



END CHILD AND FAMILY POVERTY

BEYOND AUSTERITY: INVESTING IN ONTARIO'S FUTURE

2013 Report Card on Child and Family Poverty in Ontario



FAMILY SERVICE TORONTO
For People. For Change.



Beyond Austerity: Investing in Ontario's Future

2013 Report Card on Child and Family Poverty in Ontario

Ontario's 2013 Fall Economic Statement declared an end to the austerity that has burdened low income children and families with the fallout of the great recession. Ontario must chart a new path; austerity has been harmful to marginalized Ontarians struggling to move beyond poverty. Now, low income children and families need the province to move beyond words into action by making investments in poverty reduction that will help to achieve social justice and equity. Prior to austerity in 2012, such investments led to declining levels of child and family poverty in Ontario.

2013 is a critical time to assess the realities of children and families living in poverty in Ontario. It has been five years since the first Ontario Poverty Reduction Strategy began in 2008 with its focus on reducing child poverty by 25% in 5 years. Unforgettably, 2008 was the same year in which Ontario's economy and families were plunged into the global economic recession.

It is an appropriate time to ask, "How are low income Ontario families doing five years after the recession?"

Provincial data shows that from 2008-11, child poverty declined in Ontario by 9.2%. This decline took place through the worst global economic downturn since the 1930s and highlights the crucial nature of targeted poverty reduction initiatives.

Post-2011, however, the landscape in Ontario shifted dramatically. We are *still* crawling out from under the shadow of the great recession while families are feeling the effects of austerity. In 2012, under the banner of austerity, supports for low income people were cut, while scheduled increases in the Ontario

Child Benefit were delayed, derailing child poverty reduction efforts. Children in families that are racialized, recent immigrants, Indigenous, live with disabilities or are led by a female lone-parent were living in alarmingly high levels of poverty prior to austerity and continue to fall behind.

Local, community-level experience provided here shows that despite some progress against child poverty, low income families and children continue to find their wellbeing and development at risk in 2013. Real-time data confirm that austerity has eroded the living conditions of children and their families. In order to stop poverty's devastating impacts on our communities, we need a renewed all-party commitment to poverty reduction and eradication through investment. In order to achieve social justice, low income Ontario families need investments that will lift them out of poverty such as decent employment, improved child benefits, affordable housing options, livable social assistance rates and high quality, reliable child care services.

BREAKING THE CYCLE: ONTARIO'S POVERTY REDUCTION STRATEGY

Key Commitments 2008	Progress as of November 2013
Raise Ontario Child Benefit to maximum of \$1,310/child/year by 2013	<ul style="list-style-type: none"> Increased to \$1210 in July 2013, after being frozen since 2009 at \$1100/child/year. Originally scheduled increase to \$1310/child/year by July 2013 delayed to July 2014. OCB increased from maximum of \$600 to \$1100 in 2009, cornerstone of PRS.
Review social assistance, to reduce barriers and increase opportunity	<ul style="list-style-type: none"> Commission for the Review of Social Assistance in Ontario released final report October 2012 containing 108 recommendations for social assistance reform. Some changes implemented in 2013 budget, including increased earnings exemption to \$200/month for OW and ODSP recipients, increased asset limits to \$2,500 for single OW recipients and to \$5,000 for couples and increased amount of allowable cash gifts to OW recipients to \$6000 in a 12-month period. 2013 budget included \$20/month increase to OW singles and 1% increase to other OW and ODSP family types, except ODSP recipients with non-disabled spouses and/or children.
Develop long-term Affordable Housing Strategy	<ul style="list-style-type: none"> Released strategy November 29, 2010 following consultations in 2009 Homelessness prevention fund for people on social assistance (CSUMB) eliminated in 2012 budget; one-year transitional fund for municipalities through the Community Homelessness Prevention Initiative has not been renewed.
<ul style="list-style-type: none"> - Legislation to cover temp agencies - \$10 million/year to hire employment standards officers for enforcement - Continue to raise minimum wage 	<ul style="list-style-type: none"> 2013 budget announced investment to hire additional officers and staff to provide proactive inspections with ongoing funding of \$3 million starting 2013–14. Prior to this, funding for ESA enforcement has not been provided annually. New protections for temporary agency workers added to Employment Standards Act in 2010 Minimum wage frozen at \$10.25/hour since March 2010. A 6-month panel was appointed in August 2013 to provide advice on adjusting minimum wage in the future.
Phase in full day kindergarten for 4 and 5 year olds between 2010-2015	<ul style="list-style-type: none"> In 2013 184,000 students enrolled. Government projecting that FDK will be available in all publicly-funded schools, for 265,000 children, by September 2014.
Invest \$45 million/year for 3 years for dental care for low-income Ontarians	<ul style="list-style-type: none"> Budget allocation for oral health programs for low income children reduced to \$33.9 million. Income eligibility rules for Healthy Smiles Ontario of \$20,000/year income or less exclude many children in need of dental care. In 2011/12 only 13,490 children received services and program was underspent by \$4.2 million. There are no provincial dental programs for low-income adults not on social assistance.
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"> Some employment training and support programs targeting women and newcomers implemented, but with a limited degree of effectiveness. FDK and the OCB at maturity cited by PRS to lift newcomers out of poverty; no disaggregated data available on FDK's impact and of the delay of the increase of OCB. Racialized communities – no specific solutions outlined or reported. Implementation of Accessibility for Ontarians with Disabilities Act in progress since 2005 in some areas but limited employment supports reported. Investments in health, wellness and educational supports for Aboriginal children and youth.
Initiate the process for next 5-year phase of Poverty Reduction Strategy	<ul style="list-style-type: none"> Brief consultations over summer 2013; a new strategy expected late 2013 or early 2014.

