

2014 REPORT  
CARD ON  
CHILD AND  
FAMILY  
POVERTY IN  
ONTARIO

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CHILD POVERTY, 25 YEARS LATER:  
**WE CAN FIX THIS**

FAMILY SERVICE TORONTO  
For People. For Change.



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# INTRODUCTION

*“There’s plenty the government could do to end poverty, but I don’t understand why they aren’t doing that?”*

*– Grade 5-8 Student, Toronto, Ontario.*

In November 2014, the unanimous, federal all-party resolution to end child poverty by the year 2000 turns 25. An entire generation has lived in the shadow of this 1989 commitment, now fourteen years overdue. Over 1.3 million children in Canada and over 550,000 in Ontario live in poverty today. Even as Canada’s economy has more than doubled in size, child and family poverty is worse in 2014 than it was in 1989 at both the national and the provincial level.

Poverty and inequality in Canada have been brought out of the shadows since 1989. Numerous reports, research projects, community-level groups, media stories and experts with lived experience of poverty have outlined the numerous detrimental impacts of child and family poverty and proposed practical solutions. Ontario Campaign 2000’s partnerships with low-income families; women; people with disabilities; newcomers; Indigenous and racialized communities; food banks; service providers in health, childcare and affordable housing; faith communities; teachers; social workers; unions and many others; affirm that poverty eradication remains a priority for Ontarians.

Since 1989, families in Canada have weathered significant socio-economic changes that have impacted their incomes and their life chances. These changes include free trade, globalization, stagnant wages, growing contract and temporary employment, changing immigration policy, and two major recessions. These changes have created challenges for Ontario families, yet the commitment to poverty reduction has faltered, as in late-1990s’ Ontario, funding for childcare, education, affordable housing and social assistance were cut back significantly. Funding for these services still falls well short of what is needed to lift Ontarians out of poverty and restore their health and dignity. While the federal government has not yet enacted a national anti-poverty strategy, Ontario showed leadership through its 2009 legislated commitment to poverty reduction. But there is much more to do.

Even as child and family poverty persists, Ontario Campaign 2000 believes Ontario can fix this. We know that we can resolve the problem of poverty because evidence shows that targeted social policies accompanied by investments are effective. Canada has significantly decreased poverty among seniors since the 1960s, while Denmark and Norway have reduced child poverty

to less than 7% through investments in childcare, post-secondary education and affordable housing.

Ontario’s 2008 Poverty Reduction Strategy (PRS) has further proven that targeted policies make a difference. The 2008 PRS was guided by the goal of reducing child poverty by 25% within five years. Strategic investments in the Ontario Child Benefit and increases in the minimum wage helped to reduce child poverty by 9.2% from 2008-2011, right at the peak of the recent great recession. While the first Poverty Reduction Strategy fell short of achieving a 25% reduction in child poverty in Ontario, it did prove that targeted, sustained investments can yield positive results.

Ontario must build on its progress to date and work to eradicate poverty among all Ontarians. The 2014 PRS boldly aims to end homelessness in Ontario. It also pledges to continue to reduce child poverty in Ontario by 25% since 2008. In order to achieve both important goals, Ontario needs to set targets and timelines and outline a clear action plan. Ontario should invest in poverty eradication programs to improve the lives of Ontarians of all ages. Increasing the Ontario Child Benefit, continuing to raise minimum wage, increasing social assistance rates, investing in affordable housing and implementing accessible, high-quality, affordable childcare can help us build a more equitable and more prosperous province.

Twenty-five years and one generation later, it is clear that poverty continues to rob children and adults of their dignity and potential. We need to fix the problem of poverty to ensure real progress, for real people, now.

## MEASURING CHILD POVERTY

**Major changes to the collection of statistics in Canada make 2014 the most difficult year since 1989 to report on child and family poverty. Until 2013, Campaign 2000 partners who produce report cards, have relied on the annual release of “Incomes in Canada” for data on the rate and number of people living in poverty collected in the Survey of Labour Income Dynamics (SLID). In 2013, SLID was discontinued and replaced with the Canadian Income Survey (CIS). As of October, CIS data have yet to be released and assessed for their comparability to SLID data, making it difficult to track progress, or lack thereof, against child poverty. The ability to compare and assess trends in child poverty rates was also hampered by the 2010 cancellation of the Mandatory Long-Form Census which was replaced by the National Household Survey (NHS). Data from the census long form was previously used to track and compare child poverty rates for specific groups with the highest levels of poverty, namely recent**

**immigrant, racialized, Aboriginal and disabled people.<sup>1</sup> Statistics Canada cautions that the 2011 NHS data is not comparable with previous census data because participation in the survey was voluntary, making the results “subject to potentially higher non-response error” than 2006’s long form census.<sup>2</sup>**

**Tracking the experiences of marginalized groups through a mandatory census is crucial to the design of effective poverty reduction initiatives by all three levels of government. Campaign 2000 strongly urges the federal government to reinstate the Mandatory Long Form Census or a similarly reliable data source immediately.**

This report tracks changes on a number of indicators, including those identified in Ontario’s Poverty Reduction Strategy, to provide a broad picture of child and family poverty in Ontario and to monitor poverty reduction.

