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EXECUTIVE SUMMARY

Ontario’s income security system\(^1\) affects us all. No matter our background, our successes, or our challenges, we all have a shared interest in supporting people’s ability to thrive and contribute to the social fabric of our communities and the economic well-being of our province.

We have seen the human toll caused by inadequacies in the current system, including the deprivation, despair and lost opportunities for individuals and families living in poverty. Higher health care, social service and justice system costs and lower tax revenues follow as a reminder of the poor outcomes people are experiencing. The bottom line is that poverty is expensive and it costs us all.

Many previous reports have documented the problems in Ontario’s income security system; now it is time for action. That is why three Working Groups\(^2\) were invited by the Province to recommend a 10-year roadmap for income security reform in Ontario.

The purpose of this Roadmap is to identify a clear path forward, one that sets out concrete steps over multiple years with the goal being a modern, responsive and effective system.

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1. Ontario’s two social assistance programs (the Ontario Disability Support Program and Ontario Works) are a substantial component of the income security system in Ontario. The broader income security system includes a variety of programs, e.g., Employment Insurance, child tax benefits, Canada Pension Plan, Workplace Safety and Insurance and veterans’ programs

2. The Income Security Reform Working Group, the First Nations Income Security Reform Working Group and the Urban Indigenous Table on Income Security Reform. Please see Appendix A for the membership of these Working Groups
All individuals are treated with respect and dignity and are inspired and equipped to reach their full potential. People have equitable access to a comprehensive and accountable system of income and in-kind support that provides an adequate level of financial assistance and promotes economic and social inclusion, with particular attention to the needs and experience of Indigenous peoples.
OVERARCHING THEMES

In developing the Roadmap, the Working Groups were compelled by three overarching themes:

1. **Investing in People** – People are Ontario’s most important resource. All elements of the income security system need to work effectively together to meet a diverse range of needs and experiences, in support of better financial stability, health and well-being for all individuals and families. People's interactions with the income security system are too often focussed on transactional activities and the enforcement of rules, particularly within social assistance. There is a critical need to change the way in which programs are designed, how they intersect, and how they connect people to relevant support from the very first point of contact.

2. **Addressing Adequacy** – It is unacceptable that so many people live in deep poverty and critical need in Ontario. It is vital that the Province establish and commit to a floor below which no one should fall. Success requires that all parts of the income security system, a mix of federal, provincial and municipal income supports and benefits, work together to improve people’s lives. Urgent and immediate action and significant investments are required in the income security system, including social assistance, to make this a reality over the next 10 years.
3. Recognizing the Experience of Indigenous Peoples – Income security reform must support the Province’s commitments to reconciliation with Indigenous peoples through its Journey Together framework, and help rebuild relationships with Indigenous peoples. This will require the income security system to actively address and guard against systemic and institutional racism and recognize the profound impact of colonization, residential schools and intergenerational trauma. Reform must respect First Nations’ right to self-governance and respond to the unique needs and perspectives of all Indigenous peoples, including those who are not members of a First Nation. Due to challenges related to data collection both within and outside of First Nations communities, it is difficult to accurately ascertain the number of Indigenous peoples who live in towns and cities across the province. One source is an Ontario Ministry of Finance document, 2011 National Household Survey Highlights: Aboriginal Peoples of Ontario, that uses federal data to cite that about 84% of Indigenous people live outside of First Nations communities. First Nations note this information is skewed as many First Nations people do not participate in the data collection/survey.

Taken from: http://www.fin.gov.on.ca/en/economy/demographics/census/nhshi11-3.pdf. The 84% figure represents all Indigenous people living outside of First Nations communities (including Métis, Inuit and other Indigenous peoples) and is based on available data from the National Household Survey (NHS). The NHS also provides data for those identifying as “North American Indian”, and 76% of this group indicate that they live outside of First Nations communities. In addition, there are important limitations to note about the NHS data. Full data collection for 36 Indian reserves and Indian settlements could not be completed due to various challenges such as restricted access to the site, data collection interruptions prior to completion, or natural events impacting the process. The Population Estimation Program at Demography Division, Statistics Canada provides another source of demographic data. Based on the data from this source, in 2011, a total of 70,768 people resided in 139 census sub-divisions in Ontario classified as Indian Reserves. Combined with the 2011 National Household Survey (NHS) data which indicates a total of 301,430 people self-identifying as Aboriginal persons, the number of Indigenous persons living in First Nations communities could also be higher.
SUMMARY OF RECOMMENDATIONS

ACHIEVING INCOME ADEQUACY

Adopt a definition of income adequacy and make a public commitment to achieve that goal over 10 years.

1. Adopt a Minimum Income Standard in Ontario to be achieved over the next 10 years through a combination of supports across the income security system.

   - The Province should publicly commit to a Minimum Income Standard that will be achieved over a 10-year period (by 2027-28).
     - The Minimum Income Standard should initially be established at the Low-Income Measure (LIM) currently used by Ontario’s Poverty Reduction Strategy (i.e., PRS LIM-50 linked to a base year of 2012), plus an additional 30% for persons with a disability, in recognition of the additional cost of living with a disability. See Appendix B for the PRS LIM levels for different family size.

   - Begin work immediately to define a made-in-Ontario Market Basket Measure (MBM) that would include a modern basket of goods, with prices reflecting true costs, and adjusted for all regions in the province, including the remote north. The measure would be used in evaluating progress towards the Minimum Income Standard and potentially revising or replacing the PRS LIM as the measure used to set the standard. The made-in-Ontario Market Basket Measure could also be used to guide and evaluate investment decisions over the long-term.

   - Implement the recommendations in the Roadmap to move toward adequacy in the income security system by 2027-28.
ENGAGING THE WHOLE INCOME SECURITY SYSTEM

Leverage the whole income security system, current and future, so that programs work together to help all low-income people achieve social and economic inclusion.

ONTARIO HOUSING BENEFIT

2. Introduce a housing benefit to assist all low-income people with the high cost of housing, whether or not they receive social assistance, so they are not forced to choose between a home and other necessities.

- Confirm the design and implementation details for a universal, income-tested portable housing benefit for people who rent their homes.

- Implement the portable housing benefit in 2019–20 at a modest “gap coverage” of 25% with the gap defined as the difference between the actual cost of housing and a minimum household contribution given household income.

- Increase gap coverage to 35% in 2020–21 and continue to increase gap coverage, reaching 75% by or before 2027–28.

- First Nations need to be meaningfully included in the housing benefit and may need modifications or an alternate benefit to ensure it works in the reserve context.

INCOME SUPPORT FOR CHILDREN

3. Continue to move income support for children outside of social assistance so all low-income families can benefit fully,
regardless of income source. Ensure supports are sensitive to the needs of children and youth who are experiencing difficulties in their family life.

- Provide bridging child supplements within social assistance to ensure families are not worse off during the transition, as the social assistance structure is transformed to include flat rates.

- Re-brand the Temporary Care Assistance program to focus on child well-being, increase the amount of income support provided to better align with foster care levels, and provide clear flexibility for Ontario Works Administrators to determine where it is best accessed.

- Shift the remaining amounts paid in respect of children’s essential needs in social assistance to the Ontario Child Benefit as a supplement targeted to the lowest-income families.

- Require Children’s Aid Societies to place Children’s Special Allowance payments into a savings program for youth in care 15 years and older so the funds can be disbursed to youth when transitioning from care.

- Provide support to all low-income people, including those living in First Nations communities, to ensure that benefits paid through the tax system are accessed and equitably received.

WORKING INCOME TAX BENEFIT

4. Work with the federal government to enhance the effectiveness of the Working Income Tax Benefit (WITB) so that it plays a greater role in contributing to income adequacy for low-income workers in Ontario.
The federal government enhance the WITB so that it better reflects the realities faced by low-income workers in Ontario. This should include examining:

- The level of earnings at which an individual begins receiving the WITB and how the WITB is adjusted when earnings increase, including the threshold at which the WITB begins to be reduced
- The overall amount of support provided through the WITB
- The net income at which individuals are no longer eligible to receive the WITB
- Outreach, support and any alternative delivery required to ensure that the WITB is accessible to First Nations individuals

CORE HEALTH BENEFITS

5. Make essential health benefits available to all low-income people, beginning with ensuring those in deepest poverty have access to the services they need.

Expand access to mandatory core health benefits to all adults receiving Ontario Works and adult children in families receiving ODSP, and add coverage for dentures (including initial and follow-up fittings) for all social assistance recipients.

Expand existing and introduce new core health benefits for all low-income adults over the next 10 years starting with the expansion of prescription drug coverage to adults 25 to 65, followed by:

- Expanding Healthy Smiles Ontario to adults age 18 to 65 and adding dentures as part of the benefit
- Designing and implementing a new vision and hearing benefit for low-income individuals and families
- Expanding access to medical transportation benefits
Review the Assistive Devices Program to ensure the program is maximizing its reach to low-income people, both in terms of the list of devices that are covered and the maximum coverage.

**ACCESS TO JUSTICE**

6. Procedural fairness should be embedded in all aspects of the income security system through adequate policies, procedures, practices and timely appeal mechanisms.

Request a research body such as the Law Commission of Ontario or an academic institution review the existing appeal process for tax-delivered benefits and develop recommendations for enhanced or new mechanisms that support fair, transparent and efficient access to those benefits and appeal processes.

**TRANSFORMING SOCIAL ASSISTANCE**

Make social assistance simpler and eliminate coercive rules and policies. Create an explicit focus on helping people overcome barriers to moving out of poverty and participating in society.

**LEGISLATIVE FRAMEWORK**

7. Fundamentally change the legislative framework for social assistance programs to set the foundation for a culture of trust, collaboration and problem-solving.

Develop and introduce new legislation to govern and rebrand the current Ontario Works program. As a starting point for legislative change, draft and publicly consult on a new purpose statement in the first year of reform that explicitly recognizes and supports:
- Individual choice and well-being
- Diverse needs and a goal of social and economic inclusion for all

- Identify and amend regulations under both the Ontario Works Act and the Ontario Disability Support Program Act, before new Ontario Works legislation is introduced, in order to jump-start and reinforce a positive culture of trust, collaboration and problem-solving.

- Provide First Nations with the opportunity to develop and implement their own community-based models of Income Assistance under provincial legislation.

**A CULTURE OF TRUST, COLLABORATION AND PROBLEM-SOLVING**

8. Introduce an approach to serving people receiving Ontario Works and ODSP that promotes a culture of trust, collaboration and problem-solving as a priority, and supports good quality of life outcomes for people in all communities, including Indigenous peoples.

- Position front-line workers as case collaborators whose primary role is to act as supportive problem-solvers and human services navigators in a way that allows people to share information without fear of reprisals. This includes working with individuals in both individual and group settings.

- Introduce a comprehensive assessment tool to identify needs for, and barriers to, social and economic inclusion that uses an equity- and trauma-informed approach to connect people to appropriate supports.

- Use pilots to test the comprehensive assessment tool and the collaborator role with an initial focus on people seeking to access ODSP through Ontario Works, long-term social assistance recipients, youth and persons with disabilities.
Eliminate financial penalties related to employment efforts and rigid reporting requirements to support a new person-centred approach, promote trust and respect between front-line workers and people accessing help, and place a firm emphasis on problem-solving and addressing urgent needs first (e.g., risk of homelessness). This includes revising policies that create barriers to safety and well-being (e.g., fleeing an unsafe home).

Ensure front-line workers have the necessary skills and knowledge to act as case collaborators through:

- Mandatory professional development and learning, including skills in social work (i.e., anti-racism, contemporary professional development and anti-oppressive practice), and Indigenous cultural safety and awareness training
- Provincially set and governed quality standards and controls tied to staff performance plans

Regularly situate Ontario Works and ODSP case collaborators in Indigenous service delivery offices to improve cultural awareness and understanding and support better inter-agency relationships.

Clearly recognize Indigenous peoples’ right to choose service in their preferred location.

Ensure staffing at all levels reflects the diversity of Ontario, and model truly inclusive offices that are welcoming spaces and reflect the multitude of cultures and communities served across the province, including the diversity within and across Indigenous communities.

Continuously review and adjust the service approach, professional development, and tools and resources based on feedback from partners and people accessing programs.

Establish a First Nations–developed and implemented program based on self-identification, self-worth and true reconciliation leading to life stabilization.
Conduct analyses on current and proposed policies and services to ensure they do not increase vulnerability or undermine safety of those receiving support. This should include a culture- and gender-based analysis to ensure the safety of Indigenous women.

**SUPPORTING PEOPLE WITH DISABILITIES**

9. Maintain and strengthen ODSP as a distinct program for people with disabilities. Ensure that both ODSP and Ontario Works are well equipped to support people with disabilities with meeting individual goals for social and economic inclusion.

- Recognize the continued need for a distinct income support program for people with disabilities.
- Retain the current ODSP definition of disability.
- Continue work with the Disability Adjudication Working Group to streamline and improve the ODSP application and adjudication process.
- Provide provincial-level assistance and accommodation for people who need help with the ODSP application process, building on lessons learned from community groups.
- Include specific review with First Nations and urban Indigenous service delivery partners to ensure that the assistance and accommodation reflect the unique experience of Indigenous peoples.
- Ensure that both ODSP and Ontario Works accommodate the needs of persons with disabilities as part of the person-centred, collaborative approach to support individual goals and aspirations.
AN ASSURED INCOME APPROACH FOR PEOPLE WITH DISABILITIES

10. Co-design an “assured income” approach for people with disabilities.

- Co-design an assured income mechanism for delivering financial support to people who meet the ODSP definition of disability. Consultation with First Nations people is essential.

- Include the following features in the assured income mechanism:
  - Income-tested only (i.e., no asset test)
  - Stacking of income benefits to reach adequacy
  - Tax-based definition of income (i.e., does not include financial help (gifts) from family or friends)
  - Continued responsibility of the provincial government to determine disability, with the right of appeal to the Ontario Social Benefits Tribunal
  - Flexibility to adjust to in-year income changes
  - Safe to move into employment and back to the program

- Provide an initial assured income at least as high as the ODSP Standard Flat Rate – Disability at the time of transition, and provide continued increases until the Minimum Income Standard is achieved in combination with other income security components.

- Ensure that people receiving the assured income have full access to ODSP caseworker services and support.

- Provide First Nations with the ability to administer and deliver ODSP in their own communities in the same manner as Ontario Works.
A TRANSFORMED SOCIAL ASSISTANCE STRUCTURE

11. Redesign the social assistance rate structure so that all adults have access to a consistent level of support regardless of living situation (i.e., rental, ownership, board and lodge, no fixed address, rent-geared-to-income housing, government-funded facility).

- Transform the social assistance rate structure so that:
  - Single adults receive a Standard Flat Rate that does not distinguish between basic needs and shelter
  - Couples receive a Standard Couple Flat Rate equal to 1.5 of the Standard Flat Rate
  - In recognition of the additional cost of living with a disability, single adults with a disability receive a higher Standard Flat Rate – Disability and couples receive a Standard Couple Rate - Disability of 1.5 of the Standard Flat Rate – Disability. Adult children aged 18 to 24 (without a disability) who live with their parent(s) on social assistance receive a Dependent Rate (75% of the Standard Flat Rate for the first dependent and 35% for each subsequent dependent). Adult children over age 24 (without a disability) who live with their parent(s) receive the full Standard Flat Rate. People with disabilities will continue to qualify in their own right for ODSP at the age of 18

- Align the definition of spouse under social assistance with the Family Law Act (i.e., deemed a spouse after three years).

- In moving to a Standard Flat Rate structure, eliminate the rent scales currently used for those receiving social assistance. Require municipal housing services managers to invest the increased revenues resulting from the elimination of rent-geared-to-income rent scales (due to the transformed rate structure) into local housing and homelessness priorities.
12. Improve social assistance rules and redesign benefits to make it easier for people to pursue their employment goals and realize the benefits of working.

- Redesign, using a co-design process, existing employment-related benefits (except the ODSP Work-Related Benefit) into one benefit, with consideration given to whether the new benefit should be mandatory or discretionary, the level of prescription in the activities the benefit can support, and the level of support that is provided to meet a broad range of needs. Test the new benefit before province-wide roll out.

- Reduce the wait period for exempting employment earnings to one month (from three months) in Ontario Works.

- Designate First Nations Ontario Works delivery agents to deliver and administer the Employment Ontario employment assistance program to better assist their community members in becoming employable through the array of programming and benefits that are not available to them for a variety of reasons, including but not limited to vast distances from municipalities or urban centres where Employment Ontario programs are placed, lack of services focussed on developing employability skills available through the Ontario Works program, and the recent removal of assisting programs (e.g., First Nations Job Fund).

- Support case collaboration in both individual and group settings.

13. Modernize income and asset rules so people can maximize the income sources available to them and save for the future.

- Exempt as assets funds held in Tax-Free Savings Accounts and all forms of Registered Retirement Savings Plans so people do not have to deplete resources meant for their senior years.
Initially exempt 25% of Canada Pension Plan - Disability, Employment Insurance and Workplace Safety and Insurance Board payments from social assistance (i.e., social assistance would be reduced by 75 cents for every dollar of income from these sources rather than dollar for dollar).

Increase the income exemption for Canada Pension Plan - Disability, Employment Insurance and Workplace Safety and Insurance Board payments to the same level as the existing earnings exemption by 2022–23.

14. Ensure ongoing access to targeted allowances and benefits until such time as adequacy is achieved. Determine which extraordinary costs remain beyond the means of individuals even when adequacy is achieved and maintain those benefits.

Retain the following special purpose allowances/benefits and review as progress towards adequacy is made and people’s outcomes are better understood:

- Special Diet Allowance
- Mandatory Special Necessities/Medical Transportation
- Pregnancy and Breast-Feeding Nutritional Allowance
- ODSP Work-Related Benefit

Revise medical transportation rules to include and support improved access to traditional healers.

Review and introduce expanded eligibility criteria for the Remote Communities Allowance to better address the needs of northern and remote communities.

Redesign Ontario Works discretionary benefits as other recommendations are implemented (e.g., making core health benefits and help with funeral and burial costs mandatory) and consider making them available to the broader low-income population.
HELPING THOSE IN DEEPEST POVERTY

Take early, urgent steps to increase the level of income support available to people living in deepest poverty.

15. Help those in deepest poverty by immediately increasing the income support available through social assistance as a readily available means for early and absolutely critical progress towards adequacy.

- Implement changes that make meaningful progress in improving the incomes of those furthest from the Minimum Income Standard through social assistance as the most readily available and easily adjusted means by (in Fall 2018):
  - Setting the Standard Flat Rate at $794/month (a 10% increase over Fall 2017 Ontario Works maximum basic needs and shelter rates)
  - Setting the Standard Flat Rate – Disability at $1,209/month (a 5% increase over Fall 2017 ODSP maximum basic needs and shelter rates)

- Implement increases to the Standard Flat Rate and Standard Flat Rate – Disability in Fall 2019:
  - Increase the Standard Flat Rate to $850/month (7% increase over Year 1)
  - Increase the Standard Flat Rate – Disability to $1,270/month (5% increase over Year 1)

- Implement further increases to the Standard Flat Rate and Standard Flat Rate – Disability in Fall 2020:
  - Increase the Standard Flat Rate to $893/month (5% increase over Year 2)
  - Increase the Standard Flat Rate – Disability to $1,334/month (5% increase over Year 2)

- Continue to raise the level of income support available through a (rebranded) Ontario Works program until the Minimum Income Standard is achieved in combination with other income security components by 2027-28.
SELF-GOVERNANCE AND RESPECT FOR FIRST NATIONS JURISDICTION

16. Take steps to ensure that social services are ultimately controlled by, determined by and specific to First Nations.

- Based on First Nations’ inherent right, First Nations should have the opportunity to develop and control their own social service programs.

- Recognize First Nations’ authority to create and implement their own model of Income Assistance.

- Engage with federal government and First Nations in a tripartite arrangement to ensure ongoing financial support for the new flexible, responsive approaches.

- Respect First Nations’ autonomy and work with First Nations to develop an opt-out clause that explicitly recognizes their right to opt out of provisions in the Ontario Works legislative framework in favour of their own models. Establish communication processes for informing First Nations of the opt-out provisions and opportunities for piloting direct program delivery.

- Identify more flexible, responsive service approaches or models that First Nations could adapt, such as:
  - Living with Parent rule
  - Qualifying period for earnings exemptions
  - Non-compliance rules
  - Rental Income for Ontario Works recipients
  - Spousal definition to be defined under the Family Law Act
  - Participation requirements (voluntary)
  - Shelter cost maximums, to be based on actuals
Establish and communicate clear guidelines for provincial staff in accessing First Nations–owned data reflecting the principles of the Ownership, Control, Access and Possession protocol endorsed by the Assembly of First Nations.

Commit to working with First Nations to design and launch pilots for the direct delivery of programs including the Ontario Disability Support Program, Employment Ontario, Assistance for Children with Severe Disabilities and Special Services at Home within their communities, with the long-term goal of First Nations delivery as they choose.

Support the development of administrative forms and processes and training of First Nations social services staff to support the new flexible, responsive approach.

Commit to working with First Nations (through Provincial Territorial Organizations (PTOs), Tribal Councils or individual First Nations) to establish an implementation plan for First Nations to accept the responsibility for the design and delivery of the following programs to First Nations communities: Ontario Works, Ontario Disability Support Program, Assistance for Children with Severe Disabilities, Special Services at Home, and Temporary Care Assistance.

Take steps to ensure that First Nations will still be eligible for any new program dollars for any new programs that the Ontario government might develop after a First Nation has taken on self-governance in social assistance.

17. Broaden program outcomes to encompass social inclusion. Simplify processes and provide tools for a more holistic, individualized approach that offers wrap-around services.

The diverse goals, needs and paths of individuals should be recognized to encourage and promote personal success. This includes broadening program outcomes to include community engagement and social inclusion, as well as supporting individuals in increasing their employability.
First Nations social service programs should have recognition and support for their ability to provide:

- Income assistance to singles, couples and families
- Pre-employment activities that include but are not limited to literacy, upgrading, employment experience, job-specific skills training, youth-specific initiatives, social enterprise and self-employment resources
- Mental health and addictions referrals and early interventions
- Community-based initiatives specific to language, culture, tradition and the community’s economic and educational context
- All of these services will be delivered in a First Nations holistic approach

Community and social development training for First Nations staff.

Healing and wellness, life stabilization, social inclusion, pre-employment activities and developing essential skills should be recognized as significant achievements along the path to success.

Ontario Works self-employment rules should be aligned with ODSP to include those working part-time and seasonally. Self-employment rules, guidelines and eligibility assessments should be simplified and revised.

Encourage self-employment and social enterprises as viable options for First Nations peoples and communities.

Work with First Nations to promote information and create opportunities related to micro-loan availability and small business start-up, as well as federal and provincial programming.

First Nations Social Service administrators should continue to deliver employment-related services to promote a holistic approach towards supporting community members.
First Nations Social Service administrators should deliver and oversee Employment Ontario employment services and supports in their communities.

First Nations youth represent the future of First Nations communities and require access to services and supports earlier in life to achieve success in employment, education and transitioning to adulthood.

- Young people aged 14+ should have access to Ontario Works and ODSP employment supports
- Provision of funding to support programming, social inclusion, cultural learning and knowledge-sharing between Elders and youth

In recognition that ODSP should be delivered by First Nations, reduce barriers to ODSP by:

- Funding support staff to provide intensive case management and secure assessments to help individuals navigate ODSP
- Supporting better access to health practitioners in First Nations communities to assist with the completion of the Disability Determination Package (DDP) through use of video or telehealth services
- Increasing and expediting help with medical transportation costs
- Ongoing supports for ODSP recipients and benefit units
- Providing a supplementary benefit that is dedicated to individuals with disabilities receiving ODSP
- Providing longer timelines to complete steps in the adjudication process as required

To support ongoing professional development for First Nations, tools, resources, funding and training should be in place.

Promote/support healing and wellness among social services staff.
The capabilities, skills and professional development of First Nations Social Service administrators should be better recognized and celebrated as critical to affecting the lives and outcomes of First Nations individuals receiving social assistance.

ADEQUATE FUNDING FOR FIRST NATIONS

The income security system needs to better respond to the local economic and geographic circumstances of First Nations communities to help ensure people get the help they need to maintain an adequate standard of living and are lifted out of poverty.

- Programs, services and supports provided through social assistance should better reflect the realities of living within First Nations communities.

- Discretionary funding should be based on reimbursement of actual expenditures.

- Rates should reflect the additional costs of living in First Nations communities, including remote and isolated communities (e.g., purchasing nutritious food, transportation costs).

- Address price-setting practices for food, goods and services in northern communities (e.g., Northern Store).

- Expand eligibility criteria for the Remote Communities Allowance to include a wider area.

- Recognize and apply the concept of using a First Nations-developed Remoteness Quotient that reflects the increased cost of living in remote First Nations.

- Develop a Transitional Support Fund (TSF) funding formula that is based on actual expenditures.
Provide additional funding to support the Cost of Administration (COA), especially for communities with smaller caseloads.

Develop a supplementary case load tool and technology that accurately captures the actual case load data and is reflected in the COA and discretionary benefits.

Fund First Nations technology solutions.

**IMPLEMENTING AND MEASURING CHANGE**

18. Income security reform must be accompanied by a robust change management and implementation plan.

**REPORTING ON PROGRESS**

Implementation of this Roadmap should be accompanied by a transparent report on associated outcomes and indicators, to be updated annually and made publicly available by the Province.

- Establish an annual, publicly available report that will outline progress on the Roadmap recommendations, including progress against outcomes.

