



END CHILD AND FAMILY POVERTY



# Strengthening Families for Ontario's Future

## 2012 Report Card on Child and Family Poverty in Ontario

February 2013



**FAMILY SERVICE TORONTO**  
For People. For Change.

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**Campaign 2000 dedicates this Report Card to Colin Hughes (1953-2013), a long-time friend, partner and supporter of Campaign 2000, founder of Metro Campaign 2000, exemplary champion for social justice and passionate child poverty activist.**

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## About Campaign 2000

**Campaign 2000** is a non-partisan, cross-Canada coalition of more than 120 national, provincial and community organizations committed to working together to end child and family poverty in Canada. Visit [www.campaign2000.ca](http://www.campaign2000.ca) for a list of partner organizations.

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END CHILD AND FAMILY POVERTY IN CANADA

## Strengthening Families for Ontario's Future

### 2012 Report Card on Child and Family Poverty in Ontario

Policy decisions driven by austerity in the 2012 Ontario budget made survival even more difficult for the over 383,000 children living in poverty with their families. A focus on deficit reduction in Budget 2012 derailed effective anti-poverty measures that reduced the overall child poverty rate in Ontario from 2008-10. Abandoning poverty reduction in 2013 will widen the already staggering income gap dividing children growing up in low income and children from wealthier families. The most recent data shows that, on average, Ontario's highest income earners make 12.5 times more than the lowest.

Income inequality has worsened for over a generation, robbing many low-income children and families of the hope and stability known by some members of older generations. Child poverty is worse among those who are historically disadvantaged because they are racialized, immigrant, Indigenous<sup>1</sup>, have a disability or live in a female-led lone parent family. Living in poverty compromises children's health, educational attainment and overall well-being. It also compromises Ontario's economic potential, as limited opportunity means the skills and talents of low-income people are under-utilized. Ontario's government has the legislated responsibility to address poverty through 2009's Poverty Reduction Act and has set the goal of reducing child poverty in Ontario

by 25% by the end of 2013. In the 2013 budget, Ontario can reduce child poverty and income inequality through policies that have been proven to be practical and effective.

Ontario Campaign 2000 urges the Ontario government to raise the Ontario Child Benefit (OCB) to the promised \$1310/child/year by July 2013, and to index it to inflation, in order to ensure families can afford necessities like food, clothing and transportation. Ontario *can* make paid work a pathway out of poverty for low-income families, starting with a 2013 increase to the minimum wage to \$14/hour. Providing high quality, accessible child care for children, particularly those 0-6 years old, can allow parents, especially mothers, to access employment or training. Increasing dismal social assistance rates and ending punitive rules that perpetuate poverty will stop punishing families and will support children's healthy development.

Action against income inequality can reduce poverty in Ontario and contribute to a stronger, prosperous and more equitable province, because strengthening families is what builds a better Ontario.

## Breaking the Cycle: Ontario's Poverty Reduction Strategy

Key Commitments 2008	Progress as of February 2013
Raise Ontario Child Benefit to maximum of \$1,310/child/year by 2013	<ul style="list-style-type: none"> <li>Scheduled increase to maximum of \$1310/child/year by July 2013 was delayed to July 2014, freezing OCB at 2009 level of \$1100/child/year. Next OCB increase to \$1210 in July 2013</li> </ul>
Review social assistance, to reduce barriers and increase opportunity	<ul style="list-style-type: none"> <li>Commission for the Review of Social Assistance in Ontario released final report October 2012 containing 108 recommendations for social assistance reform. No recommendations implemented to date; Secretary of the Cabinet asked to develop an implementation plan</li> </ul>
Develop long-term Affordable Housing Strategy	<ul style="list-style-type: none"> <li>Released strategy November 29, 2010 following 2009 consultations. Residential Tenancies Act amendment to annual Rent Increase Guideline formula passed June 2012. Providing \$750,000 to Municipal Infrastructure Strategy to improve management of social housing in small, rural and northern communities in 2012-13; awaiting plans to address housing and homelessness</li> <li>2009-11 \$622 million investment in affordable housing with matched federal funding will significantly decline in 2012 due to loss of federal funds<sup>2</sup></li> </ul>
<ul style="list-style-type: none"> <li>Legislation to cover temp agencies</li> <li>\$10 million/year to hire employment standards officers for enforcement</li> <li>Continue to raise minimum wage</li> </ul>	<ul style="list-style-type: none"> <li>New protections for temp agency workers added to Employment Standards Act in 2010</li> <li>\$4.5 million to hire officers; one-time \$6 million to deal with backlog of claims, temporary spending of \$3 million allocated to enhance inspections</li> <li>No announcement beyond \$10.25/hour (frozen since March 2010)</li> </ul>
Phase in full day kindergarten for 4 and 5 year olds between 2010-2015	<ul style="list-style-type: none"> <li>In 2012/2013 122,000 students in approximately 1,700 schools should be enrolled. Government projecting that FDK will be available in all publicly-funded schools by September 2014</li> </ul>
Invest \$45 million/year for 3 years for dental care for low-income Ontarians	<ul style="list-style-type: none"> <li>Low Income Dental Program launched in 2009 prioritizing children and youth; funding reduced from \$10.3 million to \$3.3 million in 2011/12.</li> <li>In 2010, Healthy Smiles Ontario launched, free preventative dental health for eligible low income children, though none for low-income adults.</li> </ul>
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	<ul style="list-style-type: none"> <li>Some employment training and support programs targeting women and newcomers implemented, but with a limited degree of effectiveness</li> <li>FDK and the OCB at maturity cited by PRS to lift newcomers out of poverty; no disaggregated data available on FDK's impact and delay of the maturation of OCB</li> <li>Implementation of Accessibility for Ontarians with Disabilities Act in progress since 2005 in some areas but limited employment supports reported</li> <li>Racialized communities – no specific solutions outlined or reported</li> <li>Investments in health, wellness and educational supports for Aboriginal children and youth</li> </ul>
Initiate the process for next 5-year phase of Poverty Reduction Strategy	<ul style="list-style-type: none"> <li>No concrete plan announced as of February 2013</li> </ul>