This report uses Statistics Canada’s T1 Family File (T1FF) to report on poverty unless otherwise indicated. The T1FF is based on Taxfiler data collected from income tax returns and Canada Child Tax Benefit (CCTB) records. The introduction of the UCCB in 2006 improved the process of identifying children under 6 and, “coverage of children in the T1FF data compared to the official Statistics Canada population estimates.”<sup>3</sup> It is important to note that due to methodological differences, low income rates derived from T1FF cannot be compared or contrasted with those calculated through the NHS and SLID.

Statistics Canada produces two sets of low-income indicators each with a two-year time lag, meaning that the most recent data available in 2014 is from 2012. The Low Income Measure (LIM, Before and After Tax) identifies families with income below 50% of median income, adjusted for family size. LIM After-Tax 2012 for one parent with one child 16 years or younger is = \$23,755.<sup>4</sup> The Low Income Cut-off (LICO, Before and After Tax) identifies an income level at which families spend 20% more of their income than the average family on food, shelter and clothing. It varies according to family and community size. LICO After Tax 2012 for a two-person family in a large urban centre = \$23,850<sup>5</sup> Census data contained here uses the LICO as the indicator of poverty.

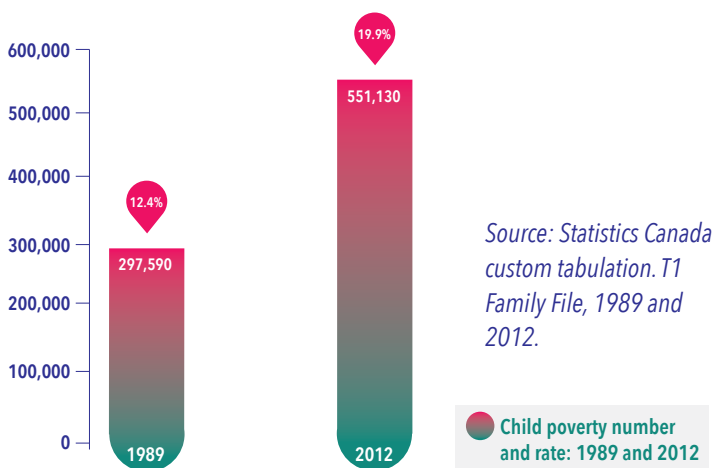
The Ontario Government’s 2008 and 2014 Poverty Reduction Strategies use the Low Income Measure After Tax as the indicator to track progress on the target to cut the rate of child poverty by 25%. The LIM-AT for 2008, adjusted for inflation has been the government’s baseline for measuring poverty reduction. This means the LIM-AT for a household with one parent and one child was, for the duration of the 2008 poverty reduction strategy, set at \$26,279 adjusted for inflation. Using the 2008 LIM-AT as the

baseline for the poverty reduction strategy will, especially in later years, inaccurately reflect the decrease in child poverty and, as median income rises, it will likely overestimate the number of children lifted out of poverty.

## CHILD POVERTY PERSISTS DESPITE PROMISES

Twenty-five years following the unanimous, federal all-party resolution to end child poverty by the year 2000, the most recent Taxfiler data show that 19.9% of Ontario children—one in five—live in poverty (LIM-AT).<sup>6</sup> Child poverty rates are even higher among marginalized communities: 1 in 2 children of immigrants, 1 in 3 racialized children<sup>7</sup> and roughly 1 in 4 First Nations children living on reserve<sup>8</sup> and children with disabilities live in poverty (LICO-BT). Among lone parent-led families with one child, 44% of children live in poverty compared with 13.2% in households where a child lives with two parents.<sup>9</sup> In each case, children live in poverty because their families do.

## CHILD POVERTY THEN & NOW: 1989 vs 2012



## A NEW ONTARIO POVERTY REDUCTION STRATEGY

In September 2014, the Ontario government introduced the second 5-year poverty reduction strategy, “Realizing Our Potential.” The new strategy sets the ambitious, long-term goal of ending homelessness in Ontario. It also recommits to reducing child poverty by 25% from the 2008 rate of 15.2% (LIM AT). These goals guide the strategy, but an implementation plan is needed to meet the urgent needs of Ontarians in poverty.

Ontario’s legislated commitment to poverty reduction places a priority on addressing poverty and inequality. In the absence of

federal leadership, most provinces and territories and over 40 municipalities across Canada have taken critical steps toward reducing poverty through provincial and local strategies. For the 2014 PRS to live up to its potential to reduce poverty in Ontario, the province must:

- Attach timelines to the goals of reducing child poverty by 25% and ending homelessness.
- By Budget 2015, finalize a resourced action plan to achieve the goal of ending homelessness.
- Raise social assistance rates to eradicate poverty plaguing recipients and release a comprehensive plan for positive social assistance reform to review with stakeholders.
- Create a resourced plan for affordable, high quality childcare for children 0-4, before and after-school care for children enrolled in Full-Day Kindergarten and before and after school care for children 6-12 years old.
- Commit to building new affordable housing units and provide a housing benefit to low-income tenants in unaffordable market units.
- Introduce targeted programs, including employment equity, for groups with disproportionately high poverty rates, including racialized Ontarians and Indigenous people.

## ACHIEVING A 25% REDUCTION IN CHILD POVERTY

The 2008 PRS set the goal of reducing poverty child poverty by 25% by 2013. The latest data from 2011 shows a 9.2% decline in child poverty (SLID LIM-AT). Even though Ontario has fallen short of its child poverty reduction target, the province can meet and exceed the target through key investments.