- Establish a third-party body to review and comment on the annual progress report and provide comments to the Cabinet.

- Require that both the annual report and the third-party comments be tabled in the Legislature.
SEQUENCING REFORM

The Roadmap recommends a package of tangible changes and improvements to Ontario’s income security system so that it better supports the diversity of people who use it, and outlines the sequencing of reforms over 10 years.

Items are sequenced over time to allow for critical co-design processes and so that lessons learned earlier in implementation can inform later stages and fiscal realities. Efforts have also been concentrated on key actions in the first three years that are critical to building momentum, targeting those in most urgent need, and establishing important foundations for change. The recommended changes are not stand-alone, nor should they be viewed as a menu of options.

Implementing the Roadmap will require further work to define the details and create plans on how changes are introduced. As noted above, it is important that the Province involve a broad range of voices in a co-design approach for certain critical elements, including people impacted by change, front-line workers, service managers and delivery partners, advocates, Indigenous peoples and organizations, and a range of other experts. It is also important that opportunities to test or pilot change be taken, so that lessons can be learned and adjustments can be made prior to broad implementation. It is critical that pilots are inclusive of the diversity of the community so any differential impact on uptake and outcomes can be evaluated and used to inform the final design and rollout. This means ensuring an intentional diversity of participants, including but not limited to racialized individuals, persons with disabilities, Indigenous people, women, communities negatively impacted by heterosexism, homophobia and transphobia, and newcomers to Canada.

The full participation of the federal government is needed if low-income individuals and families are to achieve their potential and reach an adequate income. The federal government is also called upon to work directly with First Nations in a nation-to-nation capacity to address significant physical and social infrastructure deficits in First Nations communities.
Our Voices – A Word From the Working Groups

Message From the Income Security Reform Working Group

We come from different walks of life, personally and professionally, and we hold shared values and beliefs about the need for fundamental change and investment in the income security system. We believe that the system must do a better job of helping people escape poverty and low income to improve their lives. In that spirit, we worked together over the past year, at the government’s invitation, to develop a 10-year roadmap for income security reform in Ontario.

We realized early on that mere tweaking of the system was not an option. The Roadmap described in this report is intended to be transformational, both inside and outside social assistance. It recognizes the changing world of work and the growing number of people who struggle to make ends meet. It recognizes that people from some groups are more likely to be affected by poverty than others. It recommends ways to more effectively support the people who access the income security system, whether for long or short durations, strategies to achieve income adequacy in the long term, and immediate changes to help people in deepest poverty.

Implementation of the Roadmap on its own will not eradicate poverty in Ontario. But it will improve the lives of low-income people, many of whom wake up every day wondering where their next meal will come from or if they will have a roof over their heads. The transformation we envision can only succeed if government works actively with partners, including those directly affected by the system, to design and implement the key elements of change.
We recommend the Province commit to a Minimum Income Standard and move steadily towards that goal over the next ten years. We have recommended, among other things, the early implementation of changes to address the insufficient levels of support for single individuals receiving Ontario Works and the Ontario Disability Support Program (ODSP)—people who have fallen far behind over the past 20 years. We struggled with the pace at which government should bring all people out of deepest poverty, since the gap between where they are and where they need to be is so large. The reforms we have recommended in the first few years are what we see as the minimum first steps towards a more adequate system of low-income supports for working-age adults. They also introduce new foundational elements to the broader income security system, such as a portable housing benefit.

The government asked us and two other working groups to create a Roadmap, with support from staff of the Ministry of Community and Social Services. We have done what we were asked to do. In turn, we urge the Province to embrace the vision we have proposed, to dedicate sufficient funding to implement the Roadmap, and to seriously consider moving even more quickly to achieve income adequacy. We also call on all other levels of government to take an active role.

We are proud of the Roadmap that we helped to create. We put it forward in the firm belief that everyone, especially those who have suffered the most from living in poverty, should have the opportunity to live without scarcity and fear, to fulfill their potential, and to contribute to their own growth and the prosperity of all our communities.
MESSAGE FROM THE FIRST NATIONS INCOME SECURITY REFORM WORKING GROUP

The First Nations Income Security Reform Working Group has welcomed the opportunity to contribute to the thinking represented in this Roadmap for Change, an opportunity that has been a long time coming for First Nations. In 1991, shortly after the publication of “Transitions,” a late-80s review of the social assistance system, Ontario First Nations passed Resolution 91/34, which set out principles for developing social services determined by, controlled by, and specific to First Nations, as previously recommended in the Transitions report. This recommendation was also recognized in the Brighter Prospects: Transforming Social Assistance in Ontario report (Lankin, Sheikh 2012) and aligns with the 1996 Royal Commission on Aboriginal People Report. Resolution 91/34 highlighted First Nations’ expectation that federal and provincial governments would recognize these principles and support flexible approaches to First Nations self-determined social services through legislative exemptions, alternative financial arrangements and other options.

In the short timeframe of six months, 10 meetings have occurred on the traditional territory of the Mississaugas of the New Credit.

There were few real platforms for First Nations–provincial dialogue on social reform until the 2015 Political Accord signed by the Premier and Ontario First Nations, which committed the Province and First Nations to a formal government-to-government relationship framed by the recognition of First Nations Treaties.
2015 also saw a commitment by the federal government to implement the United Nations (UN) Declaration on the Rights of Indigenous Peoples. The UN Declaration sets out individual and collective Indigenous rights such as the right to be actively involved in developing and determining health and social programs and, as far as possible, to administer such programs through Indigenous institutions. The Declaration also recognizes that Indigenous people have the right to free, prior and informed consent before adopting and implementing legislative or administrative measures that may affect them. Following the final report of the Truth and Reconciliation commission, the Ontario government in 2016 announced a formal commitment to reconciliation with Indigenous peoples, called The Journey Together.

Within the context of these unique rights and relationships, the First Nations Income Security Reform Working Group has shared insights regarding the impacts of residential schools, the extent of the intergenerational trauma and poverty that exists in First Nations communities, and the need for social assistance programming that develops First Nations’ capacity to overcome these challenges. Within our First Nations, we are aware of the depth of despair, hopelessness and isolation. We or someone we know and love are living everyday with the effects of poverty. Those effects include food insecurity, poor housing conditions, low literacy levels, high drop-out rates in education, over-representation in the justice system, under-representation in programs we qualify for but that are hard to access such as ODSP and Assistance for Children with Severe Disabilities (ACSD), high costs of living in isolated and remote areas, losses in control and access to our traditional territories and natural resources, lack of economic development (which has been affected by colonization, including Indian Act policy and its restrictions on reserve land use), lack of infrastructure (including internet services), overcrowding, high unemployment rate, underfunding, low wages and lack of adequate job opportunities.

First Nations community dependence on the social assistance system has become entrenched over generations. First Nations social assistance recipients are among the most vulnerable people in Ontario. They require in-depth supports to build hope and self-esteem and acquire the skills to set goals and overcome barriers related to mental health, addictions and family crisis, which will enable them to become resilient and self-sufficient. First Nations also need support at the whole community level to build opportunities for economic development and education.
and promote healing. As Ontario contemplates a new direction for income security, First Nations have flagged the key concept of social inclusion given the limited opportunities for employment, education and healing in First Nations communities. Income security reform should ensure that social assistance programming enhances individuals’ and families’ lives along their journey towards employment, or towards social engagement when employment is not realistic.

An effective income security approach in First Nations communities will need to be developed in a way that leaves no one behind. Raising the income levels of those who are on social assistance is only one aspect of eradicating poverty. First Nations communities provide a humanistic and holistic approach to those seeking assistance with the effects of poverty; this can be attributed as a core value of Indigenous peoples and must be promoted if income security reform is to be successful.

While good progress has been made through these discussions towards identifying a realistic Roadmap for reform, the utmost priority for First Nations is to exercise their jurisdiction over social services. As an interim step, Ontario must grant legislative exemption that provides flexibility for First Nations design and control of social assistance. Work towards implementing full recognition of First Nations self-government in this area needs to continue.

As members of the First Nations Income Security Reform Working Group, we acknowledge this first step towards new strategies that will lead us to collaboration and partnership as directed by our leadership. The First Nations caucus of this working group will continue to participate in technical meetings as a way of partnership-building that will be beneficial as First Nations examine their own practices of social services and model development. We extend our gratitude to the provincial representatives who have treated us with the utmost respect and acknowledge them for their hard work and dedication to this process.
MESSAGE FROM THE URBAN INDIGENOUS TABLE ON INCOME SECURITY REFORM

The Urban Indigenous Table on Income Security Reform has provided input to the Ministry of Community and Social Services to chart a path towards the reform of Ontario’s income security system, to enhance the economic security and overall well-being of Métis and urban Indigenous communities across the province.

It is essential to recognize that up to 84.1 per cent of Indigenous peoples in Ontario live off-reserve and obtain services in cities and towns across the province, and that urban Indigenous communities are among the most at-risk groups in Ontario.

The Métis Nation of Ontario (MNO), the Ontario Federation of Indigenous Friendship Centres (OFIFC), and the Ontario Native Women’s Association (ONWA) have long advocated for an income security system that provides access to meaningful economic opportunity and upholds the dignity of community members who access income assistance services.

The government’s commitment to reconciliation with Indigenous communities, outlined in The Journey Together, is an integral guiding principle of this Roadmap. In considering reconciliation at every juncture of this initiative, including the enhancement of service delivery standards in urban Indigenous communities, we believe that measurable change can be achieved.
As partners, the MNO, the OFIFC and ONWA co-ordinated urban Indigenous discussion sessions in 2014 to identify the gaps and challenges urban Indigenous communities have experienced in the current social assistance system, and propose ways in which the system could be transformed to enhance outcomes, including recommendations beyond social assistance.

Throughout the Roadmap, there are references to “urban Indigenous people and communities”. This is a term inclusive of the diversity of First Nations (status and non-status), Métis and Inuit people who live in urban and rural communities across Ontario and not on-reserve. Geographically, “urban Indigenous” is not exclusive to Indigenous people living in large urban population centres; it also describes Indigenous people and communities comprised of or within smaller urban and rural population centres. Indigenous people historically and to this day continue to migrate within the province, and between provinces and territories, in pursuit of culture, opportunity and improved well-being. Across Ontario there are diverse organizations that support urban Indigenous people who live in towns and cities through the delivery of culture-based programs and services. It is important to note that while the recommendations in the First Nations section of the Roadmap stem from specific discussions and deliberations at the First Nations Income Security Reform Working Group, many of the issues identified and the historic context are shared by Indigenous communities in urban settings, and many of the recommendations would have a positive impact for all Indigenous people regardless of location.
Community members stressed the importance of listening to the voices of urban Indigenous peoples around their specific needs and challenges, as well as gaps in services, and moving forward in acting on the advice that was shared. Among other concerns, we heard that communities found benefit levels to be inadequate and that program administration is particularly challenging to navigate. We also heard that the ongoing impact of colonialism, including systemic discrimination and racism, have contributed to an unsuitable environment in which to access social assistance services.

Colonialism, including the impact of residential schools, systematic racism, and intergenerational trauma, has had many significant and destructive impacts on urban Indigenous communities. In addition, barriers exist to accessing services that are unique to individual lived experience, as the current income security system overlooks the importance of mental health and culture and well-being, and often overlooks the unique needs of Indigenous women, youth, Elders and LGBTQ2S individuals. These factors have shaped an environment in which Indigenous communities continue to experience significant disparities in education, income and health. Urban Indigenous peoples are therefore in need of income security supports that are not based on a one-size-fits-all approach. Diverse Indigenous cultures shape the needs, priorities and conceptions of well-being of urban Indigenous communities across the province.

Culture is a crucial element of Indigenous ways of being, and it is key that this is understood by Ontario’s public service and anyone serving Indigenous communities. It is important that this Roadmap respond to the unique history, diversity and cultures of urban Indigenous communities across the province, and continue to build upon principles identified in the United Nations Declaration on the Rights of Indigenous People (UNDRIP) and the Report and Calls to Action of the Truth and Reconciliation Commission (TRC). Building on the government’s commitment to reconciliation with Indigenous peoples in The Journey Together, the Roadmap seeks to close the gap in outcomes for urban Indigenous communities and create transformational change both inside and outside social assistance.
As such, effecting positive change can only happen through honouring the voices of urban Indigenous communities, which continue to call for greater access, equity, transparency and accountability in the income security system. While positive steps have been taken in this Roadmap, ongoing transformational work and many years of action towards systems change are required.

As part of our work, the Urban Indigenous Table on Income Security Reform has utilized best practices, knowledge and experience from each partnering organization to best capture the unique needs of Métis and urban Indigenous peoples across Ontario. Many of our recommendations for reform have focussed on the need to move away from rule-based approaches that focus on surveillance and enforcement to approaches based on positive interactions, social inclusion and helping people to achieve improved outcomes. We have advocated for urban Indigenous communities and highlighted how the impacts of the current system and potential reforms need to be carefully considered. We look forward to continuing our work to implement the transformational change called for in this Roadmap.
INTRODUCTION

PURPOSE

The Income Security Reform Working Group, the First Nations Income Security Reform Working Group and the Urban Indigenous Table on Income Security Reform included a diverse group of people with different perspectives, expertise and experiences who have been working towards a common purpose: to recommend tangible changes and improvements to Ontario’s income security system so that it better supports the diversity of people who use it, and to outline the sequencing of reforms over 10 years. The recommendations and the sequencing form a Roadmap to guide government in making decisions and investments that require ongoing collaboration with others, and in recognizing First Nations constitutional rights in designing and implementing the recommended reforms.

While the three groups met independently of one another, they brought common views on the need for change. The recommendations in this Roadmap are not mutually exclusive—for example, many recommendations in the First Nations section would equally apply in the rest of the province.

4 See Appendix A for the Working Groups’ membership
WHY THIS MATTERS

Ontario’s income security system affects us all. No matter our background, our successes or our challenges, we all have a shared interest in supporting everyone’s ability to thrive and contribute to the social fabric of our communities and the economic well-being of our province. Almost everyone has at least one family member, friend or neighbour who is grappling with poverty. As you read and reflect on the Roadmap, we encourage you to keep in mind that the line between poverty and just getting by is a thin one, and many people are a missed paycheque or a family emergency away from needing help.

Here are six reasons why income security reform is everybody’s business:

1. **People are facing greater labour market instability, less job security, and more non-standard or precarious work, all of which make it harder to achieve an adequate standard of living.**

Consider this:

- The number and kinds of jobs available are changing due to factors such as economic growth, technology, demographics and consumer behaviour. Service-sector jobs are more prevalent, while higher-paying manufacturing jobs are less common. Changes in the labour market are having a significant impact on people’s ability to earn adequate, sustainable income to improve their circumstances.

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Please see Changing Workplaces Review, Final Report, June 2017. Source: [https://files.ontario.ca/books/mol_changing_workplace_report_eng_2_0.pdf](https://files.ontario.ca/books/mol_changing_workplace_report_eng_2_0.pdf) pg. 33–34
Income Security Reform in the context of the Basic Income Pilot

The Working Groups acknowledge the three-year Basic Income Pilot that is underway in the province—an important experiment that will test a new way of providing income support. Many of the recommendations in this Roadmap are complementary to the Basic Income Pilot; lessons learned from the Basic Income Pilot and the first three years of this Roadmap will together be informative and provide an opportunity to refine and potentially adjust the Roadmap in the future.

- From 1997 to 2015, non-standard employment grew at an average annual rate of 2.3% per year, nearly twice as fast as standard employment (1.2%)\(^6\).

- The Report of the Special Advisor for Ontario’s Changing Workplaces Review identifies a broad range of people experiencing precarious work, from new graduates involuntarily working part-time to individuals working multiple jobs to make ends meet\(^7\).

- Precarious employment can negatively affect a family’s quality of life and increase stress about financial decisions\(^8\).

- Poverty rates of workers in non-standard employment are two to three times higher than the poverty rates of workers in standard employment\(^9\).

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\(^6\) Source: [https://files.ontario.ca/books/mol_changing_workplace_report_eng_2_0.pdf](https://files.ontario.ca/books/mol_changing_workplace_report_eng_2_0.pdf) pg. 48

\(^7\) Source: [https://files.ontario.ca/books/mol_changing_workplace_report_eng_2_0.pdf](https://files.ontario.ca/books/mol_changing_workplace_report_eng_2_0.pdf) pg. 43–44


\(^9\) Source: [https://files.ontario.ca/books/mol_changing_workplace_report_eng_2_0.pdf](https://files.ontario.ca/books/mol_changing_workplace_report_eng_2_0.pdf) pg. 48
The prevalence of non-standard employment is eroding access to employer-provided benefits. In 2011, less than one-quarter of workers in non-standard employment relationships had job benefits such as medical insurance (23.0%) or dental coverage (22.8%). Even fewer were covered by life and/or disability insurance (17.5%) or had an employer pension plan (16.6%).

21.9% of all unemployed individuals in Ontario experienced long-term unemployment in 2014–15; this circumstance was more prevalent among older workers, affecting about one-third (32%) of unemployed individuals age 45 and older.

In 2016, the unemployment rate of Indigenous people in Ontario living outside of First Nations communities was 48% higher than non-Indigenous Ontarians (8% versus 5.4%).

In First Nations communities in Ontario, over one-third of adults (38.2%) were looking for work between 2013 and 2015. Less than half (44.7%) were employed, a significant decline from the 55.6% who were employed in 2008 to 2010. Most of the jobs reported in 2013–15 (79.7%) were located in a First Nations community.

In identifying clients for its Aboriginal Skills and Employment Training Strategy, the federal government indicates that Indigenous youth (i.e., those between the ages of 15 and 30) are the fastest-growing demographic in Canada. They are an important population who will be relied upon to replace older workers as they retire.

Source: https://files.ontario.ca/books/mol_changing_workplace_report_eng_2_0.pdf pg. 48


Source: Chiefs of Ontario, First Nations Regional Early Childhood, Education and Employment Survey (FNREEES) Peoples Report, June 2017

2. Essential needs are increasingly out of reach for many people.

Consider this:

- According to the Canadian Rental Housing Index, 42% of renter households in Ontario spent more than 30% of their before-tax income on rent in 2011\(^\text{14}\). This included 20% of households who were spending more than 50% of their before-tax income on rent.

- According to estimates, Ontario is home to more than 595,000 food insecure households\(^\text{15}\). A recent study has found that health care costs for Ontario households experiencing moderate food insecurity were 32% higher than for food-secure households\(^\text{16}\).

- 84% of First Nations adults living in First Nations communities in Ontario reported cutting the size of their meals or skipping meals due to lack of money for food in the past year\(^\text{17}\).

- In Ontario First Nations communities, the number of adults who sometimes or often ran out of food, with no money for more, increased from 41.3% in 2008–10 to 52.9% in 2013–15\(^\text{18}\).

- Over half of adults in Ontario First Nations communities (55.4%) said they had struggled to meet essential needs in the past year. Over a quarter of adults

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\(^{14}\) Based on the 2011 National Household Survey; please see [http://rentalhousingindex.ca/](http://rentalhousingindex.ca/)


\(^{16}\) Please see “Association between household food insecurity and annual health care costs” by Valerie Tarasuk, Joyce Cheng, Claire de Oliveira, Naomi Dachner, Craig Gundersen, and Paul Kurdyak, CMAJ, August 10, 2015: [http://www.cmaj.ca/content/early/2015/08/10/cmaj.150234](http://www.cmaj.ca/content/early/2015/08/10/cmaj.150234)


(27.8%) could not afford to pay for their utilities (heat, hydro and water)\textsuperscript{19}. Transportation was also a struggle given rising gas costs and the need to travel to grocery stores and other shops for essential needs\textsuperscript{20}.

\begin{itemize}
  \item Indigenous peoples are eight times more likely than the general population to experience homelessness in major urban settings\textsuperscript{21}.
  \item In 2014, low-income households spent on average 5.9\% of pre-tax income on home energy, while the highest-income households spent only 1.7\% of their income on home energy\textsuperscript{22}.
\end{itemize}

3. \textbf{It’s harder for people to climb out of poverty.}

Consider this:

\begin{itemize}
  \item According to one federal definition of low income (the Low-Income Measure), there were 1.94 million low-income persons in Ontario in 2015 (the most recent data available)\textsuperscript{23}. In the same year there were 943,368 children and adults in Ontario receiving social assistance – either Ontario Works or ODSP\textsuperscript{24}. This means more than half of the people living in poverty were not receiving social assistance and were unable to access the allowances and benefits that are available only through Ontario Works and ODSP\textsuperscript{25}.
\end{itemize}

\begin{flushleft}
\textbf{19} Ibid  \\
\textbf{20} Ibid  \\
\textbf{21} Source: Canadian Mental Health Association, Aboriginal People/First Nations. (Ontario) CMHA available \url{https://journals.library.ualberta.ca/aps/index.php/aps/article/view/19006} pg. 14  \\
\textbf{22} Based on analysis by the Financial Accountability Office of Ontario; please see \url{http://www.fao-on.org/en/Blog/Publications/hespending}  \\
\textbf{23} Source: Statistics Canada Table 206-0041 \url{http://www5.statcan.gc.ca/cansim/a26?lang=eng&retrLang=eng&id=2060041}&pattern=&stByVal=1&p1=1&p2=31&tabMode=dataTable&csid=  \\
\textbf{25} As announced in the 2017 Ontario Budget, the government will provide free prescription medication to all children and youth aged 24 and under, regardless of family income, starting in January 2018
\end{flushleft}
Research by the Social Planning and Research Council of Hamilton found that among adults living in poverty in that city, the chance of escaping poverty the following year had decreased from 44% in 1993 to 26% in 2013\(^\text{26}\).

A 2011 analysis for the Strengthening Rural Canada Initiatives showed that labour participation rates are 14 percentage points lower in remote areas as compared to urban areas\(^\text{27}\).

People increasingly think that hard work and motivation are not enough to get ahead. In 2015, 72% of survey respondents agreed that in Toronto hard work and determination are no guarantee that a person will succeed. 52% of respondents also felt that in 25 years the next generation will be worse off than their counterparts are today\(^\text{28}\).

The prevalence of low income for the Indigenous population living outside of First Nations communities in Ontario is 71% higher when compared to the non-Indigenous population (24% vs. 14%)\(^\text{29}\).

**What is the Low-Income Measure (LIM)?**

Based on the after-tax income levels of families, adjusted for household size and composition, the Low-Income Measure identifies the number of families/households whose after-tax income levels are under half (50%) of the median adjusted household income.

In determining the LIM, family income is “adjusted” in the sense that family needs are taken into account. Needs are determined based on the number of people in a household; as you would expect, needs generally increase as the number of household members increase, taking into account certain economies of scale.


\(^{29}\) Source: Statistics Canada, 2011 NHS, custom tabulations
Single adults under age 65 have limited income supports available to them, making it difficult to establish themselves with any kind of stability and security and focus on improving their outcomes. Combining maximum social assistance and tax benefits (tax benefits only being available if the individual files taxes):

- Single individuals with no fixed address can access a maximum of $4,677 (81% below the Ontario Poverty Reduction Strategy (PRS) Low-Income Measure (LIM)) if they don’t have a disability, and $8,577 (73% below the PRS LIM plus 30% in recognition of the cost of living with a disability) if they have a disability.

- Single individuals who rent accommodation can access a maximum of $9,604 (60% below the PRS LIM) if they don’t have a disability and $14,884 (53% below the PRS LIM plus 30%) if they have a disability.

In First Nations communities in Ontario, 28% of adults reported total annual household income of less than $20,000 in 2008 to 2010. This increased to 35.2% in 2013 to 2015.

First Nations Administrators have noted that three generations of First Nations people have relied on income assistance.

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**The Additional Costs of Disability**

The LIM is useful in measuring the prevalence of low-income, but does not account for the added cost of living experienced by those with disabilities. These extra costs vary depending on each person and how disability affects their life. There is no simple and agreed-upon methodology to assess the impact of disability given the vast degree of variation among people’s experiences. A review of literature has shown a range from less than 10% to over 100% . For this reason, the Roadmap has adopted 30% above the PRS LIM as a global approximation of the additional cost of living with a disability.

There are important considerations to keep in mind when looking at available data about poverty. The Canadian Income Survey (used to derive the percentage of the population below the Low-Income Measure) is not conducted in First Nations communities. In addition, due to historic factors, Indigenous individuals living outside of First Nations communities may not choose to self-identify as Indigenous on federal census and survey forms. The actual poverty rate experienced by Indigenous persons living outside of First Nations communities is likely higher than reported.

4. **More people have disabilities and are facing barriers to employment and social inclusion and higher costs of living.**

Consider this:

- Right now, almost one in seven Ontarians has a disability. As the proportion of Ontarians age 65 and older increases over the next 20 years, that number is expected to reach one in five .

31 Shek-Wai Hui and Ford. Incremental Cost of Living as a Result of Being a Person with a Disability in Ontario – Final Revised Report. Social Research and Demonstration Corporation (SRDC). March 2016. pg. 13 (Table 1)

There is an increased cost associated with having a disability regardless of an individual's employment status\textsuperscript{33}.

Autism Ontario estimates one in 94 children have an autism spectrum disorder in Canada and this is expected to increase over time. This is just one example of the increasing prevalence and diagnosis of lifelong disabilities.

Almost one in two Ontarians who have a developmental disability also have a mental illness\textsuperscript{34}.

In any given week, at least 500,000 employed Canadians are unable to work due to mental health problems. This includes approximately 355,000 disability cases due to mental and/or behavioural disorders and 175,000 full-time workers absent from work due to mental illness\textsuperscript{35}.