MEASURING CHILD POVERTY

Missing Data Means Child Poverty will be Under-Estimated

Campaign 2000 tracks a number of poverty indicators using data from Statistics Canada. Previously, we used census data collected every 5 years to track and compare child poverty rates for specific groups with the highest levels of poverty, namely recent immigrant, racialized, Aboriginal and disabled people.¹

Due to the 2010 cancellation of the Mandatory Long-Form Census, in the future we will use the demographic information from the 2011 National Household Survey (NHS). There are well known problems and limitations to this data. Statistics Canada has warned users that NHS data is not comparable with previous census data because it is derived from a voluntary survey and is “therefore subject to potentially higher non-response error than those derived from the 2006 Census long form.”² In addition, data for some smaller geographic areas has been suppressed. This is highly problematic because there is no other source of statistical data that tracks the situation of children in families most vulnerable to poverty. Tracking the experiences of marginalized groups through a mandatory census is crucial to the design of effective poverty reduction initiatives.

Campaign 2000 strongly urges the federal government to reinstate the Mandatory Long Form Census or a similarly reliable data source immediately.



Measurement

Progress on Ontario's Poverty Reduction Strategy, *Breaking the Cycle*, is measured by eight indicators. This report tracks changes on a number of indicators to provide a broad picture of child and family poverty in Ontario and to monitor the PRS.

Statistics Canada produces two sets of low-income indicators each with a two-year time lag, meaning that the most recent data available in 2013 is from 2011. 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 2011

for a two-person household = \$28,185.³ 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 2011 for a two-person family in a large urban centre = \$ 24,978.⁴ 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.