Implementing the indexation of the Ontario Child Benefit (OCB) starting in July 2015 is an important step to ensure the value of the OCB does not erode as the costs of rent, utilities and food rise. However, inflationary increases alone are not enough to meet the urgent needs of children and families living in poverty. The province can accelerate its progress in achieving a 25% reduction in child poverty by:

- Increasing the OCB by \$100 per year for 5 years and indexing it to inflation.
- Ending the deduction of child support payments from lone parents' social assistance income.
- Increasing earning exemptions for people receiving social assistance.
- Enabling families to work by investing in more affordable childcare, including before and after school care for children aged 4-12 years.

## ONTARIO'S POVERTY REDUCTION STRATEGIES

2008 AND 2014 COMMITMENTS	STATUS AS OF NOVEMBER 2014
<p><b>2008:</b> Reduce Child Poverty by 25% by 2013</p> <p><b>2014:</b> Reduce Child Poverty by 25%</p>	<ul style="list-style-type: none"> <li>• The latest data from 2011 show a 9.2% decline in child poverty (SLID LIM-AT)</li> <li>• Recommitment to 25% child poverty reduction since 2008, but no timeline specified</li> </ul>
<p><b>2008:</b> Raise Ontario Child Benefit to maximum of \$1310/child/year by 2013</p> <p><b>2014:</b> Index OCB and income threshold to inflation starting July 2015</p>	<ul style="list-style-type: none"> <li>• Increased Ontario Child Benefit to \$1310/child/year in July 2014</li> <li>• Legislation for indexation in progress</li> </ul>

<p><b>2008:</b> Review social assistance, to reduce barriers and increase opportunity</p> <p><b>2014:</b> Continue to Reform Social Assistance System</p>	<ul style="list-style-type: none"> <li>• Review of social assistance completed in 2012; no comprehensive plan for reform yet announced</li> <li>• 2014: Rates for single people receiving Ontario Works increased by 4.8%; now at \$656/month, \$50/month more than in 2012. Rates for families on OW and singles on ODSP increased by 1%. Rates frozen for family members of people on ODSP, continuing the freeze introduced in Budget 2013</li> <li>• While some positive reforms made in 2013, Budget 2014 eliminates the Work-Related Benefit for people on ODSP</li> </ul>
<p><b>2008:</b> Develop Long-Term Affordable Housing Strategy (LAHS)</p> <p><b>2014:</b> End Homeless in Ontario. Update the LAHS by 2015-16</p>	<ul style="list-style-type: none"> <li>• Released LAHS on November 29, 2010 following consultations in 2009</li> <li>• 2014 PRS connects mental health and addictions supports with homelessness prevention—will create 1000 new supportive housing spaces in 3 years</li> <li>• 2014 Budget enhanced funding to Community Homelessness Prevention Initiative to approximately \$294 million annually</li> </ul>
<p><b>2008:</b> Promote Good Jobs through legislation to cover temp agencies, Employment Standards Act enforcement and continue minimum wage raises</p> <p><b>2014:</b> Youth unemployment focus, integration of employment and training services &amp; Bill 18</p>	<ul style="list-style-type: none"> <li>• Ongoing \$3 million funding for workplace inspections announced in 2013</li> <li>• New protections for temporary agency workers added to Employment Standards Act in 2010</li> <li>• Minimum wage raised to \$11/hour on June 1, 2014 after 3 years at \$10.25/hour</li> <li>• Bill 18 Stronger Workplaces for a Stronger Economy Act, 2014 passed November 2014. Bill 18 indexes minimum wage starting October 1, 2015, addresses unpaid wages, recruitment fees paid by migrant workers and equal wages for temp workers</li> </ul>
<p><b>2008:</b> Phase in full day kindergarten (FDK) for 4 and 5 year olds between 2010-2015</p> <p><b>2014:</b> Bill 10 and investment of \$33.6 million to protect licensed spaces and provide subsidies</p>	<ul style="list-style-type: none"> <li>• FDK fully implemented in publicly-funded schools for approximately 265,000 children as of September 2014</li> <li>• Bill 10, Child Care Modernization Act in second reading, seeking to support informed choices about child care options, increase access to quality child care, and strengthen the quality of child care and early years programs</li> </ul>
<p><b>2008:</b> Invest \$45 million/year for 3 years for dental care for low-income Ontarians</p> <p><b>2014:</b> Introduce additional health benefits for low income children: prescription drugs, assistive devices, vision care and mental health services. Explore options to extend coverage to all low income Ontarians Commit to provide public dental services to low income adults by 2025</p>	<ul style="list-style-type: none"> <li>• 2010: Healthy Smiles Ontario introduced providing dental care only to low income children</li> <li>• December 2013, government announced plan to streamline six dental programs for low income children into one called "Healthy Smiles Ontario" effective August 2015. Income eligibility increased in April 2014, net \$21,513/year for one child, rising by \$1,500 for each additional child</li> <li>• Still no public dental programs for low income adults and seniors not on social assistance</li> </ul>