Approximately 30% of people in Ontario will experience a mental health and/or substance abuse challenge at some point in their lifetime\textsuperscript{36}.

\textsuperscript{33} The research conducted for MCSS by Social Research and Demonstration Corporation (SRDC) has determined that none of the currently available Canadian or Ontario data are sufficient to develop reliable estimates of these costs. Shek-Wai Hui and Ford determined that studies conducted in the United Kingdom (UK) using UK datasets and a standard of living methodology are promising for determining the cost of living as a result of being a person with a disability in Ontario should the data be available.

\textsuperscript{34} Based on 2013 research from the Institute for Clinical Evaluative Sciences; please see: https://www.porticonetwork.ca/documents/38160/651012/Mental+Illness+%26+Addictions+Snapshot_FINALv5.pdf/


\textsuperscript{36} 2012 Canadian Community Health Survey – Mental Health
From 2011 to 2014, the incidence of chronic conditions for First Nations peoples living outside of First Nations communities in Ontario increased drastically: the rate of diabetes increased by 11.2%, arthritis by 15.2%, and high blood pressure by 15.9%.\(^{37}\)

The unemployment rate for people with disabilities is about 16%—far higher than the rate for people without disabilities. However this does account for those who have stopped looking for work. Another relevant point is that the participation rate of working-age Ontario adults (aged 16–24) with a disability is only about 52.7%, compared to 79% participation of those who do not have a disability.\(^{38}\) This severely limits their contributions to society and the economy.\(^{39}\)

There was 3% growth in the 2016–17 ODSP case count as compared to the previous year, greater than the 0.6% growth experienced in Ontario Works cases over the same time period.\(^{40}\) As of June 2017, 58% of all social assistance cases were receiving ODSP.

A recent study has shown that there is a nearly 80% higher incidence of arthritis or rheumatism for individuals with the lowest incomes than for those with the highest incomes.\(^{41}\)

There is a lack of access to and funding for the high cost of Fetal Alcohol Spectrum Disorder (FASD) testing in municipalities, urban centres and First Nations communities.

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38 Canadian Survey on Disability 2012 data tables (CANSIM table 115-0005) for “Labour force status for adults with and without disabilities, by sex and age group, Canada, provinces and territories.” [https://www.ontario.ca/page/access-talent-ontarios-employment-strategy-people-disabilities#ref-1](https://www.ontario.ca/page/access-talent-ontarios-employment-strategy-people-disabilities#ref-1). Please note that this rate comes from the 2012 Canadian Survey on Disability; a new baseline rate of unemployment for people with disabilities will be set using the 2017 Canadian Survey on Disability, which is expected to be available in 2018.

39 Based on MCSS statistics for average monthly case count

5. **Poverty and low income negatively impact people’s health and well-being.**

Consider this:

- Analysis by Statistics Canada indicates that income inequality is responsible for the premature death of 40,000 Canadians per year. Low-income males and females\(^42\) have 67% and 52% greater chances respectively of dying each year than their wealthy counterparts\(^43\).

- The economic cost of mental illness and addictions in Canada is at least $50 billion per year\(^44\). According to a recent study, the burden of mental health and addiction issues on Ontarians is 1.5 times higher than all cancers put together and more than seven times that of all infectious diseases\(^45\). The greatest proportion of these costs derives from:
  - Health care
  - Social services and income support costs
  - Lost productivity (from absenteeism and turnover)

- Suicide rates in Canada were found to be almost twice as high in low-income neighbourhoods as in the wealthiest neighbourhoods\(^46\).

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42 Statistics Canada does not currently collect and report this data for trans-gendered persons
43 As outlined by Dennis Raphael and Toba Bryant. Please see: [https://www.thestar.com/opinion/commentary/2014/11/23/income_inequality_is_killing_thousands_of_canadians_every_year.html](https://www.thestar.com/opinion/commentary/2014/11/23/income_inequality_is_killing_thousands_of_canadians_every_year.html)
45 Ratnasingham et al. (2012). Opening eyes, opening minds: The Ontario burden of mental illness and addictions. An Institute for Clinical Evaluative Sciences/Public Health Ontario report. Toronto: ICES
Studies also show that adult-onset diabetes and heart disease are far more common amongst low-income Canadians. The poorest one-fifth of Canadians had more than double the rate of diabetes and heart disease when compared to the richest 20%, and a 60% greater rate of two or more chronic health conditions.

The percentage of adults reporting that their health is fair or poor declines substantially as you move from low- to high-income earners. For Indigenous adults in Ontario, 34% of low-income earners report fair or poor health compared to 14% of high-income earners. Social and economic circumstances contribute to 50% of a person’s overall health status with low-income groups showing worse outcomes in 20 of 34 health status indicators.

Today’s jobs require highly literate workers who can read and write and also possess problem-solving, decision-making, critical-thinking and organizational skills. Literacy levels are connected to pressing social and economic issues, including unemployment, poverty, homelessness, poor health, incarceration, social assistance reliance and poor outcomes for children.

Evidence shows that children in low-income families are 50% less likely to participate in organized sports, arts and cultural activities than children in high-income families. Barriers to participation include user fees, equipment costs, lack of transportation, family support, awareness of opportunities, isolation, inadequate or no facilities in their communities and a lack of safe places to play.

49 Source: Health Inequalities and Social Determinants of Aboriginal Peoples’ Health, Table 9 https://www.ccnsa-nccah.ca/docs/determinants/RPT-HealthInequalities-Reading-Wien-EN.pdf pg. 49
Many women who have experienced spousal violence also experience higher daily stress levels and related impacts. 53% of women victimized in the preceding 12 months by a spouse stated that most of their days were “quite a bit or extremely stressful”, which is significantly higher than the proportion of women victimized by someone else (41%) and the proportion of women not victimized (23%)\(^\text{53}\).

The implications of not completing high school in Canada are enormous, with both direct and indirect cost impacts on health, social services, education, employment, criminality and economic productivity\(^\text{54}\).

36% of off-reserve Indigenous children under the age of six live in poverty compared to 19 per cent of non-Indigenous children\(^\text{55}\).

6. **Systemic racism and discrimination are contributing to entrenched inequity.**

Consider this:

Indigenous youth from remote northern communities do not have any options but to relocate to a municipality or an urban centre to complete their education. Similarly to the era of residential schools, they are forced to be away from their families for the purpose of learning another way of life. One of the concerns associated with having children move away from their communities is that they will then experience additional racism and discrimination in a situation in which they are isolated and without sufficient supports.

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Indigenous peoples have significant disparities in education, income and health compared with other populations\textsuperscript{56}. In 2016, the Canadian Human Rights Tribunal concluded that First Nations have been discriminated against in the provision of Child and Family Services by Aboriginal Affairs and Northern Development Canada, and ordered that the discriminatory practices must cease\textsuperscript{57}.

The 2006 Census showed that the overall poverty rate in Canada was 11%, and yet a closer look shows for racialized persons it was 22% compared to 9% for non-racialized persons\textsuperscript{58}.

Newcomers to Ontario are less likely to access social assistance or other programs due to perceived stigma. This reduces their representation in these programs.

Racialized persons experience disproportionate levels of poverty and barriers accessing employment\textsuperscript{59}. For example, more than 60% of all persons living in poverty in Toronto are racialized and more racialized women live in poverty than racialized men\textsuperscript{60}.


\textsuperscript{60} Snapshot of racialized poverty in Canada. https://www.canada.ca/en/employment-social-development/programs/communities/reports/poverty-profile-snapshot.html#h1
- Victims of racial profiling, primarily Black men, experience post-traumatic stress and other stress-related disorders that limit their use of community resources.\(^{61}\)

- A United Nations working group on issues affecting Black people has signaled an alarm about the poverty, poor health, low educational attainment and overrepresentation of African Canadians in systems such as justice and child welfare.\(^{62}\)

"Social and economic inclusion cannot be fully achieved until the root causes of systemic racism are addressed."

**What does all of this tell us?**

Those experiencing poverty are not a homogeneous group and certain populations are at greater risk of living in poverty and may experience vulnerabilities as a result of poverty and low income. A one-size-fits-all approach is not going to achieve the best outcomes. The system needs to be flexible and able to adapt to people’s diverse and changing needs. We must pay particular attention to the cause and depth of poverty among Indigenous, Black and other marginalized populations to ensure interventions are structured to target the barriers they face and track the outcomes to know if the interventions are working.

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A NOTE ON PREVIOUS REPORTS

Over the past 30 years, there have been numerous reports on poverty in Ontario and Canada, prepared at all levels of government and by think tanks, academics, advocates and activists. Taken as a whole, there have been thousands of recommendations for reform to the income security system broadly, including the tax system and social services.

Many recommendations have been implemented and inroads have been made over the years resulting in poverty reduction, especially for seniors and children. However, a significant gap remains for working age adults who continue to live in deep poverty. This is because many programs designed to assist working age adults (e.g., Employment Insurance, Workplace Safety and Insurance Board) depend on their level of participation in the workforce. In some instances people contribute to the programs but are not eligible when they need the support. Even when they have a high level of labour force attachment, there are still problems with access. These programs are usually time limited and, in all cases, are inadequate to meet the income security needs of low-income adults. This leaves social assistance to do the "heavy lifting" as it relates to low-income, working-age adults living in poverty.

The Roadmap was produced within this broad context of previous reports. It does not set out to demonstrate that the income security system, including social assistance, is problematic or inadequate; rather it starts with this well-documented assertion:
The current system has failed some people more obviously than others—for example, single people who have little more than a social assistance cheque to rely upon; people who are homeless and often struggling to find safe shelter night by night; newcomers to Canada battling prejudice and a system that seems designed to be against them in many ways; African Canadians who continue to face entrenched anti-Black racism; and Indigenous peoples who have faced prolonged racism, inequity and cultural discrimination.

The Roadmap reflects a holistic plan of action to steer fundamental change over the next 10 years, one that concentrates on the urgent need for immediate action and the subsequent order and timing of the reforms needed to achieve income adequacy.
ONTARIO’S INCOME SECURITY SYSTEM

OVERVIEW

Ontario’s income security system provides a range of benefits to individuals and families who have low or no income or who have experienced long-term barriers to full employment. It is a complex system with numerous programs funded, overseen and delivered by municipal, provincial, federal and First Nations governments, as well as the non-governmental sector. The programs vary considerably in their specific form and purpose, target groups, eligibility rules, delivery methods and amounts of support.

These programs can generally be divided between cash and in-kind benefits that are intended to contribute to a set of overarching objectives:

- Making sure people don’t fall below a certain income level.
- Supporting health, well-being and community inclusion.
- Connecting or reconnecting people to jobs.

**Income Benefits** are monies that are transferred directly to people that generally include:

- Amounts based on paid contributions to replace earnings. For example, Employment Insurance and Canada Pension Plan - Disability or Retirement.
- Amounts provided during periods of very low or no income to help with living costs. For example, social assistance programs (Ontario Works and ODSP) and seniors programs (Old Age Security, Guaranteed Income Supplement, and Guaranteed Annual Income System).

- Amounts that augment other income, sometimes for a specific purpose. For example, the Canada Child Benefit, Ontario Child Benefit, Assistance for Children with Severe Disabilities, Northern Health Travel Grant and Working Income Tax Benefit.

**In-kind benefits** provide people with an item or service that is paid for, in part or in full, with the goal of improving standard of living by making the item or service less expensive or free. For example, child-care fee subsidies, Rent-Geared-to-Income housing, Ontario Drug Benefit program and Healthy Smiles Ontario.

Ontario also has a suite of employment and training services and income supports to help people achieve their employment goals and be successful in the labour force. These services and supports are primarily provided through Employment Ontario, with a few provided through social assistance as well as federal programs.

Between the Province and the federal government (and contributory programs such as CPP), approximately $65.7 billion in income security benefits are provided to Ontarians.

Municipalities, First Nations and non-profit organizations also invest in community-based income security programs. While the overall municipal and non-profit investment in income security programs is not available, Ontario municipalities alone had total expenses of over $7 billion after adjustments on social and family services in 2015. A 2013 survey of Ontario’s core non-profit sector (excluding universities and colleges, public and Catholic schools and their boards, public libraries and hospitals) found that 18% were focussed on social

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63 Based on data from the Financial Information Return. Please see: [https://amopen.amo.on.ca/stories/s/sd4q-wc68/](https://amopen.amo.on.ca/stories/s/sd4q-wc68/)
services. More than 68% of social enterprises surveyed in Ontario indicated that they have a poverty reduction focus. As just one example, in 2015–16 the United Way of Toronto and York Region invested $86 million in community programs and services, including $15.5 million to help meet people’s needs such as employment, shelter and food.

Despite significant investment in the broad income security system, it is clear the system is not working well for many people, in large part because it is designed to serve the workforce of the past. Excluding social assistance, most programs including Employment Insurance, Canada Pension Plan (Retirement and Disability) and Workplace Safety and Insurance are based on the assumption that the majority of people have long-term, well paid employment. Stemming from this assumption, these programs pay the highest and longest-duration benefits to people who have enjoyed full-time, well paying jobs in the recent past. However, these programs primarily work with individuals who are, by definition, ready for work or “employable”. There is a need for programming that focusses on employability—working with individuals on life skills and personal development to help them become employable rather than setting them up for failure.

There is a different reality for the many people who face long-standing barriers to employment or who now toil in a world of work that is low paying, part-time and of limited duration. From their perspective, the range and complexity of the income security system means it can be difficult and confusing to navigate, making it harder to access programs. For each program they have to figure out where to go, how to apply and what information is required. Often, the rules that are in place mean low-income workers cannot qualify for programs such as Employment Insurance in the first place and when people do access benefits, the time limits are arbitrarily short and the benefits inadequate.

65 Source: https://ccednet-rcdec.ca/sites/ccednet-rcdec.ca/files/ccednet/pdfs/inspiring_innovation-social_enterprise_in_ontario_by_ccednet-ods.pdf pg. vi
The system can also seem inequitable because programs provide varying levels of support to people. For example, a single person working full time at minimum wage could qualify for Employment Insurance (EI) benefits equivalent to $478.50 every two weeks (or $957 per four weeks). A person who falls short of the required hours or who has been unable to find a job at all can receive $721 per month through Ontario Works—that’s 25% less over roughly four weeks than EI benefits for a minimum-wage worker. As minimum wage increases, the gap between EI benefits and Ontario Works will only grow, if equivalent increases to Ontario Works are not made.

Moreover, the rules between programs do not always work well. For example, a person receiving ODSP and living in subsidized housing is generally thought of as being in a good position relative to others receiving social assistance. Yet, if that person finds a job they may see their ODSP support reduced at the same time as their rent increases, making it difficult to get further ahead.

From a system perspective, this range and complexity means careful thought must be given to how the programs affect one another. Changes in one program can have consequences in another program that ultimately affect people in both good and bad ways. For example, the erosion of federal Employment Insurance eligibility in the 1990s caused in part by tightened eligibility meant more reliance on provincial social assistance programs that generally (as noted above) provide less support. The impact of this change was predominantly felt by unemployed single individuals. In contrast, the Ontario Child Benefit (OCB) replaced a number of separate benefits for children, including many from social assistance, with a simpler income-tested program that treats children the same regardless of the family’s income source. This has generally been cited as a policy success story.

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67 A discussion of the impact of changes to both children’s benefits and Employment Insurance can be found in John Stapleton and Vass Bender’s background paper for the Mowat Centre EI Task Force, “Trading Places – Single Adults Replace Lone Parents as the New Face of Social Assistance in Canada”: https://mowatcentre.ca/trading-places/
FEDERAL AND PROVINCIAL INCOME SECURITY BENEFITS PROVIDED TO ONTARIANS ($MILLION)

- Canada Pension Plan [4] $18,434
- GST Credit [3] $1,706
- OAS (Including GIS & Spouse’s Allowance) [3] $17,142
- Ontario Tax Credits, primarily Trillium Tax Benefits [1] $2,675
- GAINS [1] $127
- Ontario Works and ODSP (including health benefits) [1] $8,522
NOTES:

Chart does not include municipal spending or provincial spending on other programs which impact income security, including housing programs, ODB for seniors and Trillium Drug Benefit, and Assistive Devices. In addition, chart does not include veterans' benefits.

Federal spending on seniors includes Old Age Security payments for all beneficiaries.


[3] Estimates based on Public Accounts of Canada 2016, Vol. 1 Sections 3 - Revenues, expenses and accumulated deficits and reports on Federal Tax Expenditures - Concepts, Estimates and Evaluations 2016. Provincial shares of some of the federal expenditures are not readily available. In these cases, the portion spent on recipients in Ontario was estimated at 40% of total federal expenditures.


The federal Canada Child Benefit, together with the OCB, extends financial help to families beyond social assistance to support the cost of raising children, which contributes to fewer single parents needing help through social assistance. Child tax benefits, along with other factors like more access to affordable child care, resulted in single-parent families accounting for 28% of Ontario Works cases in 2016–17, as compared to 46% in 1998–99. Substantial increases to federal child benefits in July 2016 may lead to even fewer families turning to Ontario Works for help. However, access still needs to be improved, particularly in First Nations communities where enrollment in tax-system-based benefits is limited.68

SOCIAL ASSISTANCE IN THE INCOME SECURITY CONTEXT

Social assistance is a substantial component of the income security system in Ontario—one that has been called on to do much more in the past few decades.

There are consequences when income security programs do not work well, and the main consequence is that more people need to rely on social assistance as a “first resort” for much longer periods of time. Put another way, social assistance has become the safety net not just for people who are unable to work, but for people failed by those programs whose purpose is to protect them from job loss and help them reconnect to the workforce. There are two social assistance programs that people turn to in Ontario:

- The Ontario Disability Support Program (ODSP) provides income support for people with disabilities, recognizing the higher cost of living with a disability and the social and economic barriers people may face.

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Ontario Works is intended for everyone else, premised on the often wrong assumption that most people need just temporary income support until they can (generally pretty quickly) get back to work.

Given the role these programs must play, it is important to recognize the limitations that need to change:

- The legislative framework generally focusses on “keeping people off social assistance” rather than supporting them in achieving their goals.

- Ontario Works fails to recognize the complexity of people’s situations and their diverse needs.

- The service approach is focussed on eligibility administration and “policing”, using many paper-based processes, with caseworkers’ time often consumed by low-impact tasks rather than supporting individuals and solving problems.

- The lack of supports and complicated rules and processes around ODSP applications make the program difficult to access.

- People are not approached in a way that consistently honours their individual experience, including historic trauma, violence and intergenerational poverty.

- Attitudinal and societal barriers embedded in the programs do not support people’s abilities, capacities or goals.
ENVISIONING THE FUTURE

VISION

All individuals are treated with respect and dignity and are inspired and equipped to reach their full potential. People have equitable access to a comprehensive and accountable system of income and in-kind support that provides an adequate level of financial assistance and promotes economic and social inclusion, with particular attention to the needs and experience of Indigenous peoples.

Social inclusion is based on notions of belonging, acceptance and recognition and entails the realization of full and equal participation in economic, social, cultural and political institutions. It is about recognizing and valuing diversity. It is about engendering feelings of belonging by increasing social equality and the participation of diverse and disadvantaged populations.⁶⁹

FUTURE STATE

Social and Economic Inclusion

Essential Health Needs
- Low income access to prescription drugs, dental care, vision care and hearing services

Safety Net
- Simple, easy to access social assistance programming
- Focused on problem solving and reducing barriers to promote inclusion and well being

Help Raising Children
- Robust federal and provincial children’s benefits
- Affordable child care

Employment Support
- Seamless and integrated employment and training services
- Extra funds to support life stabilization, employment readiness and job retention

Living with a Disability
- An assured income for people with disabilities
- Extra supports for families raising children with disabilities

A Safe Home
- Low income portable housing benefit
- Robust affordable housing supply

Help Raising Children
- Robust federal and provincial children’s benefits
- Affordable child care

Safety Net
- Simple, easy to access social assistance programming
- Focused on problem solving and reducing barriers to promote inclusion and well being

Employment Support
- Seamless and integrated employment and training services
- Extra funds to support life stabilization, employment readiness and job retention

Living with a Disability
- An assured income for people with disabilities
- Extra supports for families raising children with disabilities

A Safe Home
- Low income portable housing benefit
- Robust affordable housing supply
GUIDING PRINCIPLES

The following principles guide the recommendations made in this Roadmap. These principles must be adopted by all partners and the Province in decision-making related to income security reform. A human rights–based equity lens should be applied throughout, paying particular attention to the needs and experiences of Indigenous peoples, racialized people, people with disabilities and other marginalized populations.

💰ADEQUACY

The combination of social assistance and other income supports, in the absence of earnings and private income, should provide enough resources to cover essential living costs such as housing, nutritious food, transportation, disability-related costs and other necessities, so people can avoid poverty, protect well-being and focus on employment goals and social inclusion.

🔍RIGHTS


\textsuperscript{71} The decision can be found here: https://scc-csc.lexum.com/scc-csc/scc-csc/en/item/15858/index.do

\textsuperscript{72} https://fncairingsociety.com/jordans-principle
RECONCILIATION

The income security system aligns with, and responds to, the spirit and intent of the Report of the Truth and Reconciliation Commission of Canada, including the provincial government’s specific commitments made in The Journey Together framework to reconciliation with Indigenous peoples. Recognizing the intrinsic connection between supporting improved social and economic outcomes for Indigenous people and the goal of reconciliation, all aspects of system transformation follow this principle.

ACCESS TO SERVICES

The income security system is accessible and easy to understand. Front-line workers are able to provide effective, integrated, modern service delivery that recognizes the realities of providing services in all communities and to diverse populations, using culturally safe and trauma-informed techniques.

PROMOTING ECONOMIC AND SOCIAL INCLUSION

The income security system helps people to reach their full potential for economic and social inclusion. Programs are designed to support a sense of belonging and the opportunity to fully and equally participate in the community. Employment and training supports are individualized and responsive to the labour market to most effectively support those seeking participation in the job market.

EQUITY AND FAIRNESS

The income security system recognizes that people do not start from a level playing field and seeks to address current and historical systemic disadvantage.
and structural racism to ensure equitable outcomes for everyone. This includes a commitment to procedural fairness through adequate policies, procedures, practices and appeal mechanisms\textsuperscript{73}.

\section*{Sustainability}

The income security system is premised on sustainable government investment, a commitment to efficiency and effectiveness, and a respectful approach to accountability.

\section*{Respect and Dignity}

All people are treated with respect and dignity to promote inclusion in the economy and society.

\textsuperscript{73} For a discussion of procedural fairness in social assistance please see: https://www.ombudsman.sk.ca/uploads/document/files/a-question-of-fairness-en.pdf
FOCUS OF THE ROADMAP

OVERARCHING THEMES

In developing the Roadmap, the Working Groups were compelled by three overarching themes:

1. **Investing in People** – People are Ontario’s most important resource. All elements of the income security system need to work effectively together to meet a diverse range of needs and experiences, in support of better financial stability, health and well-being for all individuals and families. People’s interactions with the income security system are too often focussed on transactional activities and the enforcement of rules, particularly within social assistance. There is a critical need to change the way in which programs are designed, how they intersect, and how they connect people to relevant support from the very first point of contact.

2. **Addressing Adequacy** – It is unacceptable that so many people live in deep poverty and critical need in Ontario. It is vital that the Province establish and commit to a floor below which no one should fall. Success requires that all parts of the income security system, a mix of federal, provincial and municipal income supports and benefits, work together to improve people’s lives. Urgent and immediate action and significant investments are required in the income security system, including social assistance, to make this a reality over the next 10 years.
3. Recognizing the Experience of Indigenous Peoples – Income security reform must support the Province’s commitments to reconciliation with Indigenous peoples through its Journey Together framework, and help rebuild relationships with Indigenous peoples. This will require the income security system to actively address and guard against systemic and institutional racism and recognize the profound impact of colonization, residential schools and intergenerational trauma. Reform must respect First Nations’ right to self-governance and respond to the unique needs and perspectives of all Indigenous peoples, including those who are not members of a First Nation.

OBJECTIVES AND KEY ACTION AREAS

Within these themes are four objectives, each with key action areas:

- Achieving Income Adequacy: Adopt a definition of income adequacy and make a public commitment to achieve that goal over 10 years.

  Key action areas:

  - Setting a Goal for Income Adequacy

- Engage the Whole Income Security System: Leverage the whole income security system, current and future, so that programs work together to help all low-income people to achieve social and economic inclusion.

  Key action areas:

  - Ontario Housing Benefit
  - Income Support for Children
Working Income Tax Benefit

Core Health Benefits

Access to Justice

Transforming Social Assistance: Make social assistance simpler and eliminate coercive rules and policies. Create an explicit focus on helping people overcome barriers to moving out of poverty and fully participating in society.

Key action areas:

- Legislative Framework
- Culture of Trust, Collaboration and Problem-Solving
- Support for People with Disabilities
- An Assured Income for People with Disabilities
- A Transformed Social Assistance Structure
- A First Nations Model

Helping Those in Deepest Poverty: Take early and concrete action to increase the level of income support available to people living in deepest poverty.

Key action areas:

- The Need for Urgent Action
Critical steps must also be taken to ensure income security programming respects the government-to-government relationship between First Nations and the Province. Recommendations specific to First Nations communities are outlined in a focussed chapter (see pages 129 to 147) with an expectation that the Province and the federal government work with First Nations as equal partners to undertake reform.