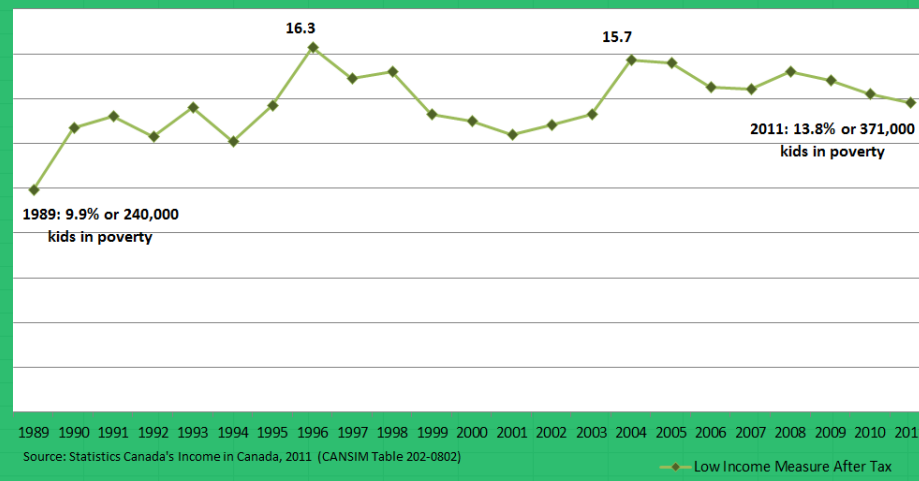


RATE OF CHILD POVERTY IN ONTARIO

In 2011, the overall child poverty rate in Ontario was 13.8% (LIM-AT), a decline of 9.2% from 15.2% in 2008, when the first 5-year Ontario Poverty Reduction Strategy began.⁵ While this is important progress, the government is falling short of its poverty reduction target. In 2011, 371,000 Ontario children – about 1 in 7 - lived in poverty. Alarming, the rate of poverty for children living in female lone parent families is now 38.2%, climbing by 7.3% since 2010.⁶

\$10.25/hour and tax-delivered benefits such as the Ontario Child Benefit (OCB), the Ontario Sales Tax Transition Benefit and the Ontario Trillium Benefit.⁹ If not for the PRS, approximately 55,000 additional children would have been living in poverty in 2011. Despite this, the austerity-driven 2012 budget delayed scheduled increases in the OCB and kept minimum wage frozen, among other devastating cuts to supports for low income people.¹⁰

Chart 1: Child Poverty Rate in Ontario (1989-2011)



2011 statistics tell the story of Ontario *before* austerity policies were codified in the 2012 provincial budget and eroded the gains made against child poverty during the first PRS. Five years since the recession began, Ontario children and families continue to struggle against hunger, skyrocketing housing costs, insecure work and unliveable social assistance rates. There is an urgent need for leadership on effective policy

Child poverty rates are even higher among marginalized communities: 1 in 2 children of immigrants, 1 in 3 racialized children⁷ and roughly 1 in 4 First Nations children⁸ living on reserve and children with disabilities live in poverty (LICO-BT). In each case, children live in poverty because their families do.

measures and investments to reduce and eventually eradicate child and family poverty in Ontario. The next PRS should be bold and persistent in meeting the goal of lifting all Ontarians out of poverty and invest the resources needed to get the job done.

Austerity Undermined Ontario's Child Poverty Reduction Strategy

The promise of progress made against child poverty from 2008-11 cannot be taken for granted. Modest declines resulted from targeted investments and effective policy changes made as part of the Poverty Reduction Strategy (PRS) during the great recession. The recession's burden on families was eased slightly by PRS initiatives, including the 2010 increase in the minimum wage to



POVERTY MORE PREVALENT AMONG MARGINALIZED CHILDREN

Systemic discrimination confines children in families that are racialized, recent immigrants, Indigenous, with disabilities or led by a female, lone-parent to poverty at disproportionately high levels. Barriers to employment, social and income supports along with high levels of precarious, low-wage work and unequal wages, perpetuate poverty among all age groups within these communities.¹¹ These Ontario families have long-awaited the “tailored solutions” to address structural causes of poverty promised by the first Poverty Reduction Strategy¹² - their experiences of low income were at crisis levels well *before* the recession began.

Poverty among children in immigrant families

In 2013, unemployment among immigrants in Ontario continues to trend above levels for the overall population. From January-October, Ontario’s unemployment rate for recent immigrants averaged 14.8%, compared to 9.7% for those in Canada for 5-10 years and 7.6% for Ontario’s total population.¹³ Additionally, the skills of Ontario’s internationally-trained professionals (ITPs) are grossly under-utilized. Often, ITPs cannot use their expertise due to limited credential recognition and demand for “Canadian experience,” which was recently ruled discriminatory.¹⁴ The cost of failing to recognize the skills and credentials of Canadians, including immigrants, is estimated at \$4.1-\$5.9 billion for Canada.¹⁵

To reduce the disproportionate levels of child poverty among marginalized groups, Ontario needs to:

- Legislate Employment Equity to remedy discrimination in Canadian workplaces.¹⁶
- Repeal the three-month waiting period for immigrants for Ontario Health Insurance Plan coverage¹⁷ and extend health coverage to refugees impacted by cuts to the Interim Federal Health program.
- Create an Equity & Anti-Racism Directorate to address inequities and collect disaggregated data.
- Work with Indigenous leaders to eradicate the poverty plaguing 40% of Indigenous children.¹⁸

A Poverty Level Standard of Living

The Ontario Deprivation Index is one of eight indicators the Ontario government uses to track child poverty reduction.