<p><b>2008:</b> Develop tailored solutions to the unique needs of women, racialized communities, newcomers, people with disabilities, and Aboriginal peoples, among others at higher risk for poverty</p> <p><b>2014:</b> Closely track the poverty rates of vulnerable populations, including Aboriginal people living off-reserve, newcomers, persons with disabilities, unattached individuals aged 45-64, and female lone parents</p> <p>Support employment for people with disabilities by fostering inclusive workplaces</p> <p>\$50 million for Local Poverty Reduction fund</p>	<ul style="list-style-type: none"> <li>• Some employment, training and support programs targeting women, newcomers, Aboriginal people implemented</li> <li>• Investments in health, wellness and educational supports for Aboriginal children and youth</li> <li>• Racialized communities—no specific solutions outlined or reported</li> <li>• FDK and the OCB at maturity cited by PRS to lift newcomers out of poverty; no disaggregated data available on their impact</li> <li>• Implementation of Accessibility for Ontarians with Disabilities Act in progress since 2005 in some areas but limited employment supports reported</li> <li>• No commitment to track the poverty rates of people in racialized communities</li> </ul>
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## MARGINALIZED CHILDREN MORE VULNERABLE TO POVERTY

Eradicating child poverty in Ontario requires addressing and dismantling long-standing systemic inequities. Systemic discrimination may limit access to quality jobs, income supports, higher education and social supports for children and families who are Indigenous, racialized, recent immigrants, living with disabilities or in families led by a female, lone-parent.<sup>10</sup> Systemic solutions to poverty, like poverty proofing the minimum wage, benefit marginalized families and children who are disproportionately represented in low wage jobs. Clearly, persistent action, targeted policy change and unwavering resolve are needed to tackle structural inequities plaguing generations of marginalized Ontarians despite their talents, abilities and qualifications.

Ontario's new Poverty Reduction Strategy has made an important commitment to tracking poverty among several vulnerable groups: Aboriginal people living off-reserve, newcomers, persons with disabilities, unattached individuals aged 45-64, and female lone parents.<sup>11</sup> We applaud the intent to improve the understanding of poverty through the collection of disaggregated data. We urge the government to:

- Implement targeted programs to reduce poverty among marginalized groups. With poverty rates disproportionately high, the commitment to track progress against poverty must be accompanied by urgent action to reduce poverty among those most affected

- Collect and track data on the level of poverty among non-Indigenous racialized people in Ontario
- Carefully consider the data source for this information. Gaining an accurate picture of the level of poverty and deprivation within marginalized communities can only be reached through a reliable survey, modelled after the Mandatory Long Form Census, that withstands scrutiny

### To reduce the disproportionate levels of child poverty among marginalized groups, Ontario must:

- Legislate Employment Equity to remedy discrimination in Canadian workplaces<sup>12</sup>
- Repeal the three-month waiting period for immigrants for Ontario Health Insurance Plan coverage<sup>13</sup>
- Create an Equity & Anti-Racism Directorate to address inequities
- Work with Indigenous leaders to eradicate poverty plaguing 40% of Indigenous children<sup>14</sup>

## A POVERTY-LEVEL STANDARD OF LIVING

Children living in poverty may be denied everyday opportunities and experiences that children in higher income families may not think twice about. Prior to the cancellation of the Survey of Labour and Income Dynamics, the Ontario Deprivation Index (ODI) measured the number of people who "cannot afford a standard of living that most Ontarians take for granted based on a list of 10 questions on select necessities."<sup>15</sup>

In 2011, the ODI showed that one in ten children were poor or deprived based on their family's inability to afford or access at least two of the items on the list.<sup>16</sup> These indicators of deprivation included appropriate clothes for a job interview, needed dental care, eating fresh fruit or vegetables every day, or modest presents for family/friends once a year, among others.<sup>17</sup>

**Children are adept at understanding poverty and its impacts on the lives of their families and classmates. In the spring of 2014, representatives of the Canadian Teachers' Federation spoke to over 200 students in grades 5–8 about poverty. Poverty made one student think of "basic needs such as food, shelter, clothing, clean drinking water, warmth and safety that cannot be met due to lack of money."**

**From children's perspectives, living in poverty means not being able to:**

**"Buy lunch at school or even be able to bring a lunch, and not have a babysitter."**

**"Go places with your friends and you might also get made fun of for living on 'welfare'"**

**"Participate in extra-curricular activities"**

**Other students commented on invisible poverty. One noted, "some people may look like they're fine but in reality it's a struggle to put a meal on the table every day." Another linked poverty to "senior citizens struggling to pay for medication or heat houses."<sup>18</sup>**

Due to the cancellation of the Survey of Labour and Income Dynamics, the valuable information learned from the ODI will no longer be available to measure the relative aspects of poverty that play themselves out in the deprivation felt by children and their families in their daily lives.

## **MAKING WORK A PATHWAY OUT OF POVERTY**

Ontario's labour market is not providing the type of jobs required to lift working families out of poverty. Since 1989, the quality of employment in Ontario has declined and the growth of precarious work arrangements that are contract, short-term, shift based, part-time or even full-time at minimum wage leave many children and families in poverty.<sup>19</sup> Overall, Ontario has seen a 50% growth in involuntary part time employment and 75% growth in long-term unemployment since 2009.<sup>20</sup> The number of children coming from working poor families has increased since 1989, and in 2011 39.7% of children in poverty were in families with full time, full year work.<sup>21</sup>