Implementing the Roadmap will require further work to define the details and create plans on how changes are introduced. In specific instances, it is important that the Province involve a broad range of voices in a co-design approach, including people affected by change, front-line staff, service managers and delivery partners, advocates, Indigenous peoples and organizations, and a range of experts.
ACHIEVING INCOME ADEQUACY

OBJECTIVE: Adopt a definition of income adequacy, initially set as the Low-Income Measure used by Ontario’s Poverty Reduction Strategy, and make a public commitment to achieve that goal over 10 years.

A critical element in solving poverty is making sure people have enough income to afford the modern necessities of life—the things that are needed to be emotionally and physically healthy and connected to the world. For this to happen, all components of the income security system need to work in concert to ensure a Minimum Income Standard for every person and family, through wide-ranging supports available to all low-income people and programs that make sure no one is left behind.

SETTING A GOAL FOR INCOME ADEQUACY

Recommendation 1: Adopt a Minimum Income Standard in Ontario to be achieved over the next 10 years through a combination of supports across the income security system.

It is critical that income adequacy be defined. Without an accepted definition of adequacy, it is hard to know where people stand, determine the depth of their deprivation or measure their progress. Defining adequacy by setting a provincial Minimum Income Standard that can be achieved over time will provide a measurable and transparent objective for the income security system. The intent is that this standard be used to compare against the sum of income supports available to individuals from all programs, not just social assistance or other specific programs. The standard needs to account for the cost of living in different
areas, including remote areas. In seeking an adequate standard of living, the focus is on a full package of reforms that support social and economic inclusion.

Achieving this goal of adequacy requires a broad income support lens that includes the range of municipal, provincial and federal programs to which people have access, including child tax benefits, housing supports, refundable tax credits, social assistance and core health benefits.

Looking at what is available to individuals from social assistance and tax benefits, against the current Market Basket Measure \(^{74}\), shows just how far many people are from being able to buy the goods and services needed to achieve even an adequate standard of living. As will be discussed later, the Market Basket Measure needs revisions to provide a completely accurate comparison of the costs of living. The figure on the following page provides a starting point for this comparison.

*When you do not have enough income to afford even the most necessary essentials of life, like a home or a meal or a way to get around in your community, it is almost impossible to improve your circumstances. You will likely find that your health worsens, you become increasingly detached from the world of work, and social isolation and stigma deepen.*

It is long past time for investments to be made so that all individuals, particularly those in deepest poverty, have more to live on and a better chance to participate in their communities.

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\(^{74}\) The current Market Basket Measure was developed in 2012. It is based on the cost of a specific basket of goods that represent a basic standard of living. It has been criticized for not being regularly updated (e.g., it does not include a smart phone or data plan as a basic necessity, which it has increasingly become), and the price of some goods, in particular shelter, has been questioned. It also does not include remote regions in its design.
COMPARISON OF THE NET INCOME OF A SINGLE INDIVIDUAL ON ONTARIO WORKS AND THE MARKET BASKET MEASURE (MBM)

Net income of FT min wage worker: $20,413

Net income of OW recipient: $9,604

Using the current MBM, if this person lived in Toronto, they could afford their shelter and not even 50% of their food. They would have no money left for clothing, transportation and other expenses.
DETAILED RECOMMENDATIONS

1.1 The Province should publicly commit to a Minimum Income Standard that will be achieved over a 10-year period (by 2027–28).

- The Minimum Income Standard should initially be established at the Low-Income Measure currently used by Ontario’s Poverty Reduction Strategy (LIM-50 linked to a base year of 2012), plus an additional 30% for persons with a disability, in recognition of the additional cost of living with a disability. See Appendix B for the PRS LIM level for different family sizes.

1.2 Begin work immediately to define a made-in-Ontario Market Basket Measure that would include a modern basket of goods, with prices reflecting true costs, and adjusted for all regions in the province, including the remote north. The measure will be used in evaluating progress towards the Minimum Income Standard, and potentially revising or replacing the PRS LIM as the measure used to set the standard. The made-in-Ontario Market Basket Measure could also be used to guide and evaluate investment decisions over the long term.

1.3 Implement the recommendations in the Roadmap to move toward adequacy in the income security system by 2027–28.
ENGAGING THE WHOLE INCOME SECURITY SYSTEM

OBJECTIVE: Leverage the whole income security system, current and future, so that programs work together to help all low-income people achieve social and economic inclusion.

Providing supports outside of social assistance allows for the targeting of programs to those who need them—whether they are experiencing housing affordability challenges, are raising children or have high health costs. By introducing new programs, or expanding on current successful programs, we can ensure a broad low-income population is supported, whether or not they are receiving social assistance. Evidence shows that this approach works, and the intention is to build upon the success of children’s benefits and Healthy Smiles Ontario in reaching more of those in need, and also build on the expected impact of the recently announced pharmacare program for children and youth age 24 and under that will be implemented in 2018. By phasing in changes over 10 years it is possible to make a renewed commitment to the low-income population that can be built upon in the future. The following recommendations aim to do just that. However, there are other actions needed that go beyond the income security system. For example, federal, provincial and municipal governments along with private partners must work harder to bring down the cost of transportation and increase access to public transportation, and address food security issues so people have access to healthy, affordable and culturally appropriate food.

Some First Nations people do not currently qualify for some of the income tax-based programs. In other cases, First Nations people qualify but have barriers to access and enrolment because they do not normally access the tax system. It is important to put measures in place and alter programs as needed to ensure that First Nations have access to these benefits and are in fact receiving them.75

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ONTARIO HOUSING BENEFIT

Recommendation 2: Introduce a housing benefit to assist all low-income people with the high cost of housing, whether or not they receive social assistance, so they are not forced to choose between a home and other necessities.

It is recognized that more housing is needed for low-income people. Ontario’s housing crisis is too big to be fixed by construction and repair alone. While there is no one solution to this complex issue, there clearly must be initiatives beyond the supply side that assist people directly with the housing costs they face right now.

Housing is an enormous financial pressure facing many people. While housing is clearly a necessity, a safe and affordable place to live is out of reach altogether for many individuals and families.

The government has made a good start in responding to these needs through a Portable Housing Benefit that provides ongoing assistance to approximately 1,000 survivors of domestic violence each year. However, from a broader income security perspective, this work needs to be complemented by the introduction of a universal, income-tested portable housing benefit as one way to put more money in people’s hands to deal with high housing costs, and bring them closer to the goal of income adequacy.

Providing households with direct financial help with the cost of housing will begin to improve the well-being of a large number of Ontario households and take an important step towards eliminating deep core housing need in the near-term.
The Canada Mortgage and Housing Corporation (CMHC) considers a household to be in core housing need if “its housing falls below at least one of the adequacy, affordability or suitability standards and it would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable.” Households that would have to spend 50% or more are sometimes described as being in deep core housing need.

There are important points to consider in the design of a portable housing benefit:

- Housing costs and availability vary greatly across geographic areas and between regional boundaries. A portable housing benefit needs to be responsive to these variations in order to best target resources to people who are most in need.

- To be most effective and efficient, the housing benefit must be easy to apply for and offer reasonable stability. The tax system as a mechanism for delivering the benefit is the most clearly efficient option. However, it raises issues with respect to responsiveness that must be addressed, including sudden, severe changes in housing need (e.g., a catastrophic change in income, fleeing domestic or family violence), and meeting the needs of people who do not file taxes or who are homeless or at risk of homelessness. No matter how it is delivered, there must be a clear and easy-to-use process that can be used to maximize access to this important benefit.

- Once implemented, the impact of a housing benefit must be understood overall, and different populations must inform any adjustments that may be needed to the initial design to make sure the benefit is producing the intended results.
People must be able to access a straightforward and effective process for resolving disputes, regardless of the delivery mechanism used.

People in core housing may either rent or own their homes. In some communities, like those in rural settings, there is no robust rental market to speak of and home ownership may be the only available option. While housing prices in these communities may be relatively more affordable than in large urban centres, affordability is still a challenge when other costs like electricity, energy and property taxes are factored in. While a portable housing benefit is believed to be a viable tool to help renters, it may not be the best solution for addressing the needs of home owners. As such, further work is needed in the housing sector to explore approaches to supporting home ownership where most appropriate.

The housing benefit should not exclude First Nations people living in poverty in First Nations communities (on-reserve). Lack of access to adequate housing on-reserve is a critical issue. Ontario must work with First Nations and the federal government to provide the benefit (or a functional alternative) in a way that includes First Nations.

Based on these considerations, it is recommended that the Province start with a portable housing benefit for renters that fills some portion of the difference (i.e., “the gap”) between household income, how much is expected to be spent on rent and the actual housing cost. The importance of moving quickly to provide some relief to those in deep core housing need is seen as paramount. As such, there is value in introducing the benefit even if it starts out at a very modest level.

HOW THE PROPOSED PORTABLE HOUSING BENEFIT WORKS

This illustration describes the proposed Ontario Housing Benefit using an example of how the benefit would work for a specific household.
### Monthly Benefit = Gap Coverage * Affordability Gap

#### Households Type
- **Family**

#### Affordability Standard
- 30%

<table>
<thead>
<tr>
<th>Household Income</th>
<th>Actual Rent</th>
<th>Affordable Rent</th>
<th>Affordability Gap</th>
<th>Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1500</td>
<td>$750</td>
<td>$450</td>
<td>$300</td>
<td>$225</td>
</tr>
</tbody>
</table>

Consider a family making $1500 per month and paying $750 or 50% of their income in rent.

Because they are a family, the household's affordability standard is set to 30% of income, making its affordable rent level 30% of $1500, or $450.

The household's affordability gap is $300, the difference between the affordable rent ($450) and the actual rent paid ($750).

The household receives 75% of the $300 affordability gap, a monthly benefit of $225.

The household's rent is effectively reduced to $525 per month by this benefit, and now spends only 35% of income on rent.

**ACTUAL RENT**
The rent paid by the household or the maximum rent, whichever is lower.

**Affordable Rent**
The affordability standard multiplied by household income or the minimum contribution, whichever is higher.

**Income Security: A Roadmap for Change**
“I’ve been waiting for housing for five years and they tell me it’s another 10 years wait. All the money I get goes to rent.”

~ Anonymous

It is important to remember that housing is not a provincial issue alone. The federal government has consulted on a National Housing Strategy and recently committed several billion dollars over 10 years to affordable housing. In addition, the federal Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities (HUMA) recent report Breaking the Cycle: A Study on Poverty Reduction includes several recommendations intended to address housing issues including, in partnership with provinces and territories, the creation of a national portable housing benefit.

**DETAILED RECOMMENDATIONS**

2.1 Confirm the design and implementation details for a universal, income-tested portable housing benefit for people who rent their homes.

2.2 Implement the portable housing benefit in 2019–20 at a modest “gap coverage” of 25%, with the gap defined as the difference between the actual cost of housing and a minimum household contribution given household income.

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Increase gap coverage to 35% in 2020–21 and continue to increase gap coverage, reaching 75% by or before 2027–28.

First Nations need to be meaningfully included in the housing benefit and may need modifications or an alternate benefit to ensure it works in the reserve context.

INCOME SUPPORT FOR CHILDREN

Recommendation 3: Continue to move income support for children outside of social assistance so all low-income families can benefit fully, regardless of income source. Ensure supports are sensitive to the needs of children and youth who are at greater risk.

The Ontario Child Benefit (OCB) has shown that providing financial help with the cost of raising children through a universal, income-tested benefit that does not distinguish between the family’s source(s) of income reaches more people in need in a way that is easy, reliable and does not create any risk of stigma.

It is time for Ontario to take the last steps in its journey towards merging income support for children under age 18 into the OCB. With the transformation of the social assistance structure (see A Transformed Social Assistance Structure, page 112), distinct supplements for children will be necessary in the first three years. This is because the current social assistance rates still include amounts for children but the new flat rate will not. In order for parents not to be worse off, they will need a supplement on a transitional basis. Looking ahead, there will be an opportunity to attach the remaining supplement to the OCB in a way that targets extra support to the lowest-income families.

While the OCB works well for most children, there are issues with respect to access to the benefit for families with precarious immigration status, and for those who have catastrophic in-year income changes. It is important that these issues are addressed by the federal government to ensure equitable access to this important benefit.
Children who are being cared for by someone other than their parent(s) are often coping with upheaval and emotional trauma. Making sure caregivers in these situations have better access to responsive financial help is critical to restoring some stability in children's lives. While the current Temporary Care Assistance (TCA) program in social assistance provides financial assistance for children in these situations, it must be renamed, made more effective and better aligned with support available to foster parents.

Local delivery partners need clear flexibility to determine where the TCA is best accessed. This might be through an Ontario Works office, which is the case today, or it might be through family services workers or other community partners. Both Ontario Works providers and family services workers should be offered regular learning and development opportunities to promote access to this benefit in Indigenous and other communities.

Policy was recently clarified to make clear that families receiving social assistance should continue to receive income support pertaining to their children in situations where TCA is being provided or where a child is temporarily removed from the home and placed in the care of kin, an alternative caregiver or a Children's Aid Society. This is a positive step towards better supporting family reunification through greater income adequacy. It also recognizes that systemic racism in the child protection system has resulted in Indigenous children being removed from their homes because they are struggling financially.

Young adults who have been living in the child protection system are particularly vulnerable when they make the transition from crown wardship to adulthood. A consistent message from youth aging out of care, supported by extensive research and analysis over many years, is that these young persons are a particularly at-risk group who are disproportionately represented within social assistance. A recent study has found that unemployment and underemployment is higher among youth who age out of care than among their peers and others from disadvantaged backgrounds. Evidence also suggests that the majority of youth who age out of care are living in poverty.

77 “Exploring Youth Outcomes After Age-Out of Care” by Jane Kovarikova, Office of the Provincial Advocate for Children and Youth, April 24, 2017
Children’s Aid Societies should be held to a high standard of trust when they take on the permanent care of a child and undertake to act in the child’s best interests. This includes an expectation that every effort be made to make the transition to adulthood a successful one. The Child, Youth and Family Services Act, 2017 raises the age of protection from 16 to 18 years. This means that many youth will transition at a later and more mature age, when the chances of success are greater. In addition, the legislation requires that Children’s Aid Societies continue to offer care and support, including connecting youth to education, housing and employment programs, to individuals beyond their 18th birthday. Income security reform can build on these positive steps by ensuring these young adults are a priority in the transformation of social assistance programs, and by requiring Children’s Aid Societies to place funds from the federal Children’s Special Allowance (CSA) into a savings programs, an approach already used with the Ontario Child Benefit Equivalent (OCBE).

With the government’s history of treatment of Indigenous children, and with the recent Canadian Human Rights Tribunal decision on discrimination against First Nations children on-reserve, steps must be taken to ensure that history does not repeat itself. History has shown us that Indigenous children have been taken away from their families and communities and placed within Residential Schools (church-operated boarding schools) to be taught a way of life different to their own. Indigenous children have also been mistreated within the child welfare field where prevention programs have been underfunded on-reserve and children have been too often removed from their homes and placed in non-Indigenous homes.

In First Nations communities, child care resources are needed when parents are involved in initiatives that will support children’s paths to well-being.
When a child is in the care of a Children’s Aid Society (CAS), Canada Child Benefit payments to the parent(s) cease and the CAS can apply for the Children’s Special Allowance (CSA)—these payments are equivalent to the federal child benefit and must be used exclusively towards the needs of the child in respect of whom it is paid. There is no requirement for the CAS to save any of these funds to support the youth when transitioning from care. A payment similar to the CSA is made in respect of the provincial child benefit; this is called the Ontario Child Benefit Equivalent (OCBE). For youth 15 years and older who have been in the care of the CAS for 12 or more consecutive months, the OCBE funds must be put into a savings program to be given to the youth when transitioning from care.

While it is positive to continue to move child benefits out of social assistance, more work needs to be done to ensure that First Nations are not excluded. When benefits are no longer provided through social assistance, they are typically provided through the tax system, and require the recipient to complete an annual tax return. Many First Nations people are not in the practice of completing tax returns, because in many cases if their income is earned on a reserve it is exempt from tax. Plus, if a person is receiving social assistance, they may not realize the benefit or necessity of completing a tax return. A recent review by the Toronto Star found that about half of eligible First Nations recipients of the Canada Child Benefit were not receiving this benefit because they did not know about it and had not filed a tax return to receive it. The OCB is equally affected by this problem. Consistent and culturally appropriate outreach needs to be available in First Nations communities, with learning and development for appropriate staff and assistance available in the completion of tax returns, to ensure that all eligible children are receiving the benefits they are supposed to receive.

DETAILED RECOMMENDATIONS

3.1 Provide bridging child supplements within social assistance to ensure families are not worse off during the transition, as the social assistance structure is transformed to include flat rates.

3.2 Re-brand the Temporary Care Assistance program to focus on child well-being, increase the amount of income support provided to better align with foster care levels, and provide clear flexibility for Ontario Works Administrators to determine where it is best accessed.

3.3 Shift the remaining amounts paid in respect of children’s essential needs in social assistance to the Ontario Child Benefit as a supplement targeted to the lowest-income families.

3.4 Require Children’s Aid Societies to place Children’s Special Allowance payments into a savings program for youth in care 15 years and older so the funds can be disbursed to the youth when transitioning from care.

3.5 Provide support to all low-income people, including those living in First Nations communities, to ensure that benefits paid through the tax system are accessed and equitably received.
WORKING INCOME TAX BENEFIT

Recommendation 4: Work with the federal government to enhance the effectiveness of the Working Income Tax Benefit so that it plays a greater role in contributing to income adequacy for low-income workers in Ontario.

The federal Working Income Tax Benefit (WITB) is a refundable tax credit provided to eligible low-income workers. It has two stated policy objectives:

1. Help low-income individuals transition from social assistance to employment, and

2. Provide additional encouragement to low-income workers to strengthen their participation in the labour market.

While the WITB can play an important role in Ontario’s income security system, its significance has decreased over time because the program has remained relatively static despite changes in other areas of the income security landscape. It is also too modest to play a significant role in supplementing the earnings of low-income workers.

In 2016, it took a single individual without children approximately 624 hours of work throughout the year (or 12 hours of work per week) at the minimum wage to have enough earnings to reach the maximum WITB. After net income of about $11,675, the amount of the benefit began to decline, tapering out after net income of about $18,529. Although the WITB will be increased to help offset the cost of additional contributions made by low-income workers to the Canada Pension Plan enhancement, much more could be done to assist individuals as they gain a stronger foothold in the labour market. The bottom line is that despite the stated objectives of the WITB, it does not assist many individuals to exit social assistance.

As further changes that affect the income security system are anticipated (e.g., the proposed changes to the social assistance rate structure as noted in this Roadmap and the recently proposed minimum wage increases in Ontario),
the need for action on the WITB becomes even more important. Ontario should work with the federal government, consistent with the recommendations of the previously mentioned HUMA report, to enhance the WITB so that it better meets its objectives in the context of today’s labour market. Such changes will help ensure that the WITB remains an important part of the income security system.

In addition, it may be difficult for some First Nations people to access the WITB. This is because individuals are required to file their income tax returns, as well as fill out the WITB Schedule, to receive the benefit. To help First Nations people better access income supports like the WITB, outreach and support about the benefits available through the tax system is required. Alternative ways of delivering the WITB also need to be considered.

**DETAILED RECOMMENDATIONS**

**4.1**

The federal government enhance the WITB so that it better reflects the realities faced by low-income workers in Ontario. This should include examining:

- The level of earnings at which an individual begins receiving the WITB and how the WITB is adjusted when earnings increase, including the threshold at which the WITB begins to be reduced.

- The overall amount of support provided through the WITB.

- The net income at which individuals are no longer eligible to receive the WITB.

- Outreach, support and any alternative delivery required to ensure that the WITB is accessible to First Nations individuals.
Recommendation 5: Make essential health benefits available to all low-income people, beginning with ensuring those in deepest poverty have access to the services they need.

Getting a prescription for medication to address a medical problem is of no use if the cost of the prescription means it goes unfilled. Finding a job or having the confidence and self-esteem to engage with peers and the community is difficult for someone who has had to have their teeth removed and can’t afford dentures. Not being able to afford eyeglasses or hearing devices can lead to isolation and an inability to take part in the community or the workforce. Being unable to afford the cost of travelling to see a health care professional creates a barrier to diagnosis and treatment.

These are among the many reasons why the provincial government has put in place programs like Healthy Smiles Ontario and the Ontario Drug Benefit Program. These programs respectively provide access to dental care for children and youth and prescription drug coverage to seniors, children and youth aged 24 and under, and people receiving social assistance. It is also why some municipalities find money in their budgets to cover dentures, and why social assistance programs provide help with medical transportation costs.

Unfortunately, thousands of people who are surviving on low or even moderate incomes still have limited or no access to health services like dental or vision care. Some individuals and families fear leaving social assistance and the security they feel from having access to health benefits that are only available in social assistance. Steps need to be taken to introduce new health benefits so that all low-income individuals and families are able to access the health services and products they need to be healthy, confident and well-positioned to actively engage in their communities and employment.

First Nations, whether living on- or off-reserve and regardless of their Indian Act status, must have equal access to all existing and new benefits that Ontario’s health care system provides. Discrimination must be avoided in all cases, and when a child is affected, Jordan’s Principle should be honoured to avoid any denial, delay or disruption in service due to jurisdictional questions.
DETAILED RECOMMENDATIONS

5.1 Expand access to mandatory core health benefits to all adults receiving Ontario Works and adult children in families receiving ODSP, and add coverage for dentures (including initial and follow-up fittings) for all social assistance recipients.

5.2 Expand existing and introduce new core health benefits for all low-income adults over the next 10 years starting with the expansion of prescription drug coverage to adults 25 to 65, followed by:

- Expanding Healthy Smiles Ontario to adults age 18 to 65 and adding dentures as part of the benefit.
- Designing and implementing a new vision and hearing benefit for low-income individuals and families.
- Expanding access to medical transportation benefits.

5.3 Review the Assistive Devices Program to ensure the program is maximizing its reach to low-income people, both in terms of the list of devices that are covered and the maximum coverage.

ACCESS TO JUSTICE

Recommendation 6: Procedural fairness should be embedded in all aspects of the income security system through adequate policies, procedures, practices and timely appeal mechanisms.
A key strength of Ontario’s current social assistance programs is clear rights of appeal to the Social Benefits Tribunal (the Tribunal)—a process that is accessible, fair, transparent and, for the most part, timely. Interim benefits are available while waiting for a decision so that people are not put at greater risk when there is a dispute over their eligibility for benefits. It is also important to note that court decisions have made it clear that, when interpreting social assistance legislation, a broad and liberal approach is necessary and that any ambiguity should be resolved in favour of the person seeking benefits. The Tribunal applies this approach by taking a holistic view of the individual’s circumstances. For example, the Tribunal can consider hardship and fairness in ordering that an overpayment not be recovered.

While tax-delivered benefits like the Canada Child Benefit and OCB have positively enhanced Ontario’s income security safety net, there needs to be a better process to resolve disputes for benefits delivered through the tax system. The Canada Revenue Agency objection process is cumbersome and difficult to understand. Tax court is not an easily accessible appeal process, nor does the court have the jurisdiction to offer important remedies such as overpayment forgiveness or emergency relief regardless of the circumstances. This is particularly challenging for people who may be reliant on the benefit income to pay rent and buy food or are victims of fraud or abuse.

As child benefits are now a larger proportion of low-income family budgets, and tax-system delivery is considered for possible future benefits (see Ontario Housing Benefit, page 74), it is critical that low-income people who rely on these income benefits for essential needs have access to a fair, transparent and efficient appeal process.

### DETAILED RECOMMENDATION

6.1 Request a research body such as the Law Commission of Ontario or an academic institution review the existing appeal process for tax-delivered benefits and develop recommendations for enhanced or new mechanisms that support fair, transparent and efficient access to those benefits and appeal processes.
AN ASSURED INCOME FOR PEOPLE WITH DISABILITIES

The next section of the Roadmap, “Transforming Social Assistance”, includes recommendations for better supporting people with disabilities. The two main recommendations are:

**Recommendation 9:** Maintain and strengthen ODSP as a distinct program for people with disabilities. Ensure that both ODSP and Ontario Works are well equipped to support people with disabilities in meeting individual goals for social and economic inclusion.

**Recommendation 10:** Co-design an “assured income” approach for people with disabilities.

The co-design process will involve people with disabilities, advocates and front-line workers in developing an income-tested assured income approach to deliver financial support to people with disabilities. In the new model, front-line ODSP workers will have an important role in supporting people’s goals and aspirations, whether for education, employment or community involvement.

Assured income will be a departure from viewing financial support to people with disabilities as a type of “welfare” with the stigma that often accompanies it. It will provide often lifelong eligibility to benefits that people can access when they need them, recognizing the need to move safely into employment and back to the program as circumstances change.
TRANSFORMING SOCIAL ASSISTANCE

OBJECTIVE: Transform social assistance programs to be simpler and eliminate coercive rules and policies. Create an explicit focus on helping people overcome barriers to moving out of poverty and fully participating in society.

Income security reform will not succeed without transformation in Ontario Works and the Ontario Disability Support Program. The overall legislative framework, structure and certain assumptions underpinning these programs are not working effectively with other elements of the income security system. It is time to re-think aspects of these programs so they do a much better job of helping people move out of poverty and participate in society.

LEGISLATIVE FRAMEWORK

Recommendation 7: Fundamentally change the legislative framework for social assistance programs to set the foundation for a culture of trust, collaboration and problem-solving.