Those who cannot afford two of ten items that most Ontarians take for granted are considered poor or deprived.



Ontario Deprivation Index¹⁹

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 available data, 1 in 10 children belonged to households experiencing deprivation in 2010, an 8.6% increase from 2009.²⁰ Analysis shows that Ontario children are more likely to be deprived if their family resides in rental housing (29%), only one parent is employed (14-33%), they live with at least one adult who is unemployed (24%), the main earner does not have post-secondary education (13-28%), “the family migrated to Canada less than 10 years ago” (21%), and if transfers are the main source of income (44%).²¹

MAKING WORK A PATHWAY OUT OF POVERTY

Five years after the recession, many working families attempting to escape poverty are at a standstill. In 2011, four out of ten children living in poverty in Ontario lived in a family with full time, full year employment, an increase of 24,800 children since 2010.²² The quality of employment in Ontario has declined over time 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.²³

Ontario's 534,000 minimum wage workers have endured a \$10.25/hour wage freeze since 2010.²⁴ Between 2003 and 2011, "the share of adult employees at minimum wage more than doubled" but "the pace of increase was even faster" for adult employees who are racialized and those who are immigrants.²⁵ Take home pay for a single parent with one child working full time, full year for minimum wage is \$6,300 below the 2011 LIM AT, with tax benefits and transfers included.²⁶ In Budget 2013, the province responded to advocates' calls for an increase in the minimum wage to \$14/hour by announcing a Minimum Wage Advisory Panel for advice on making future adjustments.²⁷ The principles proposed by the Campaign to Raise the Minimum Wage are that minimum wage should lift workers 10% above the LIM, be calculated based on a 35-hour work week and that minimum wage should be adjusted annually by inflation due to the rising costs of food, rent and other essentials.²⁸ The Ontario Chamber of Commerce has also called for annual, inflationary increases to the minimum wage.²⁹

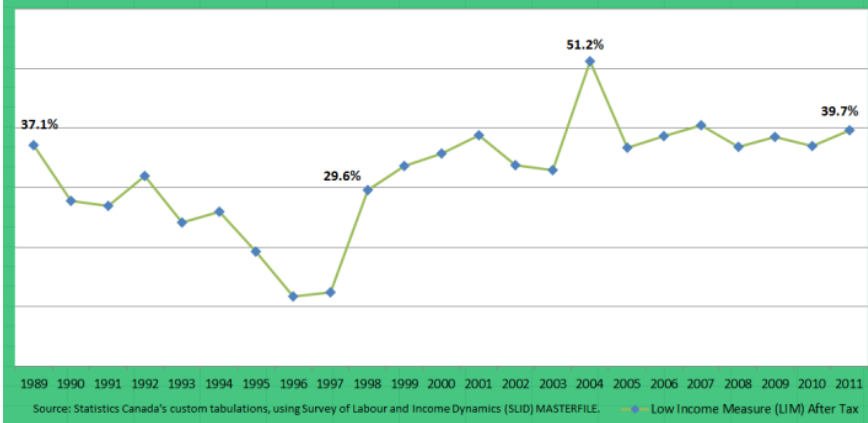
Inadequate minimum wage is not the only labour market challenge facing Ontario families. Many are also precariously employed. A 2013 study found that nearly 50% of working adults in the Greater Toronto Area and Hamilton are employed "either full- or part-time with no benefits or no job security, or in temporary, contract or casual positions."³⁰ Precarious employment has grown by nearly 50% since 1993 and "greatly magnifies the difficulties of supporting a household on a low income."³¹ Parents in low wage precarious work reported "problems buying school supplies, paying for school trips, and financing children's activities outside of school."³² Finding child care is a further

challenge for those with limited control over an erratic work schedule that may include shift work, weeks without work and weeks with insufficient work.³³ Precarity is racialized and is also very common among immigrants, who can work for decades before moving into "even moderately secure employment."³⁴ Other groups who are disproportionately vulnerable to precarious work include "women, Aboriginal persons, persons with disabilities, older adults and youth"³⁵ – many of the same groups with disproportionately high child poverty rates.