## Measuring Child Poverty

Campaign 2000 tracks a number of poverty indicators using annual data from Statistics Canada as well as census data. Ontario's Poverty Reduction Strategy, *Breaking the Cycle*, identified eight indicators by which progress will be measured. The charts in this report track changes on a number of indicators to provide a broad picture of child and family poverty in Ontario and to monitor the progress of Ontario's Poverty Reduction Strategy.

**Statistics Canada** produces two sets of low-income indicators each with a two-year time lag, meaning that the most recent data available in 2012 is from 2010. **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 2010 for a two-person household = \$27,098. **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 2010 for a two-person family in a large urban centre = \$22,831. Much census data contained here uses the LICO as the indicator of poverty.

**The Ontario Government's Poverty Reduction Strategy** uses the Low Income Measure After Tax as the indicator to track progress on the target to cut the rate of child poverty by 25% between 2008-2013. The LIM-AT for

2008, adjusted for inflation is the government's baseline for measuring poverty reduction. This means the LIM-AT for a household with one parent and one child will, for the duration of the current poverty reduction strategy, be 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.

## Rate and Depth of Child Poverty in Ontario

In 2010, the overall child poverty rate in Ontario was 14.2%, down by 6.6% from the 2008 rate of 15.2%. (LIM-AT).<sup>3</sup> While the decrease in the rate of child poverty means about 29,000 children and families were lifted out of poverty, it must be noted that 383,000 children, at least 1 in 7 in Ontario, *still* live in poverty. Child poverty rates are even higher among marginalized communities: 1 in 2 children of immigrants, 1 in 3 racialized children<sup>4</sup> and roughly 1 in 4 First Nations children<sup>5</sup> living on reserve and children with disabilities live in poverty (LICO-BT). In 2010, 35.6%<sup>6</sup> of children in female-led lone-parent families lived in poverty, an increase of 1.4% from 2009-2010. In each case, children live in poverty because their families do.

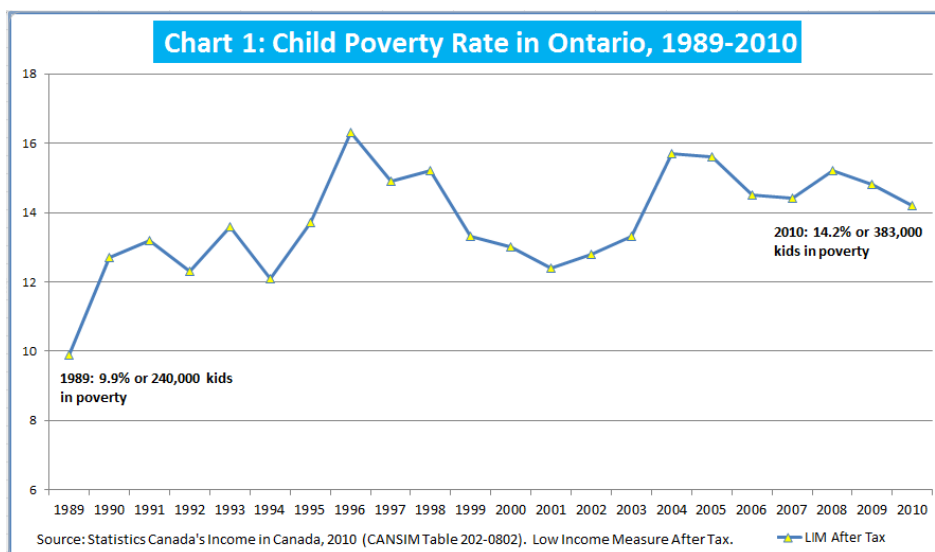
### What led to the decrease in the overall child poverty rate from 2008-2010?