Individuals accessing and staff administering Ontario Works and ODSP adhere to a set of rules that are enshrined in legislation, regulation and policy directives (referred to as the legislative framework). This legislative framework sets the tone and expectations for what rules must be followed, and how. In social assistance, the end result is an emphasis on eligibility verification and technical, often inflexible, approaches to people that often put benefits at risk.

The current legislative framework clearly emphasizes the wrong priorities. It enshrines:

- Ontario Works as a “temporary program” that belies the reality that for many individuals it is the primary safety net.
Employment as the only desirable goal within Ontario Works, failing to recognize the barriers people are facing and the crucial importance of other outcomes related to health, well-being and social inclusion that are necessary to finding success in the job market or being connected in one’s community.

A focus on compliance and verification with a rigorous series of reporting requirements. These requirements are specific, and if not met often result in form letters enforcing real or perceived threats about the imminent cancellation or reduction of assistance. The Ontario Works legislation establishes a program that:

- Recognizes individual responsibility and promotes self-reliance through employment
- Provides temporary financial assistance to those most in need while they satisfy obligations to become and stay employed

The financial eligibility rules in both Ontario Works and ODSP need to change. While eligibility rules and administration are necessary, it is critical that the legislative framework establish broader goals and promote a culture of respect, collaboration, support and autonomy, as opposed to one of constant surveillance and threatened sanctions. This requires a completely new framework for Ontario Works early in the implementation of the Roadmap that goes beyond simple amendments, as well as regulation changes under both programs to reduce unnecessary and ineffective rules.

The new legislative framework will also require explicit recognition of the authority of First Nations to determine rules that do not work well in their communities. This will allow for a unified and clear sense of direction, appropriately adjusted for the unique needs of individual First Nations communities, and provide a fresh start for those currently accessing the program and people who need help in the future (See pages 129-147 for further discussion and recommendations). First Nations communities will have the autonomy and flexibility to opt out of the legislative framework or portions of it, to exercise their self-determination and implement their own model(s) using a humanistic community-based approach.
DETAILED RECOMMENDATIONS

7.1
Develop and introduce new legislation to govern and re-brand the current Ontario Works program. As a starting point for legislative change, draft and publicly consult on a new purpose statement in the first year of reform that explicitly recognizes and supports:

- Individual choice and well-being.
- Diverse needs and a goal of social and economic inclusion for all.

7.2
Identify and amend regulations under both the Ontario Works Act and the Ontario Disability Support Program Act before new Ontario Works legislation is introduced in order to jump-start and reinforce a positive culture of trust, collaboration and problem-solving.

7.3
Provide First Nations with the opportunity to develop and implement their own community-based models of Income Assistance under provincial legislation.
Jump-starting a positive culture of trust, collaboration and problem-solving can happen by amending regulations that create additional barriers and reinforce the negative idea that people needing help must be closely monitored so they do not “take advantage” of programs. Three examples are:

- The rule that gives front-line workers the authority to count any resources that may become available to a person to reduce or disqualify them from assistance if they are not satisfied the right efforts are being made.

- The rule that prevents a single person attending post-secondary school from receiving Ontario Works even if they do not qualify for student assistance.

- The rule that says the Director “shall” cancel benefits for non-compliance with a condition of eligibility.

A CULTURE OF TRUST, COLLABORATION AND PROBLEM-SOLVING

**Recommendation 8:** Introduce an approach to serving people receiving Ontario Works and ODSP that promotes a culture of trust, collaboration and problem-solving as a priority—one that uses a trauma-informed lens and supports good quality of life outcomes for people in all communities, including Indigenous people.
People need to feel they have personal choice in their lives, that their abilities are respected and put to work. We need to ask people as they enter [the system] what they feel they need to learn in order to be independent, and help [them] with those items79.

Services need to be designed to support people to find solutions and recognize the trauma of poverty, the impact of historical harm, the reality of employment instability and the importance of early, active and collaborative support.

“Nobody wants to know you, you can’t go get a job, you can’t get an apartment, you don’t always look as though you’re in the best of health or condition. People in general just don’t want anything to do with you. They can see homelessness on you. They can see broken. That’s all they see, a broken individual.”

~ Jason, a single man who found himself (with his cat Garfield) homeless after moving back home to Ontario when his job prospects did not work out (in western Canada)80.

For this to happen, Ontario needs to have an income security system that puts people first—a system where services are purposefully designed to support easy access to financial help, as well as knowledgeable and well trained staff. It must be a system that does not include rules premised on ill-conceived or outdated notions about the motivations of those who have lost their jobs, are facing crises, or who have a long-term and profound experience of poverty, discrimination and stigma. Both the people who access services and those who work with them each and every day must be supported through positive and practical approaches to program design and delivery. The end result must be a culture of trust, collaboration and problem-solving.

79 Capponi, P. A Different Kind of Revolving Door. This piece is excerpted here: https://hopeisinfectious.blog/2017/04/
80 Miller, Tim. The Price of Poverty. The Intelligencer. May 31 2017
For urban Indigenous communities, achieving a culture of trust, collaboration and problem-solving means building meaningful relationships that respect Indigenous experiences and ways of being. This is at the heart of inclusion—an important foundation on which stronger steps towards reconciliation can be taken. Inclusion towards reconciliation must also recognize the unique history and cultures of Indigenous peoples and the diversity across communities. Inclusion requires government to develop policies and programs that are responsive to the priorities of urban Indigenous communities, ensuring the voices of these communities are heard and reflected in the system. This understanding of inclusion is crucial to building respectful, meaningful relationships with Indigenous peoples. In this way, urban Indigenous communities, government and service providers can engage in more collaborative relationships that work towards achieving an improved quality of life for community members through reconciliation.

For First Nations communities, the need to implement new models based on culture and self-identification will restore a sense of pride and self-acceptance, allowing First Nations people to feel proud about being who they are again by targeting stigmas and removing discriminatory public policies.

Accessing social assistance should not be seen as a personal failure. It should not be frustrating or stigmatizing or so difficult that just getting help becomes a full-time job on its own.

Front-line workers are the first to say that their time and energy are guided by the punitive rules that they are expected to enforce. Shifting the current emphasis will focus their efforts on the resolution of barriers to social and economic inclusion and building the relationship of trust necessary to support better results for people.

The reality is that people accessing both Ontario Works and ODSP present with significant and multiple barriers to social and economic inclusion, such as addictions, violence, mental health, or challenges faced by young adults transitioning from programs aimed at children and youth.

Recent experience in private-sector disability claims shows that an engaged, problem-solving approach that takes a broader lens is more beneficial than
focussing primarily on eligibility for claim-related benefits. This approach has two key features. The first is timely intervention to quickly reinforce the person's self-perception as an independent individual with workforce attachment. The second is to engage the individual in planning and active problem-solving for every issue that may present a barrier to work. The intent is to build the person's confidence by making progress towards practical goals. This approach relies upon ongoing contact between the employer and the employee, a practice strongly recommended by the Institute for Work and Health, among others. This approach has resulted in disability absence that is 15% to 40% shorter than approaches where the intervention is introduced late, is less collaborative, and is narrowly focussed on medical and functional issues alone. While the private-sector experience is with people who have been recently employed, it can be instructive in helping people to remain confident and engaged in meeting their goals as part of a transformed social assistance culture.

The principles underlying such an approach can inform how services should be focussed within Ontario Works and ODSP. The end result should be a common, positive and supportive experience regardless of which door a person enters first—in other words, the end result will be a single view of “case management” across the two programs.

An important part of moving forward with this approach is allowing for a degree of flexibility so that individuals can pursue innovative or entrepreneurial goals in their plan. Case collaborators should be able to support groups of individuals who make an informed choice to collectively establish a new business or other venture as part of their life and employment objectives, something that is not easily accommodated now. Regulation and directive changes are needed to clearly support these choices.

Supportive tools, resources and professional development should be co-designed with experts, including people with lived experience, to ensure they are as inclusive and meaningful as possible to those with a diverse set of experiences. This includes working with Indigenous partners to reflect and include the unique experiences of Indigenous peoples, as well as experts in legal advocacy, domestic violence and abuse, and mental health and addictions.

Supporting people to achieve better outcomes means embedding a new individualized approach in the system that is built on three pillars of high-impact interaction: trust, holistic needs assessment and shared responsibility.

_The reality is that when people first touch programs like social assistance they have likely experienced trauma of some nature. Any touch that is not positive is harmful. In addition, the more time that passes without active support, the more damage that is caused._

Fundamentally changing the current culture is critical to the overall transformation of social assistance and how it works to actually help people. The starting point must be a comprehensive upfront assessment, using a trauma-informed lens and complemented if necessary by information from health professionals that will help identify strengths, needs and barriers as early as possible. Such an assessment is integral to the development of a support plan that is clear, realistic and based on the person’s most immediate needs, such as finding housing, escaping an unsafe environment or getting critical mental health or addiction treatment. It can also put people on the most appropriate pathway as soon as possible, including consistent and effective help in applying to the disability support program.

Creating the environment where front-line workers support individuals in creating a tangible plan that reflects personal goals and promotes autonomy has many benefits. It results in more productive use of staff time, improved job satisfaction and better outcomes for individuals and families. A key to this positive environment is a robust and timely process of referrals, so that individuals can access the supports they need to achieve their plan.

This fundamental cultural shift can only be successful if:

- The legislative framework is amended to endorse, support and require the change, including a clear role in helping people achieve broader social inclusion goals.
People are able to access services and supports in a place where they feel safe and comfortable, as well as heard and understood by staff sensitive to people’s diverse backgrounds and experiences. For Indigenous peoples this must mean the ability to access supports in the location of their choice, whether within their First Nations community, a local Indigenous Friendship Centre or other Indigenous agency where there is a range of connected and culturally relevant services and supports.

Financial penalties that have been shown to be ineffective and counter-productive are eliminated and policies that create barriers to safety and well-being are changed.

Currently, there are a number of financial penalties that can be applied against an individual. Today, a condition of eligibility for Ontario Works and for non-disabled individuals receiving ODSP is that they develop a “participation agreement” that outlines activities they will undertake to get employment-ready or find a job. Not signing a participation agreement, or not upholding the commitments contained within it, can result in assistance being suspended, reduced or cancelled. Similar penalties can occur when a person does not provide a specific piece of information within a certain number of days regardless of whether the information is truly critical. While front-line workers often stop these automated penalties or take steps to reach out to people to probe what is happening, a stronger and more consistent service expectation needs to be put in place, one that reflects current best practices in the duty to accommodate. Penalties rely on negative reinforcement that is shown to be ineffective and counter-productive, commonly leading to stress and anxiety, and creating a real risk of pushing individuals further into poverty.
Currently, there are rules within Ontario Works and ODSP that undermine the safety, independence and well-being of individuals, opening them up to vulnerability and control. This may include parents who are trying to have their children returned by a Children’s Aid Society or a woman who is trying to escape domestic violence who receives social assistance as a joint payment with her partner. In the same way, a person receiving ODSP who requires a trustee may be at a greater risk of abuse (financial, physical, emotional, etc.), if there are not appropriate checks and balances to assess the suitability of the trustee.

Analysis of policies needs to occur to ensure that they do not increase vulnerability or compromise the safety of women fleeing violence, children, people with disabilities, Indigenous people and all others who access the system for support.

- Holistic assessments are carried out, resulting in plans that reflect achievable goals identified by individuals, working collaboratively with their worker.

- There are clear performance expectations for front-line workers, and a transparent process for individuals to raise concerns.

- Investments are made in more front-line workers and they are provided with regular and ongoing professional development to do their job. This includes having the right knowledge, skills, tools and resources to complete meaningful assessments, collaboratively develop individualized support plans and exercise good discretionary judgment.

- Concrete action is taken to reduce the administrative burden on both front-line workers and people getting help so more time can be spent on building and fostering a positive and collaborative relationship. Creating this time requires:
Position front-line workers as case collaborators whose primary role is to act as supportive problem-solvers and human services system navigators in a way that allows people to share information without fear of reprisals. This includes working with individuals in both individual and group settings.
8.2 Introduce a comprehensive assessment tool to identify needs for, and barriers to, social and economic inclusion that uses an equity and trauma-informed approach to connect people to appropriate supports.

8.3 Use pilots to test the comprehensive assessment tool and the case collaborator role with an initial focus on people seeking to access ODSP through Ontario Works, long-term social assistance recipients, youth and persons with disabilities.

8.4 Eliminate financial and eligibility penalties related to employment efforts and rigid reporting requirements to support a new person-centred approach, promote trust and respect between front-line workers and people accessing help, and place a firm emphasis on problem-solving and addressing urgent needs first (e.g., risk of homelessness). This includes revising policies that create barriers to safety and well-being (e.g., fleeing an unsafe home).

8.5 Ensure front-line workers have the necessary skills and knowledge to act as case collaborators through:

- Mandatory professional development and learning, including skills in social work (i.e., anti-racism, contemporary professional development and anti-oppressive practice), and Indigenous cultural safety training and awareness.

- Provincially set and governed quality standards and controls tied to staff performance plans.
8.6 Regularly situate Ontario Works and ODSP case collaborators in Indigenous service delivery offices to improve cultural awareness and understanding and support better inter-agency relationships.

8.7 Clearly recognize Indigenous peoples’ right to choose service in their preferred location.

8.8 Ensure staffing at all levels reflects the diversity of Ontario, and model truly inclusive offices that are welcoming spaces and reflect the multitude of cultures and communities served across the province, including the diversity within and across Indigenous communities.

8.9 Continuously review and adjust the service approach, professional development and tools and resources based on feedback from partners and people accessing programs.

8.10 Establish a First Nations-developed and implemented program based on self-identification, self-worth and true reconciliation leading to life stabilization.

8.11 Conduct analyses on current and proposed policies and services to ensure they do not increase vulnerability or undermine safety of those receiving support. This should include a culture- and gender-based analysis to ensure safety of Indigenous women.
Recommendation 9: Maintain and strengthen ODSP as a distinct program for people with disabilities. Ensure that both ODSP and Ontario Works are well equipped to support people with disabilities with meeting individual goals for social and economic inclusion.

As concepts about disability change, the challenge is to evolve income support programs for people with disabilities in Ontario, including within First Nations communities, to align with the United Nations Convention on the Rights of Persons with Disabilities: promoting an adequate standard of living and full social and economic inclusion, while recognizing continuing attitudinal and environmental barriers to participation as equal members of society.

“States Parties recognize the right of persons with disabilities to an adequate standard of living for themselves and their families, including adequate food, clothing and housing, and to the continuous improvement of living conditions, and shall take appropriate steps to safeguard and promote the realization of this right without discrimination on the basis of disability.”

~ Article 28, Convention on the Rights of Persons with Disabilities

The majority of households with people receiving social assistance include one or more people living with disabilities. By definition, everyone on ODSP has a substantial physical or mental impairment. Many Ontario Works recipients also have disabilities. In fact, most people on ODSP entered through Ontario Works. The shift to a culture of trust, collaboration and problem-solving, as envisioned in the previous two sections of the Roadmap, will help to identify disability issues at an early stage and provide responsive support, no matter which door people use to enter social assistance.

82 United Nations Human Rights, Office of the High Commissioner, Committee on the Rights of Persons with Disabilities
We note that ODSP has many positive features, including its definition of disability. There are challenges, however, in gaining access to the program, the level and type of ongoing case support, and the financial eligibility needs-testing and rules.

A DISTINCT PROGRAM FOR PEOPLE WITH DISABILITIES

People with disabilities often face lifelong barriers. Depending on the nature of their disability, they may move in and out of the labour market at different points, or may be unable to work at all. As long as income supports for people with disabilities are not fully met by federal programs, private plans or employer-funded workplace injury plans, Ontario needs a distinct income support program. For many people, especially those who are born with disabilities or acquire them early in life, it is their “first resort” for income support.

To remove the barrier of jurisdiction and to ensure that First Nations individuals in receipt of ODSP do not have delays in their reporting and payment schedules, allowing First Nations to administer and deliver ODSP on their own lands should finally be considered. First Nations people are significantly under-represented in ODSP, because the program is difficult to access and not available through local staff. Local administration and delivery are crucial to overcoming these barriers.

DEFINITION OF DISABILITY

The definition of disability contained in the ODSP legislation works well. The definition considers disability in the context of the whole person. It recognizes that people with disabilities want to and may be able to work, with support, and that the ability to work is not necessarily tied to the apparent severity of the disability. The definition also has the advantage of being well understood with the benefit of 20 years of experience and case law interpreting it.
PERSON WITH A DISABILITY

4 (1) A person is a person with a disability for the purposes of this Part if,

(a) the person has a substantial physical or mental impairment that is continuous or recurrent and expected to last one year or more;

(b) the direct and cumulative effect of the impairment on the person's ability to attend to his or her personal care, function in the community and function in a workplace, results in a substantial restriction in one or more of these activities of daily living; and

(c) the impairment and its likely duration and the restriction in the person’s activities of daily living have been verified by a person with the prescribed qualifications. 1997, c. 25, Sched. B, s. 4 (1).

~ Ontario Disability Support Program Act, 1997

ODSP APPLICATION PROCESS

Many vulnerable persons find the ODSP application process to be a barrier to access. There is a need to simplify the process and provide support to people in navigating it.

We believe that government must be responsible for ensuring that applicants receive the support and accommodation they may need to navigate the ODSP application process. We acknowledge that many community groups have stepped in to provide this service. While these efforts are commended and have a place in the community fabric, a local approach alone may mean that individuals in some areas of the province may not have the same level of access.

We encourage the ministry to continue working with stakeholders (including those with lived experience of disability and the ODSP program, health professionals and advocates) to ensure the disability support application and adjudication process is
as simple and streamlined as possible, and that individuals are accommodated in the process. The Disability Adjudication Working Group\textsuperscript{83} is well placed to consider identified areas for improving ODSP adjudication, and we suggest that Ontario Works and ODSP caseworkers also be involved. Priority areas include:

- Making the adjudication process more transparent.
- Improving the quality of decision-making through improved hiring and training and better internal processes.
- Ensuring equitable access for Indigenous peoples.
- Reviewing administrative and legal processes.

Improving the quality of disability adjudication will have the added benefit of reducing the number of unnecessary appeals.

Medical review is currently a mechanism in place to determine whether those who received ODSP for a condition that is likely to improve within a specified time frame have in fact improved or whether they continue to be eligible. The ministry, in partnership with the Disability Adjudication Working Group, recently simplified the medical review process by introducing a new form, which will be easier for ODSP recipients and health care professionals to complete. This is a positive step in improving the medical review process.

**CASEWORKER SUPPORT**

Ontario Works includes many people with disabilities, including some who will, and others who will not, make the transition to ODSP. It is essential for both ODSP and Ontario Works to be well equipped to support and accommodate.

\textsuperscript{83} The purpose of the Disability Adjudication Working Group is to provide advice and recommendations to help the Ministry of Community and Social Services to renew ODSP disability adjudication. Members include health care professionals, legal providers and advocacy/support agencies.
people with disabilities. The proposed legislative framework and rebranding of Ontario Works will reflect the view that anyone who comes in the door—whether for short-term assistance or for help on the way to receiving longer-term support under ODSP—must have access to the holistic wraparound services they need.

The person-centred and supportive case management approach, which forms part of the proposed culture shift, is critically important for both programs. In ODSP, for example, many people currently have limited contact with their caseworkers unless they initiate it. This is largely due to the high volume of files assigned to each caseworker.

People with disabilities have ambitions and aspirations. Caseworkers should provide supports to people to help realize those aspirations. Those supports might include assistance in accessing post-secondary education, employment supports, or support to engage in volunteer opportunities that connect people with their communities, whether or not those activities lead to employment.

DETAILED RECOMMENDATIONS

9.1 Recognize the continued need for a distinct income support program for people with disabilities.

9.2 Retain the current ODSP definition of disability.

9.3 Continue work with the Disability Adjudication Working Group to streamline and improve the ODSP application and adjudication process.
Provide provincial-level assistance and accommodation for people who need help with the ODSP application process, building on lessons learned from community groups.

Include specific review with First Nations and urban Indigenous service delivery partners to ensure that the assistance and accommodation reflect the unique experience of Indigenous people.

Ensure that both ODSP and Ontario Works accommodate the needs of persons with disabilities as part of the person-centred, collaborative approach to support individual goals and aspirations.

ASSURED INCOME APPROACH FOR PERSONS WITH DISABILITIES

**Recommendation 10:** Use an inclusive process to design an “assured income” approach for people with disabilities.

ODSP provides long-term financial support as many recipients, due to the nature of their disabilities, often face lifelong barriers to working. However, the approach to financial eligibility rules for people on ODSP is as restrictive and punitive as it is for Ontario Works. Non-compliance with the complex web of eligibility rules frequently puts monthly benefits at risk even where it is clear the person remains eligible.
A report on the “welfareization” of disability in Ontario identified “severe restrictions on the level of assets that recipients may obtain and keep, strict rules that vary benefits based on cohabitation and sharing of accommodation, a cap on the level of gifts that a recipient may receive, and a deduction of most other income sources from benefits at a 100% claw back rate...Each of these rules reinforces systemic stigmatization of recipients by disallowing recipients to improve their situations in ways that most Canadians would take for granted (e.g., saving money, moving in with someone else to reduce expenses, or obtaining help from a family member)” 84.

Rather than having the same financial needs-testing model for both programs, ODSP recipients need an “assured income” model that is less restrictive, more transparent, and makes it safe to go in and out of the workforce without fear of delayed income reconciliation or loss of disability designation.

An assured income program for persons with disabilities would better reflect the needs of individuals, many of whom have lifelong barriers to social inclusion and employment.

Stable income alone is not sufficient to support people’s full social and economic inclusion. Even with an assured income approach, it will be essential for recipients to continue to have ongoing access to an ODSP case collaborator and an individualized support plan to help connect them to other services they may need. Even after income adequacy is reached, there will be individuals who have extraordinarily high costs, which means extra financial help must remain available for needs such as medical travel. This would include supports now available through Mandatory Special Necessities (medical travel, surgical and incontinence supplies) as well as supports developed to promote people’s personal and career goals.

Because moving to an assured income model will be a major change in the way financial support is delivered, it must be co-designed with people across a broad range of disabilities (e.g., mobility, chronic pain, mental health, developmental, chronic and episodic). This is an important practice that is rooted in the disability rights movement call for “nothing about us without us”. Experienced advocates and caseworkers should also be part of the co-designed process.

Many disability advocates have recommended that the benefit unit for disability income supports should be individualized, and not include spousal income to determine eligibility. But for some families that may prove to be a risk. The co-design process should examine the impact to persons with disabilities of changing the benefit unit from family to individual.

Unknown variables that may affect the new model include costing, successful implementation of other Roadmap elements, and whether the federal government will respond to calls from disability communities to implement a national disability income support program.

While the specifics of the new assured income mechanism for financial support will depend on the co-design process, we have identified desirable features in the recommendations below.

**DETAILED RECOMMENDATIONS**

**10.1** Co-design an “assured income” mechanism for delivering financial support to people who meet the ODSP definition of disability. Consultation with First Nations people is essential.

**10.2** Include the following features in the assured income mechanism:

- Income-tested only (i.e., no asset test).
- Stacking of income benefits to reach adequacy.
- Tax-based definition of income (i.e., does not include financial help (gifts) from family or friends).

- Continued responsibility of the provincial government to determine disability, with the right of appeal to the Ontario Social Benefits Tribunal.

- Flexibility to adjust to in-year income changes.

- Safe to move into employment and back to the program.

10.3 Provide an initial Assured Income benefit at least as high as the ODSP Standard Flat Rate at the time of transition. Provide continued increases until the Minimum Income Standard is achieved in combination with other income security components (see Setting a Goal for Income Adequacy, page 69).

10.4 Ensure that people receiving the Assured Income have full access to ODSP caseworker services and support.

10.5 Provide First Nations with the ability to administer and deliver ODSP in their own communities in the same manner as Ontario Works.
Recommendation 11: Transform the social assistance rate structure so that all adults have access to a consistent level of support regardless of living situation (i.e., rental, ownership, board and lodge, no fixed address, rent-geared-to-income housing, government-funded facility).

The current structure of social assistance income support and benefits contributes to complexity, the culture of intrusiveness and “policing”, and the burden shouldered by people seeking help. It does not reflect how people budget in their everyday lives and assumes people living in poverty should not have choice and dignity. The structure makes it hard for people to know what supports are available and onerous for front-line workers to deliver the programs effectively.

Social assistance rates vary based on where you live, with whom you live and what your shelter costs are. This means individuals have to provide continuous proof of their actual shelter costs and living arrangements. They have to disclose if they are living with roommates or alone, if someone prepares their food for them, and if they are in social housing. If they live with someone who is unrelated, a common situation in today’s high-cost housing market, they have to demonstrate how much rent they contribute and, after three months, they may be considered spouses based on an intrusive test.
Today’s social assistance programs deem people to be in a spousal relationship after just three months based on intrusive questions about their personal and financial relationship. Not only does this seem out of sync with the cost-sharing that often happens among roommates, it creates unfair barriers for low-income people entering intimate relationships because of a risk that they will become ineligible for assistance and potentially entirely reliant on the other individual. This is a particular inequity for people with disabilities as it may be restrict them from exercising their own personal independence.

If you have no housing costs because you are homeless or are temporarily living with friends or family, you get no support for shelter costs, making it enormously difficult to secure housing at all. If you are an adult who chooses to live with your parents, you go through a confusing test of “independence” that undermines personal preferences about family unity and assumes there are other housing choices in the community, a significant problem in First Nations and rural or remote communities.

Simplifying the rate structure in Ontario Works and ODSP will have multiple transformative benefits:

- It will improve equity and income adequacy for some of the most vulnerable people such as those with no fixed address.