Ontario's labour market has seen a shift. Since 2000, the manufacturing sector has declined from representing 18% of jobs in Ontario to just 11% by 2013 and there has been a dramatic increase in services-related jobs and precarious work.<sup>22</sup> Women, racialized people and recent immigrants have "lost out" in this shift. They are over represented in low-wage employment and race and gender correlate with an earnings gap. In 2011, Ontario women earned 68.5 cents for every dollar earned by men, representing a 31.5% gap.<sup>23</sup> Racialized women earn 19% less than non-racialized women and 24% less than racialized men, while women with disabilities earn 75% of the wages of women without disabilities.<sup>24</sup>

In 2013–14, low wage workers across Ontario drew attention to the need to raise the minimum wage from \$10.25/hour to \$14/hour to lift workers out of poverty. On June 1, 2014, the approximately 534,000<sup>25</sup> Ontarians earning minimum wage received a 75 cent raise to \$11/hour. Annual indexation will start as of October 1, 2015. Ontario recently pledged to implement health benefits for low income children for services not covered by OHIP and to explore implementing health benefit coverage for all low income Ontarians.

Many Ontario families also face unemployment. The average unemployment rate from January to August 2014 is up slightly from 2013 at 7.7%.<sup>26</sup> Employment Insurance (EI) coverage for unemployed Ontarians is inadequate. In 2014, an average of only 28.6% of workers received benefits<sup>27</sup> compared with 38% in 2009,<sup>28</sup> forcing many to turn to social assistance despite contributing to EI premiums.

In order for Ontario to make work a pathway out of poverty for families, the province must:

- Raise minimum wage to \$15/hour in 2015. At \$11/hour, a single parent's take home pay is just 87% of the 2011 LIM-AT.<sup>29</sup> As well, those workers currently exempt should be paid the minimum wage
- Update the Labour Relations Act to provide protections for all low wage workers in all sectors of the economy
- Invest in proactive enforcement of employment standards, provide equal protections for workers employed under the temporary foreign worker program
- Legislate employment equity
- Advocate to the Federal Government to fix the EI system to improve coverage for workers
- Institute living wage policies government wide to ensure that all government employees earn the money needed to have a decent quality of life

## SOCIAL ASSISTANCE REQUIRES POSITIVE TRANSFORMATION

Positive reforms are long overdue for the 898,504<sup>30</sup> Ontarians who live on paltry social assistance incomes and who struggle to afford food, rent, transit, winter clothing and other essential items.

Despite calls for positive reform, a single parent on OW with one child under 6 receives only \$941/month plus a maximum Ontario Child Benefit (OCB) of \$109/month as of November 2014. With all other tax-delivered benefits from both provincial and federal sources included, single parents with one child still live 35% below the 2014 Low Income Measure After Tax.<sup>31</sup> Income supports directly intended for children, such as increases to the Ontario Child Benefit and child support, continue to be deducted from social assistance incomes leaving families no further ahead. People receiving ODSP who are working will lose a \$100 / month work-related benefit next year. And a focus on getting people on ODSP and OW into work doesn't address structural barriers in the labour market, such as discrimination and lack of disability accommodation.

Budget 2014 saw some long called for increases in rates, particularly for single adults receiving Ontario Works, but Ontarians on social assistance continue to live in poverty.

An Ontario free from poverty requires a commitment to positive social assistance reform. We need a clear path forward guided by a commitment that incomes must be adequate and that no one on social assistance should have less money or be worse off as a result of reforms. For example, the Work-Related Benefit in ODSP

should be retained, as incomes even for those who are working are still not adequate. As well, other benefits, like the Special Diet Allowance, must not be considered as a source of funding to increase rates.

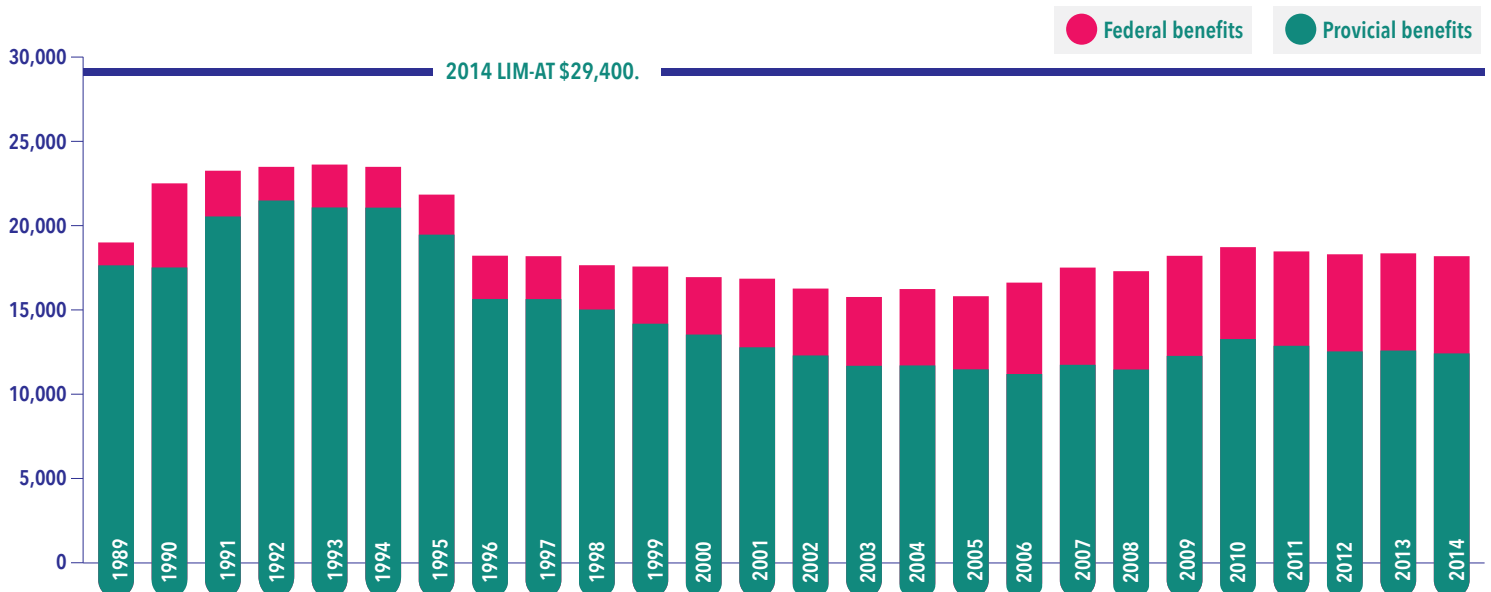
As the system of last resort, social assistance should also remain accessible to Ontario's most vulnerable, including refugee claimants. Bill C-585 began as a federal Private Member's Bill in the House of Commons but has since been included in the Budget Bill and could limit access to social assistance for refugee claimants. Ontario needs to oppose this change and continue to provide fair and equitable treatment for refugee claimants, many of whom are impoverished and traumatized after fleeing their homelands.