In 2008, *Breaking the Cycle: Ontario's Poverty Reduction Strategy*<sup>7</sup> (PRS) set the target of reducing child poverty by

25% by December 2013.<sup>8</sup> Increases to the Ontario Child Benefit (OCB) and to the minimum wage raised family income even through the recession and are two of the main factors responsible for the decrease in child poverty since 2008. Available data suggest that the increase in the Ontario Child Benefit (OCB) to a maximum of \$1100/child/year in 2009 from \$600/child/year<sup>9</sup> lowered child poverty. In 2010, there was no increase to the OCB, but the minimum wage was increased to \$10.25/hour. The Ontario government credits the temporary Ontario Sales Tax Transition Benefit (OSTTB) with playing a role in decreasing child poverty in 2010,<sup>10</sup> as it provided families with up to \$635 as the HST was phased in. In 2011, there was no further increase in the OCB, minimum wage was frozen and the final OSTTB was a maximum of \$335. The OSTTB was a one-time, phased offset for households, to help make the transition to costs associated with a higher sales tax. Government decisions not to increase the OCB

or minimum wage will make things harder for Ontario's lowest income families instead of reducing poverty, and the 2010 trend of declining child poverty rates could unravel. Enhancing income support will prevent low income families from losing further ground.

**In 2010, 7.1% of Ontario children lived in deep poverty, meaning that their family income was less than 40% of median family income in Ontario.<sup>11</sup>**



## Ontario Child Benefit

Low- to middle-income Ontario families who file taxes may be eligible for the Ontario Child Benefit. The Ontario government has called the OCB the “cornerstone” of its poverty reduction strategy,<sup>12</sup> almost doubling the maximum benefit per child under 18 in 2009, from \$50 to \$92 per month. However, the government’s choice to prioritize deficit reduction derailed increases in 2011 and 2012. The OCB’s increase to a maximum of \$1310/child/year was meant to be the main intervention for lifting 90,000 children and their families out of poverty by December 2013.<sup>13</sup> Budgetary considerations that have changed the timing of the increases place the government’s goal of reducing child poverty by 25% in 5 years in jeopardy.

Freezing the OCB at 2009 levels means children in our lowest-income families have been asked to shoulder the costs of the recession. Instead of lifting families out of poverty, austerity budgeting means the costs associated



with poverty such as ill health will rise, as families struggle to keep pace with the rising costs of food, housing and other expenses. The government needs to return to its original promise of raising the OCB to the maximum of \$1310/child/year by July 2013 and to index it to inflation, to address the expanding gulf between opportunities and health outcomes for rich and poor families. A 2013 investment in the OCB is a wise move for Ontario’s future.

## Ontario Deprivation Index

The Ontario Deprivation Index is one of eight indicators used by the Ontario government to track child poverty reduction. Those who cannot afford two of the ten items that most Ontarians take for granted are considered poor or deprived.

### Ontario Deprivation Index<sup>14</sup>

Items necessary for a household to have a standard of living above the poverty level
1. Being able to get dental care if needed.
2. Replace or repair broken electrical goods such as a stove or toaster.
3. Being able to buy modest presents for family/friends at least once per year.
4. Appropriate clothes for job interviews.
5. Having friends or family over for a meal at least once a month.
6. Fresh fruit and vegetables every day.
7. Being able to get around your community, either by car or bus pass.
8. Hobby or leisure activity.
9. Meat, fish or vegetarian equivalent at least every other day.
10. Having a home or apartment free of pests, such as cockroaches, bedbugs and mice.



According to the index, 9.9% of children belonged to households experiencing deprivation in 2010, up from 8.6% in 2009.<sup>15</sup> Even as overall child poverty rates improved in 2010, those who continued to live in poverty lived in increasingly worsening conditions.

## Some Children Are More Vulnerable than Others

Children who are Aboriginal, racialized, recent immigrants, have disabilities or are living in a female-led lone-parent family are more likely to live in poverty in Ontario than the general population. Disproportionately high child poverty rates among marginalized children are linked to structural discrimination experienced by parents who have difficulty finding employment, earn lower wages at work or are employed in precarious, contract or temporary work.<sup>16</sup> For example, the Ontario government reports that disabled people earn \$29,000 compared to \$40,500 earned by non-disabled Ontarians. Unemployment levels for disabled Ontarians were 10.4% compared to 6.8%, while 54% of disabled Ontarians were in the labour force compared to 80% of non-disabled people in 2006.<sup>17</sup>

“Women, racialized communities, newcomers, people with disabilities, and Aboriginal peoples among others, experience poverty in relatively greater numbers, and for often complex reasons. The unique needs of these groups require tailored solutions.”<sup>18</sup>

Ontario’s Poverty Reduction Strategy, Dec. 2008

Coordinated, targeted efforts to address systemic barriers to employment, such as Employment Equity legislation, should be implemented to reduce poverty plaguing marginalized children and families. At the federal level, Employment Equity legislation applies to government regulated industry and includes “programs of positive remedy for discrimination in the Canadian workplace” to “ensure access without discrimination both to the available opportunities and to the possibility of their realization.”<sup>19</sup> Understanding the impact of the PRS or Employment Equity (when implemented) on marginalized communities requires the collection of data that can be disaggregated from overall statistics to show the impact of policies on specific groups. This is critical at the provincial level especially after the federal government’s cancellation of the Long-Form Census in 2010. The reliability of