- It will free up front-line staff time so they can focus on building positive relationships with individuals to help them solve problems and connect to the supports they need.

- It will reduce the intrusive and complex nature of the current rules that require people, for example, to prove how much rent they pay each month.
This flat-rate structure would apply to all adults, with a higher standard flat rate for people with disabilities, including but not limited to those who rent in the private market, live in social housing or a boarding arrangement, own their own home or have no fixed address.

Adults without disabilities living with their parents who are receiving social assistance will now be able to qualify in their own right without having to prove financial independence after the age of 24, while those ages 18 to 24 will receive a dependent rate that recognizes family-based economies of scale for youth residing at home.

Couples who are considered spouses will receive 1.5 times the relevant standard flat rate. Couples will be considered spouses when they have lived together for at least three years (to align with the Family Law Act) unless they are married or self-declare themselves to be spouses. This is a more realistic timeframe for determining a spousal relationship, resource-sharing and support obligations than the current three months. Until spousal status is confirmed, two persons residing in the same residence would be treated as two singles.

Moving to a flat-rate structure means eliminating the rent scales currently used for those receiving social assistance and living in rent-g geared-to-income (RGI) housing. Individuals living in RGI housing will receive the Standard Flat Rate or Standard Couple Flat Rate. Social assistance recipients living in RGI housing will pay 30% of their income, including social assistance income, towards their rent to align rental payment with non-social assistance tenants.
For some individuals, particularly those in board and lodge or without a fixed address, a shift to a flat rate will mean an immediate and significant increase in their monthly income. For example, using 2017 social assistance rates, an individual in board and lodge would go from receiving a maximum of $594 per month from social assistance to $721. An individual without a fixed address would go from $337 to $721. This is a critical shift and, along with the simplicity that comes from transforming the rate structure, is one of the reasons this change must be urgently implemented. However, it is also important that this increase in income come with an active offer of support to connect people to housing, financial empowerment programming, personal budgeting supports, counselling and other services and supports they may need to gain the greatest benefit from this transformative change. For example, programs like the Financial Empowerment and Problem-Solving program provide financial education, advocacy and services like tax filing and budgeting to low-income people in their communities, while some municipalities equip social housing workers to educate individuals in the rights and responsibilities of being a tenant.
Transform the social assistance rate structure so that:

- Single adults receive a Standard Flat Rate that does not distinguish between basic needs and shelter.

- Couples receive a Standard Couple Flat Rate equal to 1.5 of the Standard Flat Rate.

- In recognition of the additional cost of living with a disability, single adults with a disability receive a higher Standard Flat Rate – Disability and couples receive a Standard Couple Rate – Disability of 1.5 the Standard Flat Rate – Disability. Adult children aged 18–24 (without a disability) who live with their parent(s) on social assistance receive a Dependent Rate (75% of the Standard Flat Rate for the first dependent and 35% for each additional dependent). Non-disabled adult children over age 24 who live with their parent(s) receive the full Standard Flat Rate. People with disabilities will continue to qualify in their own right for ODSP at the age of 18.

Align the definition of spouse under social assistance with the Family Law Act (i.e., deemed a spouse after three years).

In moving to a Standard Flat Rate structure, eliminate the rent scales currently used for those receiving social assistance. Require municipal housing services managers to invest the increased revenues resulting from the elimination of rent-g geared-to-income rent scales (due to the transformed rate structure) into local housing and homelessness priorities.
SUPPORTING EMPLOYMENT GOALS

Recommendation 12: Improve social assistance rules and redesign benefits to make it easier for people to pursue their employment goals and realize the benefits of working.

Shifting the culture of social assistance to one that promotes a culture of trust, collaboration and problem-solving, and transforming the rate structure to free up time for front-line workers to act as case collaborators and human services navigators, including with groups of individuals, is critical to supporting better quality of life outcomes.

Personalized support and a seamless system of employment and training services are keys to helping individuals identify their goals and build on their strengths and assets to achieve them. There is already work underway to better integrate employment and training services and improve the way programs work with other systems, such as education, so that individuals, including people with disabilities, can advance their employability and be successful in the job market.

For example, Employment Ontario is working to transform its employment and training services. Actions underway include a new approach to Local Employment Planning Councils, establishing the Ontario Centre for Workforce Innovation, and redesigning skills training programs to better match skills gaps and mismatches. At the local level, projects such as the Metrolinx Eglinton Crosstown have made a point of identifying community benefits to support employment, including local employment targets. There have also been steps made through workforce development initiatives to build a more inclusive workforce. For example, Access Talent, the recently released employment strategy for persons with disabilities, includes measures aimed at increasing employment opportunities for people with disabilities and connecting businesses to new talent.85

85 For more information please see: https://www.ontario.ca/page/access-talent-ontarios-employment-strategy-people-disabilities?ga=2.52132143.749918405.1499867994-566627687.1499867994
First Nations Delivery Agents of Ontario Works have been seeking designation to deliver and administer Employment Ontario employment services programming, which will assist their community members in becoming more employable and succeed in gaining and maintaining employment.

Overall, this Roadmap does not seek to duplicate the employment and training services transformation work; rather it recognizes that a transformed social assistance can play a more effective part in helping people towards employment as one positive outcome.

By being connected earlier to the supports they need to stabilize their lives—whether that is finding a safe place to live or seeking mental health or addiction counselling—individuals will be better placed to think about their employment aspirations and take steps to realize their goals. Removing counter-productive and punitive rules that cause stress, and allowing people to gain a foothold in the workforce, will also better position individuals to realize benefits of working that go beyond the financial rewards and include better health and well-being, improved confidence and self-esteem and a sense of community connectedness.

There are two other ways that social assistance can do a better job in helping people to pursue their employment goals:

- Currently, people receiving social assistance have to navigate between numerous employment-related benefits, each with its own distinct rules even though the benefits seem to serve the same purpose—that is extra support to achieve one’s employment goals. Redesigning these benefits would make it simpler to get extra financial help to pursue work or training opportunities.

- Earning exemptions are not applied under Ontario Works until an individual has been in receipt of assistance for three consecutive months. This means that any earned income in the first three months is deducted dollar for dollar from the person’s monthly payments. This policy may provide a disincentive for a person to pursue employment in the first three months of assistance, which may make it more difficult for them to regain stability and confidence. Shortening this waiting period from three months to one month would allow a person to begin their journey towards employment and self-sufficiency sooner and lead to better personal outcomes.
DETAILED RECOMMENDATIONS

12.1 Redesign, using a co-design process, existing employment-related benefits (except the ODSP Work-Related Benefit) into one benefit with consideration given to whether the new benefit should be mandatory or discretionary, the level of prescription in the activities the benefit can support, and the level of support that is provided to meet a broad range of needs; and test the new benefit before province-wide roll out.

12.2 Reduce the wait period for exempting employment earnings to one month (from three months) in Ontario Works.

12.3 Designate First Nations Ontario Works delivery agents to deliver and administer the Employment Ontario employment assistance program. This will better assist their community members in becoming employable through the array of programming and benefits that are not available to them for a variety of reasons. These may include, but are not limited to, vast distances from municipalities or urban centres where Employment Ontario programs are placed, lack of services focussed on developing employability skills available through the Ontario Works program, and the recent removal of assisting programs (e.g., First Nations Job Fund).

12.4 Support case collaboration in both individual and group settings.
Recommendation 13: Modernize income and asset rules so people can maximize the income sources available to them and save for the future.

A number of factors currently contribute to eligibility for social assistance, including the level and type of income, the amount and type of assets, and the amount of time you live with someone who might be considered a “spouse”.

Being able to maximize and benefit from the full range of income available is an important step in reaching adequacy—we have heard for too long from people living in poverty who receive income from one source, only to have it “clawed back” from another source, leaving them no further ahead. For example, while employment earnings are partially exempt, Employment Insurance and Canada Pension Plan - Disability payments reduce social assistance income dollar for dollar.

Equally detrimental are asset policy rules that make someone spend down almost all of their savings—even if intended for retirement—before they can qualify for support. Having resilience and independence and a cushion to fall back on goes a long way to reducing stress and promoting stability.

In the 2017 Budget, the province made positive changes to the asset policy that took effect in September 2017:

In Ontario Works, asset limits increased:

- From $2,500 to $10,000 for single individuals.
- From $5,000 to $15,000 for couples.

In ODSP, asset limits increased:

- From $5,000 to $40,000 for single individuals.
- From $7,500 to $50,000 for couples.
However, there is more that can be done—in particular to support and promote effective long-term investment vehicles. As programs evolve, the approach to savings and assets will need to be reconsidered.

**DETAILED RECOMMENDATIONS**

13.1 Exempt as assets funds held in Tax-Free Savings Accounts and all forms of Registered Retirement Savings Plans so people do not have to deplete resources meant for their senior years.

13.2 Initially exempt 25% of Canada Pension Plan - Disability, Employment Insurance and Workplace Safety and Insurance Board payments from social assistance (i.e., social assistance would be reduced by 75 cents for every dollar of income from these sources rather than dollar for dollar).

13.3 Increase the income exemption for Canada Pension Plan - Disability, Employment Insurance and Workplace Safety and Insurance Board to the same level as the existing earnings exemption by 2022–23.

**ALLOWANCES AND BENEFITS**

**Recommendation 14:** Ensure ongoing access to targeted allowances and benefits until such a time as adequacy is achieved. Determine which extraordinary costs remain beyond the means of individuals even when adequacy is achieved and maintain those benefits.

The inadequacy of social assistance rates, compounded by income rules that don’t support the “stacking” of income from multiple sources described above, means that people can find it very difficult to find the extra income to support
additional costs they may have—whether it’s the cost of a medically necessary diet, regular trips to an out-of-town specialist or traditional healer, or the additional cost of living in remote regions of the province where necessities like food, electricity and building materials are exponentially more than elsewhere in the province. Over time this has resulted in the creation of additional benefits to support unique costs.

Achieving adequacy in the broad income security system may not reduce the role that current targeted benefits play. Indeed certain benefits are crucial and need to be maintained either permanently or until such time as greater adequacy is achieved. As progress towards adequacy is made and people’s outcomes are better understood through a made-in-Ontario Market Basket Measure, these supports can be reviewed based on a concrete assessment of ongoing need. This review must be undertaken with experts, including health care professionals and people with lived experience.

For example, there may be adjustments to the kinds of conditions considered under the Special Diet Allowance, both in terms of adding some conditions to the program and/or removing others. Medical transportation is also subject to the availability of various modes of transportation within communities, so consideration will need to be given to whether that variance can be better reflected in the program. These intricacies are why a broad range of perspectives is needed in considering special-purpose allowances and benefits.

DETAILED RECOMMENDATIONS

14.1 Retain the following special-purpose allowances/benefits and review as progress towards adequacy is made and people’s outcomes are better understood:

- Special Diet Allowance
- Mandatory Special Necessities/Medical Transportation
Pregnancy and Breast-Feeding Nutritional Allowance

ODSP Work-Related Benefit

14.2 Revise medical transportation rules to include and support improved access to traditional healers.

14.3 Review and introduce expanded eligibility criteria for the Remote Communities Allowance to better address the needs of northern and remote communities.

14.4 Redesign Ontario Works discretionary benefits as other recommendations are implemented (e.g., making core health benefits and help with funeral and burial costs mandatory) and consider making them available to the broader low-income population.
HELPING THOSE IN DEEPEST POVERTY

OBJECTIVE: Take early and concrete action to increase the level of income support available to people living in deepest poverty.

THE NEED FOR URGENT ACTION

Recommendation 15: Help those in deepest poverty by immediately increasing the income support available through social assistance as a readily available means for early and absolutely critical progress towards adequacy.

Social assistance programs have long been the primary safety net meant to protect the welfare of people who have little to no earnings or other private income, and almost no other income support or in-kind benefits. The support provided through social assistance is insufficient in itself for almost all who receive it. These programs do not prevent people from falling into poverty, and actually contribute to keeping people trapped in the poverty cycle over years and from one generation to the next.

“The worst thing about being on Ontario Works is being on Ontario Works. Someone else decides when and if I eat. I live in poverty with the constant hyper-vigilance of not knowing if there will be food or shelter month to month – with no end in sight when it doesn’t have to be this way.”

~ Tracy86

Nowhere have these impacts been felt more strongly than for single people – many of whom are grappling with mental health issues, addictions, violence and abuse, homelessness, and the overall traumatizing effects of entrenched poverty. They in particular have been left behind as a result of severe cuts to Ontario Works in the 1990s, which deepened due to mostly below-inflation increases in subsequent years, and other flaws built into social assistance programs.

To illustrate their present position, in 1990 the single social assistance rate was 70% of the minimum wage. Today, the single rate is 38% of the minimum wage. If present rates remained the same as the minimum wage increases to $15 per hour, the level of assistance would fall to 30%. It is estimated that single persons receiving Ontario Works and ODSP have experienced a decrease in their spending power of $315 and $302 per month respectively over the last 22 years (accounting for inflation). This has been coupled with decreasing access to other benefits in the broader income security system.

*If income support levels are inadequate, individuals rely upon the support of other persons and means to live. Some of these supports are unhealthy, increasing risk of abuse, exploitation and human trafficking.*

*Immediate action must be taken to bring people out of deepest poverty.*

The Roadmap recommends early reforms that will transform the structure of social assistance programs and introduce broader and much-needed supports like a portable housing benefit. For some, including those who are homeless or living in boarding houses, this will mean significant increases. However, this is not enough to reach the breadth of people who have been left the furthest behind. There remains an urgent need to increase social assistance levels for those in deepest poverty over the first three years of reform – increases beyond the very modest investments of recent years.

In this section of the Roadmap, we therefore recommend selected rate increases to make more meaningful progress in improving the incomes of those furthest from the Minimum Income Standard (*see Achieving Income Adequacy, page 69*).
Single Non-disabled Person

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<th>Year 1</th>
<th>Year 2</th>
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<td></td>
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* Taking into account tax benefits, at the end of Year 3 this person would go from being 60% below the PRS LIM to 52% and see an additional $2,097 in total annual income.

Single Disabled Person

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<td></td>
<td></td>
<td>+5%</td>
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<td>$1,151/month</td>
<td>$1,209/month</td>
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* Taking into account tax benefits, at the end of Year 3 this person would go from being 53% below the PRS LIM (plus 30% in recognition of the added cost of living with a disability) to 45% and see an additional $2,240 in total annual income.

These urgent and yet modest increases translate into annual social assistance income support of $10,716 for a single person receiving Ontario Works and $16,008 for a single person receiving ODSP. This amounts to only 63% and 70% of the amounts being provided to participants in the Basic Income Pilot for non-disabled individuals and people with disabilities respectively.

This is only the starting point. Over subsequent years the Minimum Income Standard will be achieved through a combination of social assistance and other income security reforms.
An Important Note from the Income Security Reform Working Group

Members of the Income Security Reform Working Group struggled over the pace of eliminating deepest poverty. The gap between where people are and where they need to be is so large we could not agree on a “right” number for early rate increases. The Year 1 recommendations reach those in deepest poverty, but make only modest progress for the majority of people struggling to survive on Ontario Works and ODSP. We chose a number that we expect government can implement but we strongly urge moving more quickly to bring people closer to income adequacy.

People do not just willingly decide one day to leave behind the security of a good job or the comforts of a home and a family. People live in a different world than they did 25 years ago, and traditional ideas about work and work ethic cannot be defended in the face of the many barriers and the precarious workforce realities people face today. Action is long overdue to ensure that people living in poverty have enough to live on, by moving beyond misguided concerns about the problems of long-term “welfare dependency” and the value of investing in social assistance, and instead restoring these programs to their intended purpose: to preserve people’s welfare and well-being.

DETAILED RECOMMENDATIONS

15.1 Implement changes that make meaningful progress in improving the incomes of those furthest from the Minimum Income Standard (see Achieving Income Adequacy, page 69) through social assistance as the most readily available and easily adjusted means by (in Fall 2018):

- Setting the Standard Flat Rate at $794/month (a 10% increase over Fall 2017 Ontario Works maximum basic needs and shelter rates).
Setting the Standard Flat Rate – Disability at $1,209/month (a 5% increase over Fall 2017 ODSP maximum basic needs and shelter rates).

15.2 Implement increases to the Standard Flat Rate and Standard Flat Rate – Disability in Fall 2019:

- Increase the Standard Flat Rate to $850/month (7% increase over Year 1).
- Increase the Standard Flat Rate – Disability to $1,270/month (5% increase over Year 1).

15.3 Implement increases to the Standard Flat Rate and Standard Flat Rate – Disability in Fall 2020:

- Increase the Standard Flat Rate to $893/month (5% increase over Year 2).
- Increase the Standard Flat Rate – Disability to $1,334/month (5% increase over Year 2).

15.4 Continue to raise the level of income support available through (a rebranded) Ontario Works program until the Minimum Income Standard is achieved in combination with other income security components by 2027–28 (see also An Assured Income for People with Disabilities, page 108).
FIRST NATIONS COMMUNITIES

In considering First Nations in the context of income security reform, Ontario will need to recognize that nothing in any proposed new legislation shall be construed so as to abrogate or derogate from the Aboriginal and treaty rights of First Nations as recognized and affirmed in section 35 of the Constitution Act, 1982. The reforms will also need to recognize the federal government’s fiduciary responsibility to First Nations, over and above current cost-sharing agreements.

Indigenous Nations on Turtle Island have traditionally implemented distinct systems of governance based on natural laws and teachings. As sovereign nations, Indigenous peoples have established treaties of peace, friendship, alliance and rights of passage to regulate trade and commerce and other relations of the most sophisticated international diplomacy.

Many of the First Nations communities in Ontario today are located within traditional territories that have been recognized in Treaties signed prior to most federal and provincial legislation. In the Ontario region there are currently 46 treaties that formalize the relationship between the Crown (government) and First Nations. These treaties were signed between 1781 and 1930\(^{87}\) and affirm the rights of First Nations people on their lands\(^{88}\). Some of these treaties extend beyond provincial jurisdictions, which creates a number of challenges. Treaty rights and relationships and the inherent right to self-government are of paramount importance to First Nations.

\(^{87}\) https://www.ontario.ca/page/treaties#section-5
\(^{88}\) https://files.ontario.ca/firstnationsandtreaties_1.pdf
The first Indian Act was passed by Parliament in 1876. Indian Agents were appointed to manage the lives of the Anishinaabe, Haudenosaunee, Cree and other First Nations people in First Nations communities across the province. They took control of virtually every aspect of First Nations life through the Indian Act, even pre-determining band numbers before birth and controlling estates after death. Although adaptations have been necessary, traditional First Nations governance remains. What First Nations need from Crown governments are the resources to exercise their own jurisdiction.

The impacts of historical events upon First Nations people and governments have been devastating. First Nations communities in Ontario are now among the most vulnerable populations in the province. They face significant challenges and hardships and a staggering proportion of community members live below the poverty line. Individuals and families struggle to make ends meet. A large majority do not have enough money to cover simple necessities like healthy food, and even those who are doing relatively better often have to choose from an array of processed and pre-packaged options rather than fresh food. In First Nations communities, the cost of healthy food (if available) is too high, food is generally scarce, and having to eat pre-packaged food results in increased health care costs. While multi-generational homes may reflect a strong commitment to family, limited housing options can lead to overcrowding and to people living together, including former spouses, through necessity rather than personal choice. The life expectancy of First Nations people is five to seven years less than non-Indigenous Canadians.

The 133 First Nations communities in Ontario span most of the province and vary in distance to urban centres. First Nations communities may be small, with few services available. Most are isolated and face significant challenges in accessing services and benefits offered in urban settings. Service provision is costly in northern and remote communities and those located far from service hubs. Limited internet and broadband access impedes e-service access and the completion of ministry templates. Community members have to travel long distances to get proper health care, and are forced to move away to attend school or enrol in training programs that might give them the knowledge and skills to achieve their goals and increase community capacity. Communities often have seasonal economies and few employment opportunities.

Interactions with municipal, provincial and federal income support programs are complicated, frustrating, disjointed, and lack consideration for personal or individual circumstances and respect for the diversity that exists among First Nations. The intergenerational trauma caused by colonialism, the legacy of residential schools and other historical realities are compounded by historical and ongoing systemic discrimination within urban hubs across many sectors, including justice, legal, corrections, mental health, health and child welfare. Paternalistic mainstream organizations do not want to give up control in favour of First Nations governments and organizations, which are the actual service providers to First Nations clients.

In order for social services to be meaningful and effective in First Nations communities, First Nations must be full participants in the design of programs and services. This is critical in meeting the expectations and needs of First Nations people, correcting criticisms and structuring priorities. For First Nations to administer someone else’s initiatives is not only a waste of human capital, it is also the administration of their own continued poverty.

First Nations social service administrators should be acknowledged for their expertise in providing culturally safe services and applying the philosophy that every door is the right door. First Nations have also demonstrated expertise in the development of specific tools and training. There is an ongoing need to build community capacity.

There is also a lack of integration across ministries in areas such as health and education. More flexibility could create new opportunities for program and policy design.

The First Nations Ontario Works caseload has grown since 2003, surpassing 11,000 cases in 2016–17. Of 133 First Nations communities, 101 are First Nations delivery partners, and 68 are providing full delivery serving 79 communities. This demonstrates First Nations’ ability to deliver competent, fully fledged programs. Those that do not have access, by choice, to Ontario Works have bilateral agreements with the federal government to deliver income assistance. The ministry recognizes that there are challenges to full delivery in some communities: populations of less than 100, small Ontario Works caseload (less than 30), geographic remoteness, limited economic opportunities and small Band administrative structures.
While the recommendations noted above in the Roadmap will help to address some of these challenges, there are unique and specific changes that are critical for First Nations communities and must be included in any path forward on income security reform. If the trend of rising costs continues and the status quo of delivery remains, more people will fall into the depths of poverty. The need for a revised approach is more evident now than ever before. The Roadmap provides a real opportunity to thoroughly examine the way in which we support our most vulnerable populations. First Nations have a critical interest in being at the forefront of income security reform and participating in the modernization of current systems and technology, coming from a long-standing history of adapting to change.

It should also be noted that while the recommendations in the First Nations chapter are the result of the specific discussions and deliberations held at that table, the historic context and many of the issues identified are shared by Indigenous people living outside of First Nations communities as well. As such, many of the recommendations in this section would have positive impact across the province, including for Indigenous people living outside of First Nations communities, and should be considered by the province.

SELF-GOVERNANCE AND RESPECT FOR FIRST NATIONS JURISDICTION

**Recommendation 16:** Take steps to ensure that social services are ultimately controlled by, determined by and specific to First Nations.

The unique status of First Nations and the extent of poverty and reliance on social assistance in First Nations communities necessitate a unique response. The final report of the Royal Commission on Aboriginal Peoples in 1996 referenced social assistance as, by far, the most important aspect of the social safety net for Indigenous communities, and identified three principles for social assistance.

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reform to address welfare dependency: Indigenous control over the design and administration of income support programs; programming that supports social and economic development in Indigenous communities; and a holistic approach rooted in Indigenous traditions and values that integrates social and economic development. Article 5 of the United Nations Declaration on the Rights of Indigenous Peoples affirms the right of Indigenous peoples to maintain and strengthen their distinct social, economic and other institutions, while retaining their right to participate fully, if they so choose, in the social and economic life of the state.

In keeping with First Nations’ government-to-government relationship with Ontario and long-standing call for self-determined social services, as set out in 1991 and reiterated in a 1997 presentation to a Standing Committee on Ontario Works, First Nations are looking to exercise inherent jurisdiction over all social service programs, and to develop and control these programs. First Nations require a legislative exemption that recognizes the authority of First Nations to opt out of elements of the provincial income security program as they choose in favour of more flexible, responsive approaches. The proposed wording of this legislative change needs to be developed in collaboration with First Nations.

A legislative opt-out clause will provide the basis for First Nations to plan, deliver and manage social assistance services that offer flexibility and allow for programs to evolve based on community needs and priorities, including family well-being, skills development and small business development. Accountability and reporting mechanisms will be negotiated to reflect First Nations’ authority and desired outcomes.

93 As outlined in All Ontario Chiefs-in-Assembly Resolution 91/34, described in the message from the First Nations Income Security Reform Working Group; see page 27
Based on First Nations’ inherent right, First Nations should have the opportunity to develop and control their own social service programs.

Recognize First Nations authority to create and implement their own model of Income Assistance.

Engage with federal government and First Nations in a tripartite arrangement to ensure ongoing financial support for the new flexible, responsive approaches.

Respect First Nations’ autonomy and work with First Nations to develop an opt-out clause that explicitly recognizes their right to opt out of provisions in the Ontario Works legislative framework in favour of their own models. Establish communication processes for informing First Nations of the opt-out provisions and opportunities for piloting direct program delivery.

Identify more flexible, responsive service approaches or models that First Nations could adapt, such as:

- Living with Parent rule
- Qualifying period for earnings exemptions
- Non-compliance rules
- Rental Income for Ontario Works recipients
Spousal definition to be defined under the Family Law Act

Participation requirements (voluntary)

Shelter cost maximums, to be based on actuals

16.6 Establish and communicate clear guidelines for provincial staff in accessing First Nations-owned data reflecting the principles of the Ownership, Control, Access and Possession protocol endorsed by the Assembly of First Nations.

16.7 Commit to working with First Nations to design and launch pilots for the direct delivery of programs including the Ontario Disability Support Program, Employment Ontario, Assistance for Children with Severe Disabilities and Special Services at Home within their communities, with the long-term goal of First Nations delivery as they choose.