### Government should immediately:

- Significantly increase social assistance rates and index them to inflation
- Stop clawing back Ontario Child Benefit increases from families on OW and ODSP
- Make the pursuit of child support voluntary and allow single parents to keep at least 50% of payments
- Realign the OW & ODSP definition of 'spouse' with the definition used in the Income Tax Act
- Oppose any Federal action to limit access to social assistance for refugee claimants
- Work with stakeholders to devise a path forward for positive social assistance reform in Ontario

## TOTAL WELFARE INCOMES IN CONSTANT 2014 DOLLARS LONE PARENT ONE CHILD UNDER 6, ONTARIO<sup>32</sup>

Source: Income Security Advocacy Centre, using data from Caledon Institute.





## WAITING A LIFETIME FOR OPPORTUNITY

The generation born and raised in the shadow of the all-party resolution to end child poverty face significant challenges at age 25. Youth are impacted by high unemployment and the rising costs of housing, food, tuition and resulting debt burdens while Canada's social safety net is fraying. Youth who are Indigenous, racialized, recent immigrants, young women, disabled, LGBTQ<sup>33</sup> and dealing with mental health or homelessness face magnified barriers to services, education and employment. Poverty is also too common among those who age out of child welfare services and are more likely to be unemployed and underemployed.<sup>34</sup>

Labour force participation among youth 15-24 years old hit its peak in 1989 at 74.6%, declining to a low of 60.1% in 2012 "before edging up modestly 2013."<sup>35</sup> Various factors are responsible for this decline, including rising enrolment in postsecondary education. The cost of tuition is a major barrier for many low and middle income students, however, having risen by 108% since 2003.<sup>36</sup> Despite the introduction of the 30 Per Cent Tuition Fee Grant, student participation is only at 58% for students from families with household incomes below \$25,000 compared to 81% among those with incomes over \$100,000.<sup>37</sup> Rising tuition, coupled with Ontario's average youth unemployment rate of 16%, limits access to post-secondary schooling for low income learners and leaves students with often insurmountable debt.<sup>38</sup>

Ontario has taken steps to address youth unemployment and limited opportunities for advancement. Programs including The Youth Apprenticeship Program and Youth Jobs Strategy attempt to improve the prospects of youth struggling to gain experience in the labour market. There has also been some movement towards addressing the rights of unpaid interns under the Employment Standards Act.<sup>39</sup>

Ontario can lift youth out of poverty by enabling greater access to training, education and employment. Ontario should expand eligibility for the 30 Per Cent Tuition Fee Grant to groups currently excluded and also allow more choice of schools for youth wishing to access the 100% Tuition Aid for Youth Leaving Care.

It is predicted that the Youth Jobs Strategy will contribute to a modest rise in youth labour force participation in the coming years.<sup>40</sup> The province should accelerate action on youth employment programs proven effective in other jurisdictions, including expanding its recent commitment to integrating Community Benefits Agreements into infrastructure projects. The government should also work with business, labour, non-

profit sector, academic institutions and community groups to connect youth to meaningful career opportunities. This process should involve research, outreach, recruitment, education and training and aligning funding streams to expand existing community-led workforce development and employment initiatives.

## A GROWING INCOME & OPPORTUNITY GAP

Since 1989, the gap between the incomes of the rich and the poor has become a gulf. The most recent data shows that incomes for families in the wealthiest decile have increased by \$43,125 since 1989 while the incomes of the poorest 10% of families have increased by \$596.<sup>41</sup> Widening income inequality also has an intergenerational dimension. The average disposable income of Canadians aged 50-54 is now 64% higher than that of 25-29 year olds, up from 47% in the mid-1980s.<sup>42</sup> Another study shows that a concentration of wealth among the 10% wealthiest Canadians accounted for almost half (47.9%) of all wealth in 2012, while the "the bottom 50% combined controlled less than 6%."<sup>43</sup>