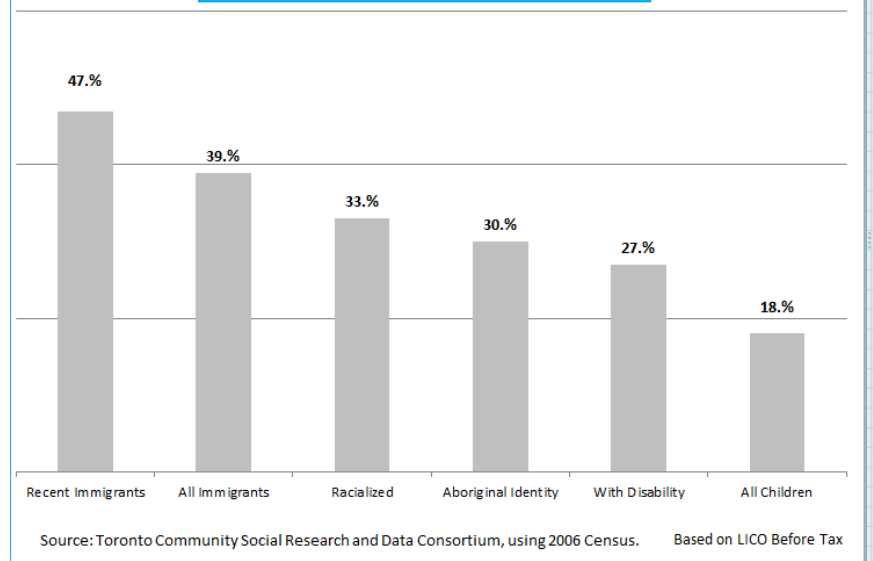
data collected about communities with smaller sample sizes in 2011’s National Household Survey remains to be seen.

## Poverty among Indigenous Children

In late 2012, Indigenous activists mobilized nationally as the Idle No More movement and called for action against poverty and social and environmental injustices affecting their communities.<sup>20</sup> In 2002-03, 25% of First Nations children lived in poverty<sup>21</sup> on Ontario’s 207 reserves.<sup>22</sup> Shockingly, 49% of First Nations children under 6 who live off-reserve and 57% of First Nations children in large cities lived in poverty in 2006 (LICO-BT).<sup>23</sup>

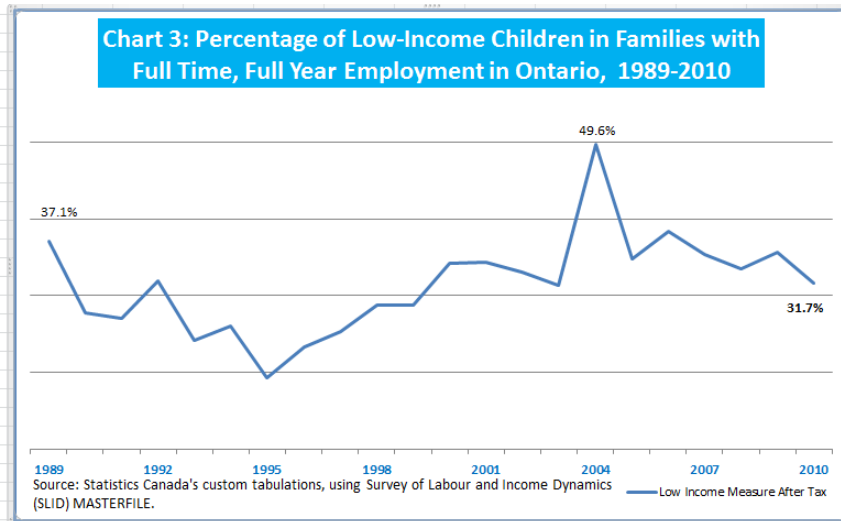
Higher rates of poverty among Indigenous children and families are linked to the traumas of colonization and attempted assimilation, like the residential school system, experienced by current and past generations.<sup>24</sup> Today, Aboriginal education and child welfare are grossly underfunded,<sup>25</sup> housing on some reserves is deteriorating or uninhabitable<sup>26</sup> and food insecurity affects 35% of urban Aboriginal children<sup>27</sup> In 2011, the Aboriginal unemployment rate was 13.7% compared to 7.7% for non-Aboriginals in Ontario.

Chart 2: Child Poverty Among Selected Social Groups in Ontario, 2006



## Making Work a Pathway out of Poverty

*Our families face exclusion, stigmatization and poor quality of life. Working poor cannot afford glasses, prescriptions, school supplies, winter wear, and are really only surviving (and not living). ~ A Social Worker in Renfrew County, Ontario*



Employment is clearly not a panacea for poverty. In 2010, 92,500, or one-third of children living in poverty had a parent who worked full-time, full-year.<sup>28</sup> In Canada's "wageless recovery"<sup>29</sup> from the recession, workers old and young are earning less and struggling "to make [a] decent living, with few or no benefits, little job security and minimal control over their work conditions."<sup>30</sup>

Approximately 22% of jobs in Ontario are precarious, "having low wages and at least two of three other features: no pension, no union and/or small firm size."<sup>31</sup> People disproportionately vulnerable to precarious work include "women, racialized persons, immigrants, Aboriginal persons, persons with disabilities, older adults and youth."<sup>32</sup>

In 2009, the rise in temp agencies prompted the Ontario government to add new protections for temporary agency workers, but without resources for enforcement of the Employment Standards Act (ESA), workers cannot benefit from new protections. Violations of the ESA continue to grow, and a study by the Workers' Action Centre found that 1 in 3 workers reported unpaid wages in the last five years. As of January 2013, the government has invested less than half of the \$10 million in additional permanent funding that it committed to in order to hire new employment standards officers. Workers facing unpaid wages often have to rely on social assistance to support their households.