Many Ontario families also face unemployment. In 2013, the average unemployment rate in Ontario was 7.6%,³⁶ still above 6.5% "in 2008 before the recession struck in full force."³⁷ Employment Insurance coverage for unemployed Ontarians continues to be inadequate. Over the last 12 months, an average of only 28% of unemployed workers received benefits³⁸ (compared with 38% in 2009),³⁹ forcing many to turn to social assistance.

In order to make work a pathway out of poverty for Ontario's families, the province needs to increase the minimum wage to \$14/hour and index it to inflation, update the Labour Relations Act to give low wage workers in the service sector better access to unionization, provide health and dental benefits to precariously employed Ontarians, invest in proactive enforcement of employment standards, provide equal protections for workers employed under the temporary foreign worker program and legislate employment equity.⁴⁰ Ontario should also advocate to the Federal Government to fix the EI system so that the social safety net supported by workers is there for their families when they need it.

Chart 2: Percentages of Low Income Children in Families with Full Time, Full Year Employment in Ontario (1989-2011)

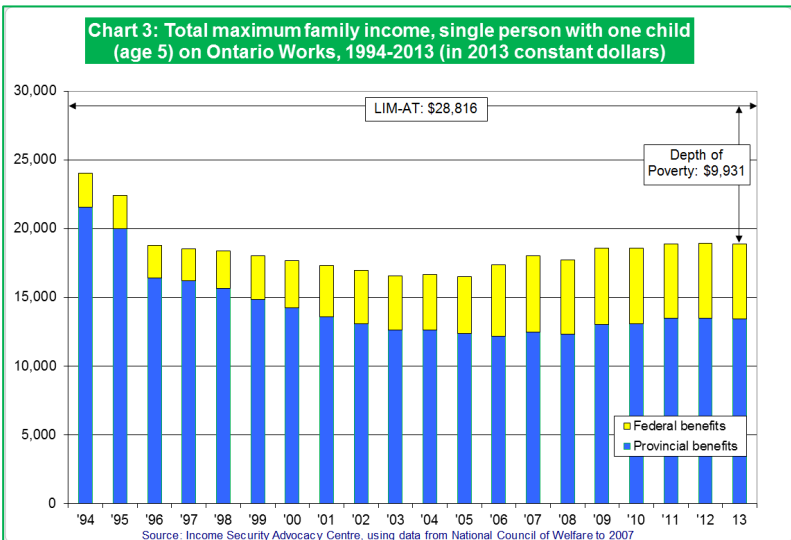


SOCIAL ASSISTANCE REQUIRES POSITIVE TRANSFORMATION

One year after the release of the final report from the Commission for the Review of Social Assistance in Ontario, 893,485⁴¹ recipients continue to struggle with inadequate income support. As of November 2013, a single parent on Ontario Works (OW) with one child under 6 receives \$940/month plus a maximum Ontario Child Benefit (OCB) of \$101/month.⁴² It is disheartening that with *all* regular benefits and tax credits included, this family lives 35% below the Low Income Measure.⁴³

assistance is unfair and further penalizes Ontarians living in deep poverty.⁵⁰ In addition, the 1% rate increase was not given to the non-disabled spouses and children of people receiving ODSP benefits, despite their greater need for support.⁵¹

The impact of the 2012 cancellation of the Community Start Up and Maintenance Benefit (CSUMB), which prevented homelessness among social assistance recipients, is now being felt across Ontario's communities.



In Budget 2013, important changes were made to rules that had penalized recipients. Changes include a \$200/month earned income exemption for those on OW and Ontario Disability Support Program (ODSP); increases in liquid asset limits from \$606 to \$2500 and the ability to keep \$6000 in cash gifts for those on OW,⁴⁴ and; a 1% rate increase for OW and ODSP recipients.⁴⁵ Indigenous⁴⁶ and Northern communities now also have greater flexibility to address recipients' unique needs.⁴⁷

Even with these changes, we are still far from positive transformative system reform. Basic needs rates for OW and ODSP recipients with children continue to be reduced as the amount of the Ontario Child Benefit increases.⁴⁸ For example, single parents with one child on OW and for families on ODSP with children 13-17 years old saw their basic needs rates reduced by the entire \$9/month OCB increase in 2013.⁴⁹ Denying the increase in the OCB to children of people receiving

In the last four months, Peterborough experienced a 34.5% increase in evictions due to arrears. For twenty-one of these households, evictions were caused by the denial of access to discretionary or emergency housing benefits.⁵²

Social assistance rule changes may allow some families to rise above the poverty line; however, every year, inflation rates reduce the income of an individual or family receiving social assistance benefits – benefits that are already far below any measure of poverty or standard of adequacy.

