good quality jobs with insecure, part-time work with few or no benefits. One in every nine Ontarians lives in poverty, and the figures are much higher for single-mother led families, newcomers, visible minorities, older working-age single adults and seniors. The current economic recession highlights the urgency of implementing a poverty reduction strategy for Ontario.

The challenge facing Ontario's government, civil society groups and the public is how to prevent the squandering of the current opportunity for poverty reduction, as the promise offered by *Transitions* twenty years ago was ultimately tossed aside, despite an auspicious start. Ultimately, a strong poverty reduction strategy in Ontario will likely depend on sustaining the province's poverty reduction movement.

Certainly, the federal government needs to collaborate fully on a comprehensive poverty reduction strategy. However, despite the current absence of a federal commitment to poverty reduction, Ontario has the examples of Quebec, and Newfoundland and Labrador, which have developed and acted upon poverty reduction strategies with indications of considerable success.

Writing in 1992, before the onslaught of the 'Common Sense Revolution' in Ontario, Brian Wharf noted that the implementation of reforms tends to suffer from the short horizons in which governments operate, the emergence of other pressing issues, and the tendency for the media and the public to lose interest in the details of implementation. The nonprofit sector, generally under-funded, understaffed and under-resourced, often faces difficulties in maintaining monitoring, analysis, advocacy, and public and media outreach over a sustained period of time. However, Ontario's community-based and advocacy sector has, for more than a generation, invested its energies in promoting poverty reduction. It has developed strength and experience, and built strong coalitions and networks, such as the 25 in 5 Network for Poverty Reduction, Social Planning Network of Ontario and Campaign 2000, to support awareness and response.

In spring 2008, the Social Planning Network of Ontario, Ontario Campaign 2000 and the Income Security Advocacy Centre established Poverty Watch Ontario, to facilitate the participation of low income people and other community stakeholders in the process of developing a poverty reduction strategy, and to monitor the progress of the Government of Ontario toward poverty reduction. In the multi-sectoral 25 in 5 Network anti-poverty groups, nonprofit agencies, faith groups, labour, municipalities and others have developed a strong consensus on the basic elements required for poverty reduction, and there is a determination to ensure that Ontario's renewed hope will be justified by the political will to make poverty reduction in Ontario a reality.

ENDNOTES

[1] Ontario Campaign 2000 data are based on Statistics Canada's Survey of Labour and Income Dynamics.
[2] The Social Planning Network of Ontario website provides links to many of the dozens of reports that its member organizations around the province developed over the years on housing, homelessness, poverty, social assistance, food security and other issues.
[3] With the 2 per cent increase to social assistance rates in November 2008, the maximum Ontario Works benefit for a single parent with one child increased from a maximum of $904 to a maximum of $920 (reflecting an increase from $355 to $360 in the basic needs allowance, and from $549 to $560 in the maximum shelter allowance). Maximum ODSP benefit for a single person increased to $1,020 per month, including the basic needs allowance of $566 and a maximum shelter allowance of $454 (Income Security Advocacy Centre, 2008).
[4] The federal government continues to provide resources committed to under the 2002-2003 Multilateral Framework on Early Learning and Child Care

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