In late 2012, Ontario's unemployment rate was 7.9%, with the majority of job growth in the services-producing sector.<sup>33</sup> Typically, workers who lose their jobs can turn to Employment Insurance (EI), but less full-time, permanent work means that only 37% of workers in Canada qualify for EI.<sup>34</sup> A 2012 report by Statistics Canada showed that only 42.1% of youth were eligible for EI while migrant workers who pay into EI have been stripped of parental leave benefits.<sup>35</sup> In summer 2012, the Ontario government called on the federal government to expand the EI program as over 80,000 Ontarians who ran out of EI turned to social assistance between January 2009 and 2010.<sup>36</sup> A recent

increase in the age of eligibility for Old Age Security and the Guaranteed Income Supplement from 65 to 67 will increase hardships for aging low-income people who are unable to work due to health problems or disability and for senior women, who have a poverty rate double that of senior men.<sup>37</sup>

The Ontario government needs a Good Jobs Agenda that increases the minimum wage to \$14/hour in 2013, adequately resources proactive enforcement of employment standards, updates the Employment Standards Act, provides equal protections for temporary foreign workers, targets employers violating employment standards<sup>38</sup> and legislates employment equity. The federal government should also restore access to OAS at age 65 and increase the amount of the GIS for low-income seniors.





# Ontario's Social Assistance and the Prospect of Reform

Calls for positive reforms to social assistance continued in 2012. Increasing the shamefully low social assistance rates of Ontario's 892,099 recipients<sup>39</sup> is long overdue as current rates do not even cover food, housing and clothing costs.<sup>40</sup> As of December 2012, a single parent on Ontario Works (OW) with one young child received \$940 a month plus a maximum Ontario Child Benefit (OCB) of \$92<sup>41</sup> - even with provincial and federal child benefits and tax credits included, these families live \$9,116 below the Low Income Measure.<sup>42</sup> A small increase to incomes was made in 2012,<sup>43</sup> with a 1% increase to benefit rates for OW and Ontario Disability Support Program (ODSP) recipients. The impact of the lack of significant action on income adequacy was exacerbated by the postponement of the planned increase to the OCB.<sup>44</sup>

The 2012 budget made negative reforms to vital benefits for social assistance recipients who are precariously housed or who have health-related expenses. Funding for discretionary health benefits<sup>45</sup> was capped, while the Community Start Up and Maintenance Benefit (CSUMB) was eliminated.<sup>46</sup> Every month, CSUMB provided 16,000 OW & ODSP recipients with funds towards "first and last

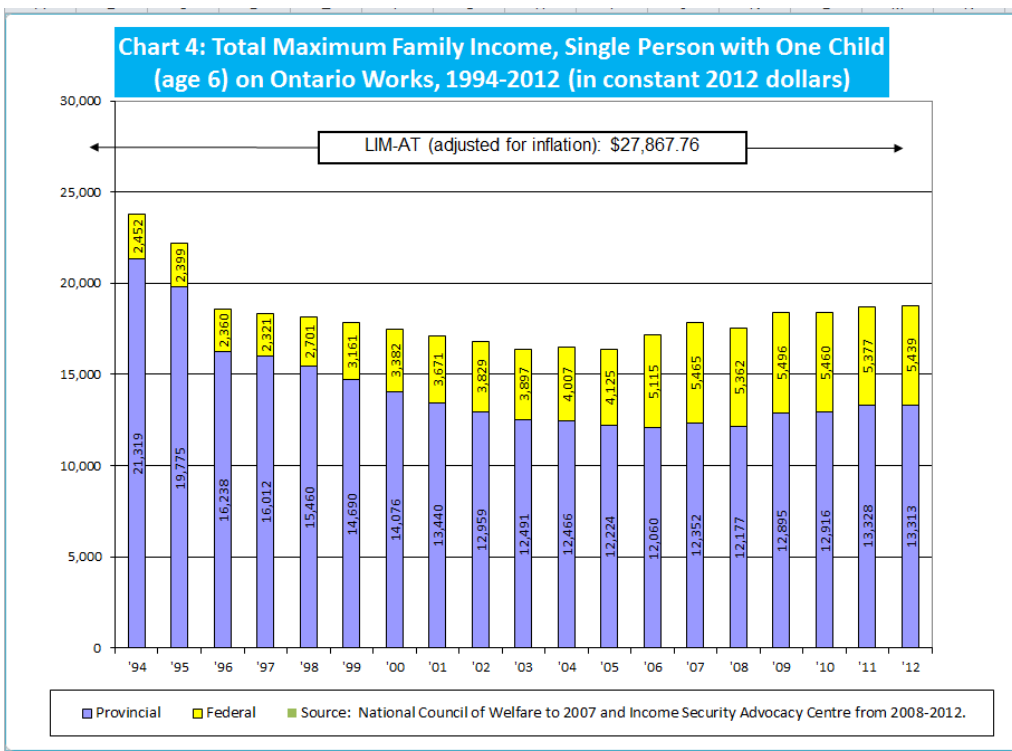
*All rentals require a first and last month's rent deposit, thus the elimination of the CSUMB disables all persons from Ontario Works from accessing adequate shelter"*  
 ~ A Social Assistance Recipient