This cycle of increasingly inadequate supports forces people receiving assistance to live a life that lacks equality, dignity, and overall well-being.⁵³ As the Government creates its next Poverty Reduction Strategy, it must invest sufficient resources to address the deep poverty of families receiving social assistance.

Government should immediately:

- Significantly increase social assistance rates for all recipients and index rates 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.
- Provide ongoing support for municipalities to prevent homelessness and to cover the loss of the Community Start Up and Maintenance Benefit.

YOUTH AT A BREAKING POINT

Many youth in Ontario are at a breaking point five years after the recession. They are forced to contend with staggering unemployment levels, low-wage work, rising tuition rates and resulting debt, growing food insecurity, unaffordable housing costs and social exclusion.



During the 2008 economic downturn, youth 15-24 years of age “shouldered the brunt of job losses.”⁵⁴ Since 2008, the youth unemployment rate “has been more than 10 percentage points higher than the adult unemployment rate in Ontario” and in 2013, the “gap between youth and older workers is the biggest it’s ever been.”⁵⁵ In 2013, Ontario’s youth unemployment rate fluctuated between 16% and 17.1%,⁵⁶ higher than Canada’s 13.5-14.5% range.

The communities of Windsor, Oshawa, Brantford and London have the highest rates of youth unemployment, each over 20%.⁵⁷

In the 2013 budget, the Ontario government introduced programs to address alarming youth unemployment, but it is too early to assess their impact.

In 2009-10, Ontario tuition fees were Canada’s most expensive.⁵⁸ The Ontario Tuition Grant introduced in 2012 has offset tuition costs for some, but two-thirds of students are ineligible.⁵⁹ The rising cost of education is a barrier for students from low and middle income families who take on huge debt, the burden of which falls on students and/or parents, many of whom delay retirement as a result.⁶⁰

“It’s difficult finding a permanent full-time position. Everything seems to be on contract with no benefits.”

~ A low-income parent

From 2012-13, the largest growing groups of food bank users in rural Ontario were those listing student loans or a pension as their primary source of income, increasing by 83% and 21% respectively.⁶¹

A projection that students entering first-year University in September 2013 will pay fees totalling up to \$10,000/year by their fourth year⁶² is a startling prospect that demands that tuition rates be reduced by at least 30% by 2016.⁶³

Illegal unpaid internships are a growing concern as youth seeking work experience take an “unpleasant door to a job they are not guaranteed to hold by the end.”⁶⁴ Advocates are calling for the province to proactively enforce the Employment Standards Act and amend it to protect students in work-integrated learning experiences.⁶⁵

For low income youth who are racialized, recent immigrants, young women, disabled, LGBTQ⁶⁶ or dealing with mental health concerns, barriers to services, education and employment are magnified. Poverty is common among those who age out of child welfare services and are more likely to be unemployed and underemployed.⁶⁷ In addition to prolonging Extended Care and Maintenance Agreements from age 21 to 25, Ontario should continue working with youth in and from care seeking to improve their employment and educational outcomes.⁶⁸



Artist: Mira Philips
Title: An Uphill Battle

AN UNEQUAL SOCIETY

“It is time to have a serious conversation about how to move both those living in deep poverty on social assistance and the working poor up so that both groups can afford rent, food, clothing, transportation and other basic necessities.”