Such stark income inequality has negative impacts on low income children's health, well-being and opportunities. It also increases the economy's vulnerability to political instability and financial crises. As Ontario's economy struggles to recover from the 2008 recession, research from the International Monetary Fund showing that "societies that manage a narrower gap between rich and poor enjoy longer economic expansions" is instructive.<sup>44</sup>

Budget 2014 took small steps towards addressing income inequality, including introducing a 1 percentage point income tax increase on income between \$150,000 and \$220,000 and a 2 percentage point increase on income between \$220,000 and \$514,000.<sup>45</sup> This is significant because progressive taxation is a key means for the redistribution of wealth; it can generate much-needed revenue for investment in public services such as childcare, healthcare and education—services that contribute significantly to the majority of Canadian households' quality of life.<sup>46</sup>

Budget 2014 pledged to provide health benefits for children in low income families to cover prescription drugs, assistive devices, vision care and mental health services and to explore options to extend coverage to all low income Ontarians. Extending health benefits to all low income Ontarians is an important systemic policy solution that can also address the link between inequality and health suffered by marginalized people. For example, a Toronto study showed that racialized group members were less likely to have visited a dentist in the last 12 months "because they had lower income levels than non-racialized group members."<sup>47</sup> The Minister of Health's recent vocal support for a federal

pharmacare program for all Canadians is also welcome. Coverage for prescription drugs is another systemic change that can reduce barriers to good health for low income and working poor people while reducing healthcare expenditures.

The administration of extended health benefit programs is critical to their success for low income people. In order to be accessible, community members require on the ground support. Maintaining public administration will better serve low income people and the province as private administration can lead to diminished quality of service and potential cost overruns, as in the British Columbia experience of privatizing healthcare administration.<sup>48</sup>

Reducing the serious impacts of income inequality on children requires Ontario to raise revenue for public programs through progressive taxation. Transit and universal public services such as health benefits including pharmacare, universal childcare and strong public education, level the playing field for children across income levels. Working to reverse the decline in unionization rates will also reduce income inequality as there is evidence that increased inequality and decreased levels of unionization are correlated in Canada.<sup>49</sup> In 2013, the national rate of union coverage was 30%, compared to 34.5% in 1997.<sup>50</sup>

## INCOME FOR LOWEST, AVERAGE, AND HIGHEST DECILE, FAMILIES WITH CHILDREN



Source: Canadian Centre for Policy Alternatives' custom tabulations, using Statistics Canada's pre-tax SLID data.

## CHILDCARE CAN'T SKIP ANOTHER GENERATION

Those born in 1989 may now benefit from access to publicly funded, affordable, safe and high quality childcare for their own children. Such childcare enables parents to access training, educational and employment opportunities that may enable them to escape poverty. The growth of precarious employment, including shift work, part-time and contract work, also highlights today's need for flexible high-quality childcare arrangements.<sup>51</sup>

While the province has recently taken steps that recognize the immense value of investing in childcare, there is not as yet a commitment to develop an over-arching policy that would be a foundation for a province-wide planned system of early childhood education and care services (ECEC). A well-developed system of ECEC would include: principles such as universal entitlement, high quality, comprehensiveness and affordability; long-term funding; a target, timeline and goals for implementation; planning and accountability measures to ensure on-going responsiveness to changing needs. Recent wage increases for staff and full implementation of full-day kindergarten (FDK) for four and five year olds as of September 2014 are important initiatives which need to be situated in a larger planning and implementation context. The government's Childcare Modernization Act 2014, intended to update the Day Nurseries Act and improve the safety and quality of care, is also a worthy endeavor.

Along with these steps, greater investments in childcare are required to allow children in all income brackets to meet their potential. Currently, there are only enough regulated, centre-based childcare spaces for 20.8% of children from 0-5 years old.<sup>52</sup> Ontario's median monthly childcare fees are the highest in Canada for infants, toddlers and pre-school aged children.<sup>53</sup> At \$12,516 Ontario's median annual fee for infant care is almost seven times Quebec's annual fee of \$1824 and even higher than university tuition.<sup>54</sup>

The new funding formula introduced in 2012 has decreased funding in some municipalities. The decrease in funding has led to service cuts, including limiting eligibility for fee subsidies and in some cases, closing municipally-operated centres. Many community-based centres across the province are also struggling to keep their doors open and serve younger children since 4 and 5 year olds have transitioned to FDK.

The lack of affordable, publicly regulated spaces means many parents turn to unregulated home child care spaces. The recent tragic deaths of 4 children in unregulated, home-based care in the Toronto area re-focused attention on improving the quality of care in these settings. A resulting recent report from Ontario's

Ombudsman contains 113 recommendations to improve care for an estimated 823,000 children in unlicensed settings across Ontario.<sup>55</sup> The Childcare Modernization Act 2014 proposes some changes for these settings, but their effectiveness and the strength of enforcement remains to be seen.

In the immediate future, the childcare sector requires more direct funding to stabilize programs, keep fees down and pay adequate wages. Current programs can also be improved to meet parents' needs. For example, while FDK is a welcome shift towards creating a universally accessible system of early childhood education and care, the need for before and after care options and summer programming is a gap that must be filled. Once the sector is stabilized, Ontario needs to begin actualizing the long-demanded vision for a publicly funded, fully accessible, affordable, high quality system of childcare.