month's rent deposits, buying or replacing furniture, deposits for utilities, overdue utility bills, and other similar expenses" to help them maintain or obtain housing.<sup>47</sup> The province transferred responsibility and funding for housing supports to municipalities under a new Community Homelessness Prevention Initiative (CHPI), but provided only 50% of CSUMB funds, reducing a needs-based, mandatory program into a capped envelope.

Province-wide protest of the CSUMB cut prompted government to announce a one-time transitional grant of \$42 million to municipalities for the management of local housing and homelessness needs until March 2014. To avoid deepening Ontario's homelessness crisis in April 2014 when the grant expires, provincial funding to municipalities must at least

replace the 50% in CSUMB funding that was cut so municipalities can respond to the needs of people in need of housing. Local advocates will have to work to ensure that programs that replace CSUMB are available in their municipalities.

The Commission for the Review of Social Assistance in Ontario released its final recommendations for reform of the system in October 2012. Some of the Commission's Recommendations are very positive, proposing changes



to OW and ODSP rules that have long been identified as punitive, effectively trapping people in a cycle of poverty.

Government should immediately implement rule changes to:

- Asset exemptions: Recipients should not have to divest their assets & savings to receive assistance;
- Earning from paid employment: People who work should be able to keep more of what they earn;
- Child Support: Its pursuit should be voluntary and lone parents should retain at least 50%
- The definition of spouse: The definition in the *Income Tax Act* should apply to assistance recipients.

However, some Commission recommendations have great potential to cause recipients' hardship. For example, the merger of OW & ODSP, the recommendation to cancel the Special Diet Allowance to fund rate increases for single OW recipients, and the elimination of the Work-Related Benefit for ODSP recipients should not be implemented.

Moving forward, government must create community-based stakeholder advisory groups, as recommended by the Commission.



## Addressing the Needs of Youth to Build for Tomorrow

Too many youth in Ontario struggle to escape low income as they face unemployment, high tuition rates and homelessness. The unemployment rate among youths aged 15-24 in Ontario continued to increase in 2012; at 16.9%,<sup>48</sup> the rate is now more than double the total unemployment rate.<sup>49</sup>

Youth keen to pursue post-secondary education in Ontario must contend with undergraduate tuition rates that have increased by 244% since 1990.<sup>50</sup> In 2012, the Ontario Tuition Grant was introduced to help offset tuition costs, but two-thirds of Ontario's students – mature students, international students, college students and parents pursuing part-time study – are excluded from eligibility.<sup>51</sup> For youth to escape poverty and achieve success in the competitive job market, tuition rates must be reduced or at least frozen, releasing students from the burden of huge debt loads.

Youth who have been in the care of child welfare services require additional supports in the often difficult and lonely transition to independence. Research shows youth who age out of government care are more likely to face economic hardship, unemployment or underemployment.<sup>52</sup> Being on their own, these youth are much more likely to

rely on social assistance or disability than their peers and more likely to become homeless; in one study, 43% of homeless youth reported involvement in child welfare.<sup>53</sup> Foster care should not be a one-way ticket to adult poverty but instead, an opportunity to learn how to succeed independently. The Provincial Advocate for Children and Youth recommends prolonging the age of Extended Care and Maintenance agreements from 21 to 25.<sup>54</sup>

Research shows that when poverty is combined with social barriers such as isolation, racism, social exclusion or inadequate housing, it may contribute to violence.<sup>55</sup> Some youth living in impoverished communities do not have community resources to rely on to counterbalance these barriers.<sup>56</sup> In 2012, the Ontario government introduced a \$20 million Youth Action Plan to address the roots of violence in the wake of tragic gun violence in Toronto.<sup>57</sup> The plan proposes to reach 13,000 young people through 'targeted' 'place-based' community initiatives.<sup>58</sup> To be successful, these initiatives should be implemented by organizations that recognize and address the barriers that perpetuate poverty, such as racialization, immigration status, age, disability and gender inequity.