16.8 Support the development of administrative forms and processes and training of First Nations social services staff to support the new flexible, responsive approach.

16.9 Commit to working with First Nations (through PTOs, Tribal Councils or individual First Nations) to establish an implementation plan for First Nations to accept the responsibility for the design and delivery of programs to First Nations communities, such as: Ontario Works, Ontario Disability Support Program, Assistance for Children with Severe Disabilities, Special Services at Home, and Temporary Care Assistance.
Take steps to ensure that First Nations will still be eligible for any new program dollars for any new programs that the Ontario government might develop after a First Nation has taken on self-governance in social assistance.

FIRST NATIONS–BASED APPROACH

Recommendation 17: Broaden program outcomes to encompass social inclusion. Simplify processes and provide tools for a more holistic, individualized approach that offers wrap-around services.

Social support systems have always been a defining feature of First Nations cultural identity. Collective responsibility for the welfare of all members and providing assistance to those in need are fundamental principles which First Nations have maintained throughout their history to the present day. Given the loss of lands and resources and increasing dependency on welfare experienced in First Nations communities, there is an urgent need to replace the narrow focus and punitive aspects of social assistance with a system of holistic supports to address individual needs in First Nations communities.

A true First Nations–based approach will not focus solely on providing income assistance but will incorporate strategies that holistically encompass the four quadrants of living—physical, spiritual, mental and emotional well-being. Individuals and families must be supported by a network of programming that encourages them to build upon their skills to achieve a self-sustaining life. These supports would provide wrap-around services through a strengths-based approach that encourages personal success and independence, social inclusion, family wellness and community development, and provides additional supports for those in need. Community-based development approaches, rather than only using individual and family-focussed programs, can also be included.

Protecting the family unit is paramount for First Nations communities. Social assistance programs, rules and policies should promote family stability and support family revitalization.
Individuals and families should have access to wrap-around supports and services that recognize the diversity of personal, social and economic situations across First Nations communities. Relationships should be based on trust and respect, with a commitment to understanding and addressing intergenerational trauma. A holistic approach recognizes all aspects of the individual and supports their journey to well-being and self-sufficiency.

First Nations social service administrators have an in-depth knowledge and familiarity with the needs and challenges facing individuals and families in their communities, and are best suited to providing the appropriate supports and services.

DETAILED RECOMMENDATIONS

17.1

The diverse goals, needs and paths of individuals should be recognized to encourage and promote personal success. This includes broadening program outcomes to include community engagement and social inclusion, as well as supporting individuals in increasing their employability.

17.2

First Nations social service programs should have recognition and support for their ability to provide:

- Income assistance to singles, couples and families.

- Pre-employment activities that include but are not limited to literacy, upgrading, employment experience, job-specific skills training, youth-specific initiatives, social enterprise and self-employment resources.

- Mental health and addictions referrals and early interventions.
Community-based initiatives specific to language, culture, tradition and the community’s economic and educational context.

All of these services will be delivered in a First Nations holistic approach.

17.3 Community and social development training for First Nations staff.

17.4 Healing and wellness, life stabilization, social inclusion, pre-employment activities and developing essential skills should be recognized as significant achievements along the path to success.

17.5 Ontario Works self-employment rules should be aligned with ODSP to include those working part-time and seasonally. Self-employment rules, guidelines and eligibility assessments should be simplified and revised.

17.6 Encourage self-employment and social enterprises as viable options for First Nations peoples and communities.

17.7 Work with First Nations to promote information and create opportunities related to micro-loan availability and small business start-up, as well as federal and provincial programming.
First Nations social service administrators should continue to deliver employment-related services to promote a holistic approach towards supporting community members.

First Nations social service administrators should deliver and oversee Employment Ontario Employment Services and supports in their communities.

First Nations youth represent the future of First Nations communities and require access to services and supports earlier in life to achieve success in employment, education and transitioning to adulthood.

- Young people aged 14+ should have access to Ontario Works and ODSP employment supports.
- Provision of funding to support programming, social inclusion, cultural learning and knowledge-sharing between Elders and youth.

In recognition that ODSP should be delivered by First Nations, reduce barriers to ODSP by:

- Funding support staff to provide intensive case management and secure assessments to help individuals navigate ODSP.
- Supporting better access to health practitioners in First Nations communities to assist with the completion of the Disability Determination Package (DDP) through use of video or telehealth services.
- Increasing and expediting help with medical transportation costs.

- Ongoing supports for ODSP recipients and benefit units.

- Providing a supplementary benefit that is dedicated to individuals with disabilities receiving ODSP.

- Providing longer timelines to complete steps in the adjudication process as required.

17.12 To support ongoing professional development for First Nations, tools, resources, funding and training should be in place.

17.13 Promote/support healing and wellness among social services staff.

17.14 The capabilities, skills and professional development of First Nations social service administrators should be better recognized and celebrated as critical to affecting the lives and outcomes of First Nations individuals receiving social assistance.
ADEQUATE FUNDING FOR FIRST NATIONS

The income security system needs to better respond to the local economic and geographic circumstances of First Nations communities to help ensure people get the help they need to maintain an adequate standard of living and be lifted out of poverty.

The 1965 Indian Welfare Agreement between Canada and Ontario expanded the delivery of provincial Social Assistance (Ontario Works), Child and Family Services, Homemakers and Day Nurseries programs to include First Nations and on-reserve individuals throughout the province of Ontario. Under the Agreement, Canada reimburses Ontario for most of the cost of delivering these services according to a cost-sharing formula. However, this system has not kept pace with the growing needs in First Nations communities and the growth of provincial programming in municipalities. Work is needed among First Nations, the federal government and Ontario to improve and expand or replace the 1965 Agreement with respect to social assistance (Ontario Works and ODSP) as well as other areas. For example, one of the problems in the functioning of the 1965 Agreement with respect to Ontario Works specifically is the municipal contribution for administration. Currently the province funds administration costs through two separate funding lines with different cost-sharing agreements. The province funds 50% of the Cost of Administration funding line and 97.2% of the upload funding line. The upload funding line will be 100% provincially funded as of January 2018. Municipalities are expected to contribute their cost share through their property tax base and other revenues. In First Nations communities, the federal government is supposed to cover this amount. However, arbitrary caps placed on this contribution by Canada have resulted in underfunding and inequality for First Nations (i.e., insufficient amounts are available for administration, both when compared with municipal amounts and also when compared with First Nations’ needs). This inequity needs to be addressed, to ensure that First Nations have adequate resources to properly administer and deliver the standard program, plus those required to design, create and govern new programs based on First Nations models.
Until further changes to the 1965 Agreement and fiscal relationships are in place, it would be better for Ontario to upload 100% of costs for First Nations and cost-share them through the 1965 formula, to ensure that inequitable results do not continue.

The First Nations Income Security Reform Working Group has identified the need for additional investments that demonstrate the intent is not to harm but to help support clients in their journey towards employment or social inclusion when employment is not realistic. The unique challenges and barriers to employment and economic development in First Nations communities and current conditions require remedial measures to ensure the income security system adequately supports First Nations individuals and families.

The Working Group also noted throughout this report that investments being proposed by the reforms, such as housing supports, tax-based children’s benefits, refundable tax credits and core health benefits, often need modification to ensure that they fully benefit First Nations, regardless of the unique status of reserve land and First Nations’ tax status.

**DETAILED RECOMMENDATIONS**

18.1 Programs, services and supports provided through social assistance should better reflect the realities of living within First Nations communities.

18.2 Discretionary funding should be based on reimbursement of actual expenditures.

18.3 Rates should reflect the additional costs of living in First Nations communities, including remote and isolated communities (e.g., purchasing nutritious food, transportation costs).
18.4 Address price-setting practices for food, goods and services in northern communities (e.g., Northern Store).

18.5 Expand eligibility criteria for the Remote Communities Allowance to include a wider area.

18.6 Recognize and apply the concept of using a First Nations-developed Remoteness Quotient that reflects the increased cost of living in remote First Nations.

18.7 Develop a Transitional Support Fund (TSF) funding formula that is based on actual expenditures.

18.8 Provide additional funding to support the Cost of Administration, especially for communities with smaller caseloads.

18.9 Develop a supplementary case load tool and technology that accurately captures the actual case load data and is reflected in the Cost of Administration and discretionary benefits.

18.10 Fund First Nations technology solutions.
A CALL ON THE FEDERAL GOVERNMENT

The committed participation of the federal government is needed if low-income people are to achieve their full potential and reach an adequate income. The May 31, 2017, report Breaking the Cycle: A Study on Poverty Reduction by the Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities (the HUMA study) speaks to the leadership role the federal government should play given its unique resources and jurisdictional responsibilities.95

Throughout the study, the Committee heard that while poverty is not only a matter of income, inadequate or unstable incomes are among the most important factors contributing to poverty. The HUMA study includes recommendations that clearly align with and support this Roadmap. For example:

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<tr>
<th>The HUMA study recommends:</th>
<th>The Roadmap recommends:</th>
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<tbody>
<tr>
<td>The federal government work with provinces and territories to strengthen income support program policies so people do not have all of their income “clawed back” by provincial social assistance programs.</td>
<td>Exempting a portion of federal Canada Pension Plan - Disability and Employment Insurance income (plus provincial Workplace Safety and Insurance income).</td>
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<td>Amending the Working Income Tax Benefit (WITB) to expand eligibility, increase the level of benefits and reduce claw backs so that low-wage, low-income workers are lifted out of poverty.</td>
<td>Enhancing the WITB so that it better reflects the realities faced by low-income workers in Ontario, including eligibility, the rate at which the benefit is withdrawn and the amounts provided.</td>
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<tr>
<td>That Indigenous and Northern Affairs Canada review social assistance rates for First Nations peoples on-reserve in light of higher cost of living and limited employment opportunities so people are ensured an adequate income.</td>
<td>Rates should reflect the additional costs of living in First Nations communities, including remote and isolated communities (e.g., purchasing nutritious food, transportation costs).</td>
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<tr>
<td>That Employment and Social Development Canada and the Canada Mortgage and Housing Corporation create a portable housing benefit, in consultation and collaboration with provinces and territories.</td>
<td>Introducing a housing benefit to assist all low-income people with the high cost of housing so people do not have to choose between a home and other necessities.</td>
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The Roadmap emphasizes the need for a Minimum Income Standard in Ontario to be achieved over 10 years by engaging the whole income security system. It is critical that steps are taken to improve federal programs so they make a greater contribution to income security and help people achieve an adequate income. Steps should include:

- Establishing a national pharmacare program so everyone has access to necessary medications.
- Indexing the Canada Child Benefit so families do not see an erosion of this benefit year over year.
- Reviewing Canada Child Benefit rules when a child is temporarily removed from the family home, so families aren’t at risk of losing shelter that could jeopardize their ability to reunite.
- Improving access to child tax benefits for families with precarious immigration status and those who experience a catastrophic in-year income change.
- Increasing the amount of income support provided through Canada Pension Plan - Disability.
- Reforming Employment Insurance to return it to a true income replacement program that addresses the realities of the modern labour force and labour market.
- Creating a national income support program for persons with disabilities.
- Increasing seniors' benefits including Old Age Security and the Guaranteed Income Supplement.
- Implementing promises for a National Housing Strategy, including investment in affordable housing construction and repair and a national portable housing benefit.
The federal government should also work directly with Indigenous peoples with the intent of reconciliation and with First Nations communities in a nation-to-nation relationship to address significant physical and social infrastructure deficits in First Nations communities, including in the areas of housing, clean water, access to health care and education, community and cultural centres, and food security.
IMPLEMENTING AND MEASURING CHANGE
MANAGING THE CHANGE PROCESS

Recommendation 19: Income security reform must be accompanied by a robust change management and implementation plan.

- The recommendations in this Roadmap all have one shared objective: to improve people’s lives and their ability to contribute to their communities. However, even positive change can cause stress and anxiety. People can fear the unknown, mistrust the intention of change, and sometimes misunderstand what the change will mean for them, while government may not have a full comprehension of the impact change has on people and the risk of unintended consequences. For this reason, it is critical that these urgent reforms be accompanied by a change management plan that includes clear and transparent communication, support for skills development and technical training, business process changes and development of new or revised tools, and appropriate feedback loops across programs and partners.

Change should allow for the evaluation and assessment of additional supports people may need. For instance, we know there needs to be improvement in the tax filing rates, in particular by young single males. Today, the impact on this group of not filing taxes is limited, as they are eligible for few tax-delivered benefits. However, as a shift is made to contemplate using the tax system to deliver more and more benefits (e.g., the Portable Housing Benefit) it will become increasingly vital that people are connected to this system and that viable alternatives are available for those who are not, either by choice or by circumstance (e.g., newcomers to Canada who have not been in the country for a full tax cycle).
MEASURING OUTCOMES

Recommendation 20: The recommendations in this Roadmap should be accompanied by a transparent report on associated outcomes and indicators, to be updated annually and made publicly available by MCSS.

In the past, efforts to document the effectiveness of income security programs have focused on describing the services and activities provided and the outputs that have resulted—for example, the number of cheques issued or the number of people served. While this information is important and will continue to be collected, it is necessary to shift to describing the impact of programs, through the use of a performance measurement framework.

The first step is defining the outcomes that we would expect to see if the income security system is functioning exactly as it should—both individual-level outcomes (e.g., physical, emotional, mental well-being, financial) and system-level outcomes (e.g., ease of navigation, transparency). It is beyond the scope of the Working Groups to develop a full performance measurement framework for income security, and it is understood that the ministry already has some work underway in this regard.

As the performance measurement framework is finalized, we offer the following as considerations that must be included:

1. The importance of collecting and making publicly available disaggregated data so that the impact and outcomes on individual sub-populations can be observed and to support equity-based program design, assessment and evaluation. This is important to ensure the system is able to identify whether intended outcomes are occurring for marginalized groups, including Indigenous peoples, racialized individuals, women, newcomers to Canada, refugee claimants, LGBTQ2S and youth.

2. The need to ensure indicators are meaningful to communities and developed with a wide range of experts, including persons with lived experience.
3. The need to take a system-wide approach to outcomes and measurement. This requires that data is linked across connected systems (e.g., health, child welfare, education/post-secondary, justice, employment and training, housing) so the path and outcomes of an individual can be understood.

4. The principles of Ownership, Control, Access and Possession (OCAP®) are “a set of standards that establish how First Nations data should be collected, protected, used and shared”96. These principles must be respected in the development and application of a performance measurement framework.

5. The importance of taking, in conjunction with the principles noted above, active steps to improve the collection and dissemination of data about Indigenous peoples, the absence of which is masking issues of access, stigma, discrimination and racism. All application forms should include a voluntary question related to self-identification as an Indigenous person with an opportunity to provide further detail (i.e., First Nation, Métis or Inuit; language; etc.). The approach and questions need to be developed with Indigenous peoples and service delivery organizations so they are framed to eliminate any sense of judgement or stigma and provide information about why the data is being collected and how it will be used. Community-owned data must only be used at the wishes of the community and data must be accessible if individuals leave First Nations communities.

REPORTING ON PROGRESS

This Roadmap lays out the case for transformation in the income security system, and includes detailed and specific recommendations to forge the path ahead.

The government must be held accountable for pursuing this change agenda, and for transparently, factually and regularly reporting to the public on the progress that has been made, including progress towards achieving the Minimum Income Standard over 10 years.

It is recognized that the catalysts for change do not sit within the authority of one ministry or minister, and that a whole-of-government approach will be required to evaluate progress and the contribution of change across the income security system.

Given that there is no single source of authority and accountability, we recommend that a third party—an academic institution, think tank or group of experts—review and comment on the government’s Annual Progress Report, including providing comment on the validity of statements of progress.

**DETAILED RECOMMENDATIONS**

**20.1** Establish an annual, publicly available report that will outline progress on the Roadmap recommendations, including progress against outcomes.

**20.2** Establish a third-party body that will review and comment on the annual progress report and provide comments to the Cabinet.

**20.3** Require that both the annual report and the third-party comments be tabled in the Legislature.
SEQUENCING CHANGE: A 10-YEAR ROADMAP

Previous sections of the Roadmap recommend tangible changes to Ontario’s income security system so that it does a vastly better job of supporting the diversity of people who use it. The recommended changes are not stand-alone, nor should they be viewed as a menu of options.

To be effective the implementation of these changes need to be sequenced in a way that:

- Makes time for critical co-design approaches to take place that engage the perspectives of a range of experts, in particular people with lived experience.

- Allows for the lessons learned in the early stages of reform to inform the later stages, including lessons from the Basic Income Pilot.

The sequencing reflects a strong focus on recommendations in the first three years which are critical to building momentum and the foundation for subsequent changes. The Roadmap is less prescriptive about sequencing for years 4–10, since much will depend on how the initial implementation has gone and other changes in the income security landscape.
YEAR 1

The first year implements change in multiple ways. It begins by helping people in deepest poverty through raising social assistance rates, transforming the social assistance rate structure and making beneficial changes to rules around earnings and assets in social assistance. For those living in rural and remote areas, eligibility will be expanded for the Remote Communities Allowance within social assistance.

These immediate changes are complemented by preparations for other benefit changes in the first three years of the Roadmap: co-designing the details of a portable housing benefit, engaging the federal government on enhancing the Working Income Tax Benefit (WITB) and taking transitional steps to move remaining children’s benefits outside of social assistance. Longer-term changes to make the social assistance system work better also begin through a new approach to Ontario Works legislation and regulations, testing new approaches to working with people receiving social assistance, committing to both a Minimum Income Standard and related development of a made-in-Ontario Market Basket Measure, and various other administrative changes in social assistance (e.g., improvements to the ODSP application and adjudication process, changes to the definition of spouse).

In addition, immediate work will begin on the development of case management and intensive assessment systems for social assistance, with co-design starting in early Year 1 to support full implementation of these systems by the end of the third year.

During Year 1, it will also be important to establish the third-party body that will review and comment on annual progress reports, so that the true impact of Roadmap reforms can be measured. Discussions with First Nations partners will also begin immediately to define the scope of legislative exemptions and establish processes to work together to progress towards First Nations control over social services, including interim steps such as the delivery of ODSP.
YEAR 2

The second year of implementation will continue to increase income support for people in deepest poverty. It will also focus on introducing an Ontario housing benefit, finishing the development of an Ontario Market Basket Measure, and making changes that will allow for the “stacking of benefits” to better support adequacy for some people.

Some Year 2 changes will also affect existing supports within social assistance. Core health benefits will be expanded, a review of the Assistive Devices Program will begin and changes will be made to Temporary Care Assistance. The new approach to intensive, collaborative case management will also continue.

During Year 2, it will also be important to begin the co-design work necessary to support the implementation of an assured income approach for people with disabilities in the fourth year.
YEAR 3

Year 3 is designed to complete the first phase of Roadmap implementation. There will be further increases to income support for people in deepest poverty. It will also focus on increasing the housing benefit and the new income exemption (introduced in Year 2) within social assistance. The Standard Flat Rate and Standard Flat Rate – Disability will also be increased.

Work on developing the made-in-Ontario Market Basket Measure is scheduled to be completed, and there will be a continuation of new approaches to child supplements, Temporary Care Assistance and the Remote Communities Allowance within social assistance.
YEARS 4 TO 10

Years 4 to 10 will make steady progress towards the adequacy goal based on a confirmed Minimum Income Standard, but are also focused on longer-term structural changes that complement change made in Years 1 to 3. There will be opportunities to expand the portable housing benefit and to formalize the new case management approach. Within social assistance, it is anticipated that discretionary benefits will be fully redesigned, and that the Ontario Works program will be rebranded based on an improved culture and approach to service.

In Year 4, the emphasis will be on implementing an assured income approach for people with disabilities receiving ODSP and introducing a supplement to the Ontario Child Benefit that is targeted to the lowest-income families rather than strictly social assistance recipients. This period will also see the implementation of expanded and new low-income health benefits, building on the foundations set by Healthy Smiles Ontario and OHIP, and starting with further enhancing eligibility for drug coverage for low-income adults. By Year 5, the income exemption in social assistance would be fully aligned to the existing earnings exemption.
INACTION VERSUS ACTION

The income security system is in many ways broken and, as outlined at the beginning of this Roadmap, there is a very human toll.

- Nearly two million people are living below the federal Low-Income Measure, which means they are living in poverty.\(^97\).

- Over 900,000 individuals and families, including roughly 270,000 children, are relying on social assistance—among them are the people in deepest poverty who worry every day about their next meal, where they will sleep and if they will be safe.\(^98\)

- Over half a million people face challenges accessing affordable and healthy food, with ever-increasing numbers turning to food banks. In March 2016 alone, 335,944 people accessed food banks in Ontario, a 6% increase since 2008.\(^100\)

- Poverty is making people sick and is responsible for the premature deaths of thousands of people every year.\(^101\)

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97 Source: Statistics Canada, 2014. Please see: [http://www.statcan.gc.ca/pub/75f0002m/75f0002m2015002-eng.htm](http://www.statcan.gc.ca/pub/75f0002m/75f0002m2015002-eng.htm)


100 Hunger Report 2016, Ontario Association of Food Banks. Source: [https://www.oafb.ca/assets/pdfs/CostofPoverty.pdf](https://www.oafb.ca/assets/pdfs/CostofPoverty.pdf)

Poverty is intensely personal and while it is experienced at the individual level, it affects everyone. Poverty leads to adverse outcomes not just for one person, but for families, communities and the province as a whole.

The result is a heavier demand for social services and community programs, higher usage of the health care system and more interaction with the justice system, resulting in costs that could be avoided. For example:

- One Toronto-based study noted people in the lowest income quintile experience 89 more days in hospital per 1,000 residents than those in the next-highest income quintile\(^\text{102}\). At an estimated average per day cost of a hospital stay in Toronto of $1,158\(^\text{103}\) that amounts to more than $100,000 in additional costs per 1,000 low-income residents.

- The Public Health Agency of Canada estimates that 20% of total health care spending is attributable to inequalities\(^\text{104}\).

- A Toronto Star study indicated that 70% of offenders entering prison have unstable job histories. The same study also surveyed 300 homeless adults and found that 73% of men had been arrested and 49% of them incarcerated at least once; 12% of women had been incarcerated\(^\text{105}\).

102 Source: https://d3n8a8pro7vhmx.cloudfront.net/socialplanningtoronto/pages/523/attachments/original/1480338070/Cost-of-Poverty-R10-Final-forweb.pdf?1480338070 pg. 9–10
103 Source: https://d3n8a8pro7vhmx.cloudfront.net/socialplanningtoronto/pages/523/attachments/original/1480338070/Cost-of-Poverty-R10-Final-forweb.pdf?1480338070 pg. 9
104 Source: http://www.phac-aspc.gc.ca/ph-sp/disparities/pdf06/disparities_discussion_paper_e.pdf
105 Source: https://www.thestar.com/opinion/editorialopinion/2011/02/20/tough_on_poverty_tough_on_crime.html
There is no debate that poverty is expensive and it costs us all.

There have been numerous efforts made to quantify the cost of poverty in Canadian jurisdictions, most commonly at the provincial level. While the approaches vary, the research shows that the costs are significant, ranging between 4% and 7.6% of Gross Domestic Product (GDP)\(^\text{106}\). In Ontario, if we assume the costs are in the middle of the range at 6% of GDP, this would be equal to $48 billion\(^\text{107}\). A 2008 study estimated an even greater cost in the range of $32 to $38 billion a year as a result of higher health care and social services costs, lower tax revenues and the impact of intergenerational poverty\(^\text{108}\). This works out to about $2,300 a year for every household in the province.

Failing to reform the income security system also comes with a heavy price tag. Moreover, it is a cost that will lead to ever-worsening outcomes for low-income people and the economy as a whole. It is estimated that:

- The opportunity costs of lost productivity due to poverty result in between $4 and $6.1 billion less income tax collected per year by all governments\(^\text{109}\).

- Ontario’s economy could see a boost of $4.7 billion if the Indigenous workforce had more opportunity\(^\text{110}\).

- By 2020–21, Ontario will spend over $10 billion just to maintain the complicated and ineffective social assistance programs currently in place—that’s more than a billion dollars more than today. Even a modest inflationary increase would cost more than $600 million over the next three years without making any real difference in people’s experience or outcomes.

\(^\text{106}\) This range is based on previous work by Laurie (2008), MacEwen & Saulnier (2010 and 2011), MacEwen (2011), Ivanova (2011) and Briggs and Lee (2012).

\(^\text{107}\) Based on GDP as calculated in the Ministry of Finance Ontario Factsheet for June 2017.

\(^\text{108}\) Based on a study undertaken for the Ontario Association of Food Banks. Please see: https://www.oafb.ca/assets/pdfs/CostofPoverty.pdf

\(^\text{109}\) Source: https://www.oafb.ca/assets/pdfs/CostofPoverty.pdf p. 4

\(^\text{110}\) Source: http://naedb-cndea.com/reports/naedb_report_reconciliation_27_7_billion.pdf pg. 15
Ontario Drug Benefit costs for social assistance recipients have risen by 16% over the last five years, due in part to the growing number of people with mental illness and addiction.

Past decisions to create savings through reductions in social assistance have led to worse outcomes for people and exacerbated issues associated with poverty. These savings equal an estimated $36 billion in foregone spending over the past 22 years.\(^\text{111}\)

**THE IMPACT OF ACTION**

Taking action and committing to a 10-year path of strategic and inter-connected investments to reform the income security system will ensure a better long-term return on government spending. Overall investment will be spread across a number of sectors, including housing, health, tax benefits, disability supports and social assistance; and ideally across different levels of government. It is critical to remember that these are not investments into the system as it exists today. Rather, these are investments that will create the system of tomorrow—one that reflects the fundamental changes necessary to help people achieve social and economic inclusion.