## EVERY FAMILY NEEDS A HOME THEY CAN AFFORD

A lack of affordable, safe housing is a major obstacle to ending child and family poverty. Precarious work, pay inequity and insufficient social assistance rates leave families struggling to afford necessities. Housing is often a household's single largest monthly expense and is consistently linked to food insecurity. The average food bank client spends 71% of their income on housing while over 131,000 children rely on food banks each month.<sup>56</sup>

There are presently 165,069 households stuck on waiting lists for rent-gated to income housing that can last for up to 10 years.<sup>57</sup> Family income has failed to keep up with the cost of rental housing, leaving many families teetering on the edge of becoming homeless. A shocking recent study found that 90% of families with children are on the brink of homelessness in high-rise rental apartments in Toronto's low income neighbourhoods. A disproportionate number of the families surveyed are racialized, immigrants and headed by a lone-mother.<sup>58</sup>

One-in-seven users of shelters across Canada is a child, and 235,000 Canadians experience homelessness annually, costing the economy \$7 billion.<sup>59</sup> Homelessness takes many forms—it can be hidden on couches, spare bedrooms, overcrowded homes, and shelters, or visible as people living on the streets of Ontario communities. The 2014 Ontario Poverty Reduction Strategy sets the long-term goal of ending homelessness in Ontario and pledges to study the complexity of the issue and how best to track it. The 2014 PRS also invests in creating 1000 units of supportive housing for people with serious mental health issues and addictions and also commits funding for the Community Homelessness Prevention Initiative.<sup>60</sup>

Ontario's commitment to end homelessness is welcomed and developing measures to track homelessness is important. However, we cannot afford to stall – we have enough evidence about what works to reduce homelessness. By Budget 2015, Ontario should outline a timeline and resourced plan to end homelessness so that the initiatives and required investments can begin right away. This should include steps to improve the income adequacy of social assistance recipients to ensure that their housing precarity is addressed.

Ontario's participation in the At Home/Chez Soi research demonstration project of the Mental Health Commission of Canada took a Housing First approach, which involves providing immediate access to permanent housing with the support necessary to sustain stability and sets the goals of achieving social inclusion, self-sufficiency and improved quality of life and health.<sup>61</sup> Ontario can build on the effectiveness of Housing First and can ensure the success of the model by ensuring adequate housing is available to those in need. Important actions Ontario can take to address the affordable housing crisis include:

- Increasing the amount of affordable housing by incorporating inclusionary zoning into the Planning Act so that developers are required to include affordable housing in their projects
- Providing low income tenants with a Housing Benefit
- Updating and maintaining existing affordable housing to ensure they are in a state of good repair
- Ensure the Infrastructure Ontario affordable housing loan remains capitalized at \$500 million in order to complete repairs<sup>62</sup>
- Reconsidering the cap on funding for homelessness shelters. This cap means that the number of people who can access a shelter is fixed for the year, regardless of local circumstances<sup>63</sup>
- Continue to advocate to the federal government for a National Housing strategy

# RECOMMENDATIONS

## PRIORITIZE POVERTY REDUCTION

- Reduce child poverty by 25% and take concrete steps to reduce income inequality through progressive taxation and investments in public services
- Provide adequate funding for programs affiliated with the Poverty Reduction Strategy, including homelessness prevention. Implement initiatives to reduce poverty among marginalized groups
- Outline a clear path forward to positively reform social assistance with stakeholders. Incomes must be adequate and no one on social assistance should be worse off as a result of reforms
- Press the federal government to introduce a national poverty eradication plan

## MAKE PAID WORK A PATHWAY OUT OF POVERTY

- Increase minimum wage to \$15/hour to bring workers 10% above the Low Income Measure and index
- Enforce Employment Standards Act and update Labour Relations Act to provide workers' protections
- Address workplace discrimination: Implement Employment Equity program; ensure pay equity

## PROVIDE A STRONG SOCIAL SAFETY NET

- Increase the Ontario Child Benefit by \$100 annually until 2018 and fully index to inflation
- Transform social assistance so it lifts people out of poverty. Significantly increase social assistance rates and continue investing to reach a \$100/month increase for single people receiving OW. End the freeze on increases for family members of people who receive ODSP. Stop clawing back OCB increases from basic needs rates and allow recipients to retain child support. Ensure high quality training programs to support the move from welfare to work.
- Accelerate the implementation of drug, vision and dental benefits for all low income people
- Advocate to federal government to implement Pharmacare and improve access to Employment Insurance

## ENSURE ACCESS TO EARLY LEARNING AND CHILD CARE

- Provide adequate subsidies to meet parent demand and commit to developing policies and a new funding model to support a universal system of high quality, affordable child care

## IMPROVE ACCESS TO AFFORDABLE HOUSING AND END HOMELESSNESS

- By Budget 2015, outline a timeline and resourced plan to end homelessness. Ensure adequate housing is available to meet community needs
- Provide a monthly Housing Benefit to low-income tenants to reduce high rent costs
- Bring aging social housing stock up to standard, build more affordable and supportive housing
- Strengthen tenant protection legislation
- Incorporate inclusionary zoning into the Planning Act
- Reconsider the cap on funding for homelessness shelters

## PRIORITIZE OPPORTUNITIES FOR YOUTH

- Reduce university tuition rates by 30%; increase grants for all students from low-income families (including part-time and mature students)
- For youth and from care, raise the age limit for extended care and maintenance agreements to 25
- Work with business, labour, non-profit sector, academic institutions and community groups to connect youth to meaningful career opportunities

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