## An Unequal Society

*Whether you want less poverty or a more robust economy, greater innovation or improved productivity, better life chances or a healthier democracy, the way forward in Canada involves reducing income inequality.*

Armine Yalnizyan, CCPA Senior Economist, 2012<sup>59</sup>

In 2010, the richest Ontarians made, on average, over 12.5 times more than the lowest income Ontarians. The income gap has expanded since 1989, when the richest Ontarians made 10.5 times more than the lowest income earners. High income inequality raises questions about fairness and social justice, but “income gaps can also diminish economic growth” if the skills and capabilities of residents are not being utilized or “if they undermine social cohesion, leading to increased social tensions.”<sup>60</sup> Income inequality has worsened since the early 1990s with major tax changes at all levels of government altering a somewhat progressive tax system into a less progressive one in which high-income Canadians gained the most.<sup>61</sup>

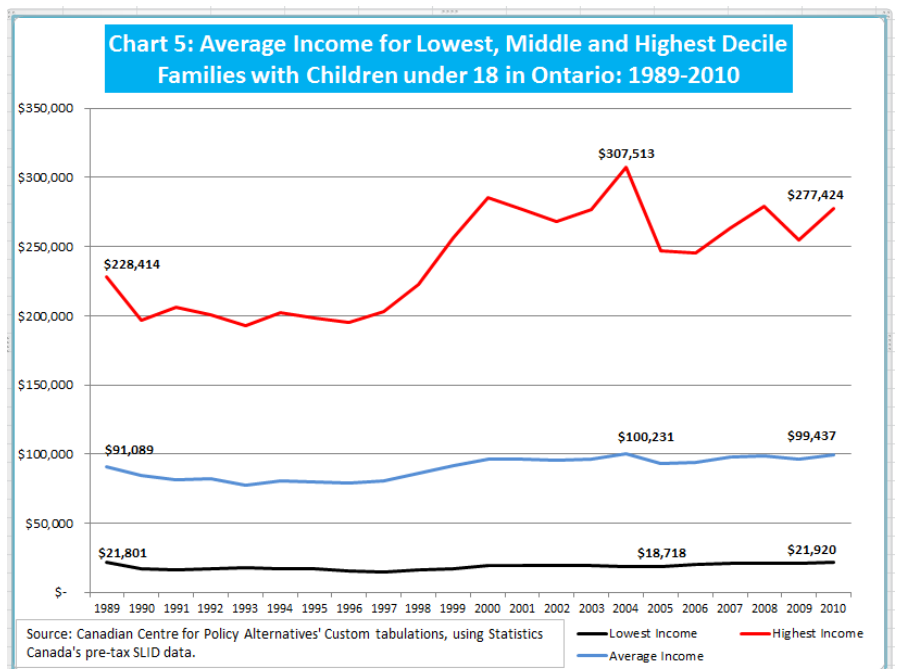
Fair taxation can play a role in reducing income inequality and in supporting the vital public services on which low income children and families rely. Ontario took a step in this direction in 2012, by placing a 2% wealth surtax on Ontarians earning over \$500,000.<sup>62</sup> Tax measures and social transfers, such as social assistance, unemployment insurance, old age security, and child benefits, also remedy income inequality.<sup>63</sup> Increasing social assistance rates and the OCB will reduce the income inequality affecting the education and health of low-income children.

Family income has a “powerful influence on children’s chances for success” in Ontario’s publicly funded schools.<sup>64</sup> Schools with the highest average family income have an advantage when it comes to fundraising for enrichment and enhanced resources, raising five times as much as schools with the lowest family income. This puts children in lower income schools at a double disadvantage with less access to learning-enhancing resources both at home and at school.<sup>65</sup>

*Poverty means taking from grocery money to be able to say yes to a birthday party or to school activities so my child doesn’t feel underprivileged and become depressed.*

~ A Parent

Income inequality compromises children’s physical and mental health. Inadequate housing, directly linked to higher morbidity and mortality, often exposes children to conditions that lead to chronic conditions like asthma.<sup>66</sup> High housing costs mean that families have little left over for essential items such as food,<sup>67</sup> and in 2012, children were 38.6% of Ontario food bank users.<sup>68</sup> Household stress caused by financial strain impacts children’s emotional and behavioural well-being.<sup>69</sup> Not having enough food, or a safe place to live and being excluded from social activities may negatively affect mental health in childhood and adulthood.<sup>70</sup>



## Child Care in Ontario

Access to safe, affordable, high quality child care services is key to poverty reduction, allowing parents to pursue education and employment to realize their economic potential. Ontario does not have enough licensed child care; there are only enough spaces for one in five children under age six and at least 20,000 children are on a waiting list for a child care subsidy in Toronto alone,<sup>71</sup> while Canada is last in per-child funding for early education among similar countries.<sup>72</sup>

The introduction of full-day kindergarten (FDK) is a welcome shift toward universally accessible, publicly-funded early childhood education and care services (ECEC) for 4 and 5 year olds. However, the implementation of FDK coupled with long term underfunding of the child care sector and the lack of extended day and summer programming remains a major gap for many families. A complete collapse of the child care system was averted by the 2012 budget deal between the Liberal and NDP parties that designated \$242 million in one-time stabilization funding split over the next three years. Unfortunately, this stabilization funding was only 1/3 of what is required to stabilize existing centres.