Estimating the full cost of implementing the 10-year Roadmap is not possible for a number of reasons:

\(^\text{111}\) As calculated by MCSS. Social assistance expenditures would have been a total of $36 billion higher if the 1995 rate cut had not been implemented and rates had kept pace with inflation. This calculation is based on actual caseloads. It does not account for other social assistance policy changes that reduced caseloads, such as the tightening of eligibility and mandatory participation requirements implemented in 1998.
There is important co-design work that must be undertaken to determine the details behind recommended reforms (e.g., the expansion of core low-income health benefits, enhancement of the Working Income Tax Benefit).

The recommendations would involve numerous provincial ministries and the federal government as policy leads and funders, as well as First Nations communities as self-governing partners.

Some recommendations need to be tested before the changes can be broadly implemented (e.g., a new approach to serving people receiving Ontario Works and ODSP that promotes a culture of trust, collaboration and problem-solving).

It is not feasible to estimate with certainty the offsets that will be realized as the reforms take hold, influencing people’s behaviour and improving outcomes. Similarly, the efficiencies gained through service delivery modernization efforts currently underway are unknown at this time.

However, a concerted effort was made to estimate the investment needed to support many of the key elements identified in the first three years of the Roadmap. Specifically, this includes:

Housing, through:

- The introduction of a portable housing benefit that helps with the extraordinarily high cost of housing in today’s rental market and supports people’s mobility so they can take advantage of job opportunities or move to support family needs

- An equitable approach to income support for people living in Rent-Geared-to-Income housing through a transformed social assistance rate structure

- A requirement, in connection with the above, for municipalities to re-invest additional revenues into local housing and homelessness priorities
Social Assistance, through:

- A transformed structure that gives all adults access to a consistent level of support regardless of living situation
- A shorter wait time for earnings exemptions in Ontario Works
- Modern income and asset rules that support people to maximize the income available to them and save for the future

People in Deepest Need, through:

- Substantial increases to social assistance income support so these programs can do the “heavy lifting” necessary to meet deep and immediate need and to respond to the urgent problems people trying to get a foothold in the labour market now face

The total estimated cost of these key elements is $3.2 billion annually as of 2020–21 (Year 3): $810 million in 2018–19, $2.41 billion in 2019–20, and $3.2 billion in 2020–21.

As noted earlier, such an investment must be considered in a broader context of prior decisions and current spending—$3.2 billion represents:

- 9% of foregone spending in social assistance over the last 22 years ($36 billion).
- Less than 5% of federal and provincial income security benefits provided to Ontarians ($65.7 billion).
- Approximately 6% of the projected health sector expenses in Ontario ($51.8 billion)\(^{112}\).

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1.7% of Ontario’s planned infrastructure investments ($190 billion, beginning in 2014–15).²¹³

As income adequacy improves there will be a multiplier effect as this money works its way through the economy. For 2017–18, the federal government has estimated that the expenditure and tax multiplier for budget measures targeted to modest- and low-income households is 1.3, meaning that an investment of $1.00 generates $1.30 in economic activity. This is a significant return, as the multiplier for infrastructure investment is 1.4²¹⁴. Using this multiplier effect, the total impact on the economy of the changes anticipated over the first three years of the Roadmap would be more than $8 billion.

There is movement across the globe to find ways to grow the middle class in response to rapidly growing income disparity. This Roadmap presents a plan to reach income adequacy over 10 years and to more effectively direct the billions of dollars spent towards better health and well-being, employment and social inclusion outcomes. People are the most important resource we have. Failing to invest in a better quality of life for impoverished people will only compound problems for them, for our communities and for the economy.

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²¹³ Based on 2016-17 Ontario budget figures
A CLOSING NOTE

This Roadmap holds the promise of a reformed and renewed income security system in Ontario. It is grounded in a shared vision for a province where people are treated with respect and dignity, are inspired and equipped to reach their full potential, and have equitable access to an accountable system that helps to overcome the devastating effect of living without an adequate income or support. The ultimate goal is to achieve social and economic inclusion, with particular attention to the needs and experience of Indigenous peoples.

The Roadmap is a holistic plan of action to steer change over the next 10 years. It concentrates on the urgent need for immediate action and the subsequent order and timing of an integrated package of reforms. The plan is ambitious but achievable if all partners in the income security landscape work together to support transformative change.

We all have a shared interest in supporting people’s ability to thrive and contribute to the social fabric of our communities and the economic well-being of the province. We have seen the human toll caused by inadequacies in the current income security system, including deprivation, despair and lost opportunities. There have been countless reports and recommendations over the past 30 years. Now is the time for action.
APPENDIX A: MEMBERSHIP OF THE WORKING GROUPS

FIRST NATIONS INCOME SECURITY REFORM WORKING GROUP

Nancy Johnson  Facilitator
Denise Stonefish (Co-chair)  Deputy Grand Chief, Association of Iroquois and Allied Indians, Chiefs of Ontario
Linda Sandy  Chiefs of Ontario
Zachariah General  Association of Iroquois and Allied Indians
Samantha Maracle  Association of Iroquois and Allied Indians/Mohawks of the Bay of Quinte
Debbie Lipscombe  Grand Council Treaty #3
Bobby Narcisse  Nishnawbe Aski Nation
Violet Chilton  Nishnawbe Aski Nation
Adrienne Pelletier  Anishinabek Nation Union of Ontario Indians
Shelly Trudeau  Anishinabek Nation Union of Ontario Indians/Wikwemikong
Diane Maracle-Nadjiwon  Independent First Nations
Daniel Bruyere  Independent First Nations/Akwesasne
Sandy Porter  Six Nations of the Grand River
Laurie Miller  Six Nations of the Grand River
Elizabeth Richer  Niigaaniin Services
Scott Wemigwans  Niigaaniin Services/North Shore Tribal Council
Violet Boissoneau
Linda Cobiness
Joe Barnes
Melanie Copenace
Norma Albert
Patrick Thunderchild
Megan Logan
Darian Baskatawang
Jessica Nadjiwon
Denise Bouchard

Niigaaniin Services
Min-O-Qwe-Ka-Ga-Bwe’in Social Services Initiative Program (Kenora Chiefs)
Min-O-Qwe-Ka-Ga-Bwe’in Social Services Initiative Program (Kenora Chiefs)
Min-O-Qwe-Ka-Ga-Bwe’in Social Services Initiative Program (Kenora Chiefs)
Stepping Stones Support Services Program
Stepping Stones Support Services Program
Ontario First Nations Young Peoples Council
Ontario First Nations Young Peoples Council
Ontario Native Welfare Administrators Association
Ontario Native Welfare Administrators Association/Red Rock Indian Band

INCOME SECURITY REFORM WORKING GROUP

George Thomson
Paula Allen
Pedro Barata
Gary Bloch
Pat Capponi
Giuliana Carbone

Facilitator
Morneau Shepell
United Way Toronto and York Region
St. Michael’s Hospital
Voices from the Street
City of Toronto
<table>
<thead>
<tr>
<th>Name</th>
<th>Organization/Institution</th>
</tr>
</thead>
<tbody>
<tr>
<td>Laura Cattari</td>
<td>Hamilton Roundtable for Poverty Reduction</td>
</tr>
<tr>
<td>Debbie Douglas</td>
<td>Ontario Council of Agencies Serving Immigrants (OCASI); Colour of Poverty, Colour of Change</td>
</tr>
<tr>
<td>Dr. Ruth Koleszar-Green</td>
<td>School of Social Work, York University</td>
</tr>
<tr>
<td>Mary Marrone</td>
<td>Income Security Advocacy Centre (ISAC)</td>
</tr>
<tr>
<td>Lekan Olawoye</td>
<td>Studio Y, MaRS Discovery District</td>
</tr>
<tr>
<td>Bina Osthoff</td>
<td>Ministry of Community and Social Services</td>
</tr>
<tr>
<td>Keith Palmer</td>
<td>County of Dufferin, Ontario Municipal Social Services Association (OMSSA)</td>
</tr>
<tr>
<td>Janet Patterson</td>
<td>Parry Sound District Social Services Administration Board</td>
</tr>
<tr>
<td>Janet Reansbury</td>
<td>Community Living Brant</td>
</tr>
<tr>
<td>John Stapleton</td>
<td>Metcalf Foundation</td>
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</table>

**URBAN INDIGENOUS TABLE ON INCOME SECURITY REFORM**

- Ontario Federation of Indigenous Friendship Centres
- Ontario Native Women’s Association
- Métis Nation of Ontario
## APPENDIX B: POVERTY REDUCTION STRATEGY LIM FOR DIFFERENT FAMILY TYPES

### POVERTY REDUCTION STRATEGY LOW-INCOME MEASURE (PRS LIM)*

<table>
<thead>
<tr>
<th>Household Size</th>
<th>2016 Dollars</th>
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<tr>
<td>2</td>
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<tr>
<td>3</td>
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<td>4</td>
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<tr>
<td>5</td>
<td>$49,035</td>
</tr>
<tr>
<td>6</td>
<td>$53,716</td>
</tr>
<tr>
<td>7</td>
<td>$58,019</td>
</tr>
</tbody>
</table>

* Based on income distribution in 2012 and adjusted for inflation
APPENDIX C: GLOSSARY OF TERMS

**Adequacy**: In terms of income, reflecting belief about the amount of resources needed to achieve a particular standard of living\(^\text{115}\).

**Assistance for Children with Severe Disabilities (ACSD)**: An Ontario government program that provides financial support for low- to moderate-income families to cover some of the extra costs of caring for a child who has a severe disability\(^\text{116}\).

**Assistive Devices Program**: An Ontario government program that helps people with long-term physical disabilities pay for customized equipment (e.g., wheelchairs, hearing aids) and specialized supplies\(^\text{117}\).

**Board and Lodge**: For the purposes of social assistance, a boarding situation in which an individual receives food and shelter from the same source, not including an emergency shelter\(^\text{118}\).

**Canada Child Benefit (CCB)**: A tax-free monthly payment made by the federal government to eligible families to help them with the cost of raising children under 18 years of age. The CCB can include the child disability benefit and any related provincial and territorial programs, such as the Ontario Child Benefit\(^\text{119}\).

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\(^\text{115}\) As Garner, Stinson and Shipp have indicated, achieving adequacy is another way of saying that an individual or family thinks they can afford to meet their essential needs. Please see: [https://www.bls.gov/ore/pdf/st960110.pdf](https://www.bls.gov/ore/pdf/st960110.pdf)

\(^\text{116}\) For more information on ACSD please see: [http://www.children.gov.on.ca/htdocs/English/specialneeds/disabilities.aspx](http://www.children.gov.on.ca/htdocs/English/specialneeds/disabilities.aspx)

\(^\text{117}\) For more on the ADP please see: [https://www.ontario.ca/page/assistive-devices-program](https://www.ontario.ca/page/assistive-devices-program)


Canada Pension Plan – Disability (CPP-D): Provides disability benefits to people who have made enough contributions to the Canada Pension Plan and who are disabled and cannot work at any job on a regular basis. Benefits may also be available to dependent children\(^\text{120}\).

**Economic inclusion:** The opening up of economic opportunities to under-served social groups. An inclusive market economy ensures that anyone regardless of their gender, place of birth, family background, age or other circumstances has full and fair access to labour markets, finance and entrepreneurship and, more generally, economic opportunity\(^\text{121}\).

**Employment Insurance (EI):** A federal income benefit program that provides temporary income support to unemployed workers while they look for employment or upgrade their skills. The program also provides special benefits to workers who take time off work due to specific life events (illness; pregnancy; caring for a newborn or newly adopted child, a critically ill child, or a family member who is seriously ill with a significant risk of death). Workers receive EI benefits only if they have paid premiums in the past year and meet qualifying and entitlement conditions\(^\text{122}\).

**First Nations:** Distinct and independent Nations that possess inherent rights to self-determination. They have distinct laws and governance systems, languages, cultures, territories, economic systems, a defined Peoples (citizenship), history and social structures\(^\text{123}\).

\(^{120}\) For more on CPP-D please see: [https://www.canada.ca/en/services/benefits/publicpensions/cpp/cpp-disability-benefit.html](https://www.canada.ca/en/services/benefits/publicpensions/cpp/cpp-disability-benefit.html)

\(^{121}\) This is the definition used by the European Bank for Reconstruction and Development. Please see: [http://www.ebrd.com/what-we-do/projects-and-sectors/economic-inclusion.html](http://www.ebrd.com/what-we-do/projects-and-sectors/economic-inclusion.html)


\(^{123}\) There is no legal definition of First Nations in Ontario. The Chiefs of Ontario have developed a webpage about “Understanding First Nation Sovereignty”; please see: [http://www.chiefs-of-ontario.org/faq](http://www.chiefs-of-ontario.org/faq)
**Food Security:** When people have access to sufficient, safe, nutritious and culturally appropriate food that meets their dietary needs\(^{124}\).

**Guaranteed Annual Income System (GAINS):** A guaranteed minimum income provided by the Ontario government to qualifying pensioners. A monthly GAINS benefit is only paid when total income (including Old Age Security, Guaranteed Income Supplement and all other sources of income) falls below the annual level guaranteed by the province\(^{125}\).

**Guaranteed Income Supplement (GIS):** A monthly non-taxable benefit provided by the federal government to Old Age Security (OAS) pension recipients who have a low income and are living in Canada\(^{126}\).

**Healthy Smiles Ontario (HSO):** An Ontario government dental program that provides free preventive, routine and emergency dental services for children and youth 17 years old and under from low-income households\(^{127}\).

**Income Security System:** The broad “safety net” of programs delivered by federal, provincial or municipal governments aimed at addressing low-income and related needs\(^{128}\).

\(^{124}\) Please see: [https://www.ontario.ca/page/building-ontarios-first-food-security-strategy](https://www.ontario.ca/page/building-ontarios-first-food-security-strategy)


\(^{126}\) For more about the GIS please see: [https://www.canada.ca/en/services/benefits/publicpensions/cpp/old-age-security/guaranteed-income-supplement.html](https://www.canada.ca/en/services/benefits/publicpensions/cpp/old-age-security/guaranteed-income-supplement.html)

\(^{127}\) For more information on HSO please see: [https://www.ontario.ca/page/get-dental-care](https://www.ontario.ca/page/get-dental-care)

\(^{128}\) This is the definition used during discussion by the Income Security Reform Working Group.
**Indigenous Friendship Centres:** Not-for-profit corporations located in towns and cities across the province which are mandated to serve the needs of all Indigenous people regardless of legal definition. Friendship Centres are the primary service delivery agents for Indigenous people requiring culturally sensitive and culturally appropriate services in urban communities. The Ontario Federation of Indigenous Friendship Centres is the provincial Indigenous organization representing the collective interests of member Friendship Centres.\(^{129}\)

**Indigenous peoples:** For the purposes of this Roadmap, Indigenous peoples refers to First Nations, Métis and Inuit people living in Ontario.

**Intergenerational Trauma:** “A collective complex trauma inflicted on a group of people who share a specific group identity or affiliation—ethnicity, nationality, and religious affiliation. It is the legacy of numerous traumatic events a community experiences over generations and encompasses the psychological and social responses to such events.”\(^{130}\)

In the Indigenous context, centuries of colonialism aimed at annihilating Indigenous people's cultural identities and ways of life have contributed to severe collective trauma that is passed through generations.\(^{131}\)

**Labour Force Participation Rate:** A Statistics Canada measure of the total labour force (both those who are employed and unemployed, combined) relative to the size of the working-age population. It is the share of the working-age population that is working or looking for work.\(^{132}\)

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129 As defined by the Ontario Federation of Indigenous Friendship Centres. Please see: [http://www.ofifc.org/](http://www.ofifc.org/)

130 This definition comes from Teresa Evans-Campbell – please see: [http://journals.sagepub.com/doi/abs/10.1177/0886260507312290](http://journals.sagepub.com/doi/abs/10.1177/0886260507312290)


**Low income**: Income that is below what an individual needs to afford the modern necessities of life. In statistical terms, low income is usually defined relative to a methodology or calculation, such as the Low-Income Measure (please see page 40 for a description of the Low-Income Measure).

**Minimum Income Standard**: A standard calculated at regular intervals that indicates how much income individuals need to afford an acceptable standard of living. For the recommended approach to developing a Minimum Income Standard in Ontario please see pages 69 to 72.

**Multiplier Effect**: When an increase in spending produces an increase in income and consumption greater than the initial amount spent.

**Non-standard employment**: Employment that is involuntarily part-time, temporary, or has multiple-job holders, or self-employed workers who do not employ others.

**Northern Health Travel Grants**: A travel grant provided by the Ontario government to eligible residents of Northern Ontario who must travel significant distances for medical treatment. The grant helps pay for some costs such as travel and accommodation, but does not cover all expenses such as meals. The grant amount is based on the one-way road distance to the closest medical specialist or approved health care facility.

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133 This is the definition used during discussion by the Income Security Reform Working Group.
134 For an example of the United Kingdom’s approach to a Minimum Income Standard please see: http://www.lboro.ac.uk/research/crsp/mis/
136 As defined by Ontario’s recent Changing Workplaces Review.
**Old Age Security (OAS):** A pension provided by the federal government. It is a monthly payment available to seniors aged 65 and older who meet Canadian legal status and residence requirements\(^{138}\).

**Ontario Child Benefit (OCB):** A program providing direct financial support to low-to moderate-income families, whether they are working or not, in order to help parents with the cost of raising their children\(^{139}\).

**Ontario Drug Benefit (ODB):** The Ontario Drug Benefit program covers most of the cost of more than 4,400 prescription drug products for Ontario residents age 65 and over. Individuals may also be eligible before the age of 65 if they are enrolled in Home Care, Ontario Works, ODSP or the Trillium Drug Program\(^{140}\).

**Ontario Poverty Reduction Strategy (PRS):** A five-year, inter-ministry plan currently focussed on breaking the cycle of poverty for children and youth by creating employment opportunities, improving income security and working to end homelessness\(^{141}\).

**Poverty:** The intersection of low income and other dimensions of social exclusion, such as access to adequate housing, essential goods and services, health and well-being and community participation\(^{142, 143}\).

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138 For more information on OAS please see: [https://www.canada.ca/en/services/benefits/publicpensions/cpp/old-age-security.html](https://www.canada.ca/en/services/benefits/publicpensions/cpp/old-age-security.html)

139 Please see: [http://www.children.gov.on.ca/htdocs/English/financialhelp/ocb/index.aspx](http://www.children.gov.on.ca/htdocs/English/financialhelp/ocb/index.aspx)

140 For more on the ODB please see: [https://www.ontario.ca/page/get-coverage-prescription-drugs](https://www.ontario.ca/page/get-coverage-prescription-drugs)


143 While not a definition of poverty per se, Ontario’s Poverty Reduction Strategy “…aims to create a province where every person has the opportunity to achieve his or her full potential and contribute in a prosperous and healthy Ontario”. Please see: [https://www.ontario.ca/page/realizing-our-potential-ontarios-poverty-reduction-strategy-2014-2019](https://www.ontario.ca/page/realizing-our-potential-ontarios-poverty-reduction-strategy-2014-2019)
**Precarious Employment**: A broad term defining employment/remuneration that is uncertain, low-income, and has limited social benefits and statutory entitlements. In some cases it is used synonymously with non-standard employment, but in others it refers to work that has an element of contingency\(^\text{144}\).

**Pregnancy And Breast-Feeding Nutritional Allowance (PBFNA)**: An Ontario government program that assists pregnant or breast-feeding women receiving social assistance with the costs of the nutritional needs associated with pregnancy and breast-feeding\(^\text{145}\).

**Racialized**: The process by which societies construct races as real, different and unequal in ways that matter to economic, political and social life\(^\text{146}\).

**Reconciliation**: Working with Indigenous partners to address the dark legacy of residential schools and the social and economic challenges that face Indigenous communities after centuries of colonization and discrimination\(^\text{147}\).

**Remote Communities Allowance (RCA)**: An Ontario government program that helps individuals receiving social assistance who live north of the 50th parallel and without year-round road access with the higher costs associated with living in northern and remote communities\(^\text{148}\).

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\(^{144}\) As discussed by the Changing Workplaces Review. Please see: [https://files.ontario.ca/books/mol_changing_workplace_report_eng_2_0.pdf](https://files.ontario.ca/books/mol_changing_workplace_report_eng_2_0.pdf) pg. 42


\(^{147}\) Please see: [https://www.ontario.ca/page/reconciliation](https://www.ontario.ca/page/reconciliation)

Rent-Geared-To-Income (RGI): Financial assistance provided to eligible households to reduce the amount the household pays to occupy a social housing unit. RGI assistance in Ontario is currently based on 30% of a household’s gross monthly income, or a rent scale if the household is receiving social assistance[^149].

Society Care: When a child is placed into the care of a Children’s Aid Society by an order under the Child, Youth and Family Services Act, 2017. Interim society care is when the child is returned to a parent or another person after a period or periods not exceeding a total of 12 months. Extended society care is when the child is placed in care until the order expires or is terminated.

Social enterprise: Enterprises that use business strategies to achieve a social or environmental impact. While generating revenue they also expressly intend to create positive outcomes, and measure their results accordingly[^150].

Social inclusion: Social inclusion is based on notions of belonging, acceptance and recognition and entails the realization of full and equal participation in economic, social, cultural and political institutions. It is about recognizing and valuing diversity; it is about engendering feelings of belonging by increasing social equality and the participation of diverse and disadvantaged populations[^151].

Special Diet Allowance (SDA): An Ontario government program that helps eligible social assistance recipients with the extra costs of a special diet for a medical condition listed on the Special Diets Schedule[^152].

[^149]: Rent-geared-to-income calculations are based on Ont. Reg. 298/01 under the Housing Services Act, 2011. Please see: [https://www.ontario.ca/laws/regulation/010298](https://www.ontario.ca/laws/regulation/010298)

[^150]: Please see: [https://www.ontario.ca/page/ontarios-social-enterprise-strategy-2016-2021](https://www.ontario.ca/page/ontarios-social-enterprise-strategy-2016-2021)


**Subsidized housing:** When low- or moderate-income individuals or families get assistance in paying their rent from government or a private organization\(^{153}\). The most common type of subsidized housing in Ontario is rent-geared-to-income, but other methods of assistance can include rent supplements and housing allowances\(^{154}\).

**Temporary Care Assistance (TCA):** A program that provides money to an adult on behalf of a child who needs financial help, is not the caregiver’s legal dependant, and is not under the care of a Children’s Aid Society. Eligibility for the TCA is based on the child’s income and assets\(^{155}\).

**Transitional Support Fund (TSF):** Established in 2013 in response to the consolidation of provincially funded housing supports, including those under social assistance. The TSF is intended to provide low-income individuals and families, including individuals on social assistance, in First Nations communities with financial assistance to secure, retain and/or maintain a home in a safe and healthy condition\(^{156}\).

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153 For a general discussion of subsidized housing please see: [http://settlement.org/ontario/housing/subsidized-housing/subsidized-housing/what-is-subsidized-housing/](http://settlement.org/ontario/housing/subsidized-housing/subsidized-housing/what-is-subsidized-housing/)

154 Methods of assistance vary from community to community. For an example from the City of Ottawa please see: [http://ottawa.ca/en/residents/social-services/housing/subsidized-housing](http://ottawa.ca/en/residents/social-services/housing/subsidized-housing)


156 For more on the TSF please see: [https://settlement.org/ontario/housing/subsidized-housing/subsidized-housing/what-is-subsidized-housing/](https://settlement.org/ontario/housing/subsidized-housing/subsidized-housing/what-is-subsidized-housing/)
Trauma-informed practice: Practices that take into account an understanding of trauma in all aspects of service delivery and place priority on a trauma survivor’s safety, choice and control. These practices are designed to create a treatment culture of non-violence, learning and collaboration\textsuperscript{157}. As noted by the Ontario Federation of Indigenous Friendship Centres, trauma-informed practice is essential to addressing the historic and intergenerational trauma experienced by Indigenous peoples and its continued role in creating social and economic disparities experienced by Indigenous youth, families and communities\textsuperscript{158}.

Urban Indigenous: Refers primarily to First Nations, Inuit and Métis individuals currently residing in urban areas\textsuperscript{159}.

Workplace Safety and Insurance Board (WSIB): An independent agency that administers compensation and no-fault insurance for Ontario workplaces. In order to be eligible for WSIB benefits an individual must meet a number of criteria, including having an injury or illness directly related to their work\textsuperscript{160}.

\textsuperscript{157} As discussed by the Canadian Centre on Substance Abuse. Please see: \url{http://www.ccsa.ca/Resource%20Library/CCSA-Trauma-informed-Care-Toolkit-2014-en.pdf}
\textsuperscript{158} Please see: \url{http://research.ofifc.org/sites/default/files/Trauma-Informed%20Schools%20Report.pdf}
\textsuperscript{159} Please see: \url{https://www.aadnc-aandc.gc.ca/eng/1100100014265/1369225120949}
\textsuperscript{160} For more information on the WSIB please see their website: \url{http://www.wsib.on.ca/WSIBPortal/faces/WSIBHomePage?_afrLoop=4936541251955475&_afrWindowMode=0&_afrWindowId=587v8ewhv_214%40%3F_afrWindowId%3D587v8ewhv_214%26_afrLoop%3D4936541251955475%26_afrWindowMode%3D0%26_adf.ctrl-state%3D587v8ewhv_242}