The 2013 announcement of a new funding formula for child care programs will provide some flexibility at the local level and the 2013 Ontario Early Years Policy Framework's commitment "to stabilize and transform the child care system" are important incremental steps. However, public

child care needs increased, permanent funding. The increasing share of ECEC delivered by for-profit corporations raises concerns as research demonstrates that commercial providers offer lower quality child care services on average.<sup>73</sup> For-profit corporations also fail to provide specialized care and to serve low-income families.

The provincial government needs to index provincial funding for child care to inflation as in the health and education sectors. Short-term child care funding changes aimed at preventing collapse have not significantly addressed increased parent fees, stagnant wages for staff and closures of high quality centres. Once the sector is stabilized, the Ontario government must ensure that child care is as affordable as in Quebec where fees are \$7/day and Manitoba, where fees are about \$20/day.

*"Ultimately, investment in early education can help to address core economic and social challenges facing Canada. For parents, it can help to foster greater labour force participation. But more importantly for children, greater essential skills development makes it more likely that children will complete high school, go on to post-secondary education and succeed at that education. . . . It can also reduce poverty and help to address income inequality."*

Special Report, *Early Childhood Education has Widespread and Long Lasting Benefits*, TD Economics, November 27, 2012

## Affordable Housing

A lack of safe, affordable housing threatens the health and well-being of low income Ontarians.<sup>74</sup> Children "suffer disproportionately when low income families are forced to pay unaffordable housing costs at the expense of other essential items like food or heating."<sup>75</sup> Children are at a greater risk of poor health outcomes, including asthma, due to poor ventilation and air quality, inadequate heat, dampness and mould often found in inadequate housing.<sup>76</sup>

Rising housing costs remain a major expense for low income families. One in three Toronto households spends 30% or more of its income on housing<sup>77</sup> A single parent with one child on Ontario Works currently receives \$590 in shelter support while the average one bedroom in Toronto is \$1,010.<sup>78</sup> Choices between the basics of food, clothing and transportation are unavoidable. In 2012, 64.5% of food bank users in Ontario were low-income, rental market tenants.<sup>79</sup> In early 2012, 156,358 households were on waitlists for affordable housing, a 26% increase since 2007.<sup>80</sup> It is difficult to track Ontario's 'hidden homeless' population,

which includes people who sleep in cars, stay on the couches of friends and family, in motels or who are homeless in rural and remote areas, among others.<sup>81</sup>

Introducing a Housing Benefit to assist low income people in making rent payments in market housing would reduce the strain on low-income families. Provincial and federal governments should work collaboratively to establish targets and timelines to increase the supply of affordable housing and ensure aging housing stock is maintained. The Ontario government needs to address the gap in homelessness prevention caused by the elimination of the Community Start Up and Maintenance Benefit (CSUMB) in 2012 which helped social assistance recipients to establish secure housing. Without access to CSUMB, many women and children fleeing violence will be forced into Violence Against Women (VAW) shelters which are already over capacity. In 2011-12, Ontario VAW emergency shelters provided services to 12,000 women and 8,000 children.<sup>82</sup>

## To Eliminate Child and Family Poverty, Ontario Needs to:

### PRIORITIZE POVERTY REDUCTION

- Meet the target of a 25% reduction in child poverty in 5 years: raise Ontario Child Benefit, social assistance rates and minimum wage in Budget 2013 and index all three to inflation.
- Provide adequate funding for programs affiliated with the Poverty Reduction Strategy, including the collection of disaggregated data to track the impact of initiatives on marginalized groups.
- Take initiative to start the next 5-year phase of the Poverty Reduction Strategy.
- Press the federal government to introduce a national poverty reduction plan.

### MAKE PAID WORK A PATHWAY OUT OF POVERTY

- Increase minimum wage to \$14/hour in 2013 and fully index it to inflation
- Enforce Employment Standards Act; complete committed investment of \$10 million for inspectors.
- Address workplace discrimination: Implement Employment Equity program; ensure pay equity.
- Implement health and dental benefits for low-wage workers.

### PROVIDE A STRONG SOCIAL SAFETY NET

- Raise social assistance rates, starting with a \$100 increase for single people on Ontario Works and fully index to inflation. Transform social assistance so it lifts people out of poverty; allow people to keep more savings and assets, earned income and child support. Ensure high quality training programs to support the move from welfare and lay off to work.
- Invest in homelessness prevention, fund municipalities to meet community needs and provide support in the absence of the Community Start Up and Maintenance Benefit.
- Implement increase to Ontario Child Benefit to the maximum \$1310/child/year in July 2013, fully indexed to inflation.
- Press federal government to improve access to Employment Insurance.

### ENSURE ACCESS TO EARLY LEARNING AND CHILD CARE

- Budget 2013 must provide resources to prevent further closure of child care centres in Ontario; index provincial funding for child care to inflation.
- 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

- Improve the current Long-Term Affordable Housing Strategy, so it responds to the immediate needs of families and housing providers in Ontario; introduce targets and timelines to track progress.
- 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.
- Press federal government to continue funding for Affordable Housing Initiative.

### PRIORITIZE OPPORTUNITIES FOR YOUTH

- Freeze university tuition rates; increase grants for all students from low-income families (including part-time and mature students).
- Allow public sector employers to benefit from the apprenticeship tax credit.

## ENDNOTES

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