~ Rene Adams, anti-poverty advocate

In 2011, the Occupy movement vaulted the issue of the growing gap between high and low income earners to top of mind for people around the world. In Canada, in 2013, Ontario has “the dubious distinction of having the second worst level of income inequality between the richest 1% and the rest of us – second only to oil-blessed Alberta.”⁶⁹

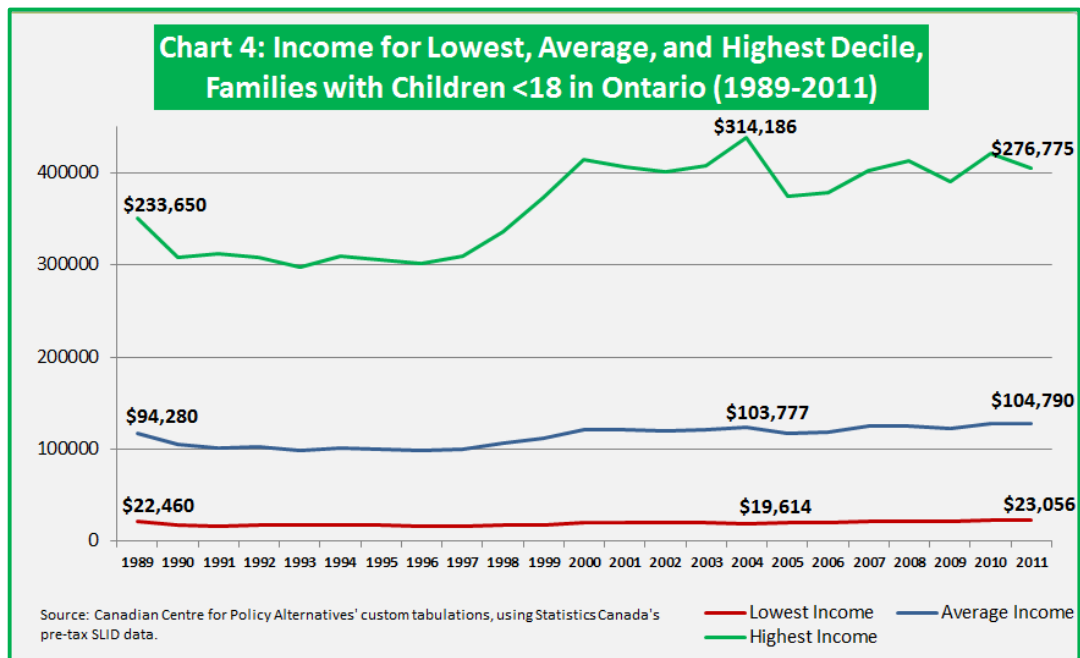
Ontario must address income inequality. It is a serious threat to the health, well-being and opportunities available to low income children and families. Deep inequality has been correlated with shorter lifespans, educational and behavioural challenges and hunger;⁷⁰ it also raises serious questions about fairness and social justice in Ontario.

Children’s health and education are negatively impacted by high levels of income inequality. Many families who do not have access to health and dental benefits are forced to choose between providing glasses, prescription medication and dental work or groceries. High housing costs are also consistently cited as the reason families are forced to access food banks. In 2013, children are the

single largest group accessing food banks in the province, composing 35% of food bank users in Ontario.⁷¹ Extended health benefits – vision, prescription drug and dental - for all low income families will help mitigate the negative effects of income inequality on health.

In Ontario’s public schools, socio-economic status affects student chances for success and enrichment.⁷² High income schools are “significantly more likely” to have a gifted education program, more likely to offer French immersion and opportunities to participate in music programs.⁷³ In addition, the richest schools fundraise at five times the rate of the schools with the lowest family incomes, providing enrichment to students whose family income may allow them to access enrichment outside of school as well.⁷⁴

Provincial funding to level the playing field for low income and immigrant students, namely the demographic allocation of the Learning Opportunities Grant and the English as a Second Language/English Literacy Development Allocation, should be enhanced and better utilized. In order to ensure the money is spent to improve learning outcomes for students facing structural barriers, the province should require more transparent accounting from school boards for this funding.⁷⁵



CHILD CARE IS KEY TO POVERTY ERADICATION

In this precarious post-recession environment, many parents seeking employment, education or training are sidelined by the ongoing challenge of finding quality child care services they can afford. In 2013, the deaths of two children in two separate unlicensed child care arrangements in York Region called attention again to the desperate need for a publicly managed system of accessible, safe, affordable and high quality child care services.



Addressing quality and affordability of child care in Ontario should be at the top of the province's agenda. In Quebec, publicly funded \$7 per day child care services were established 15 years ago. In the program's first decade, there was a 22% increase in mothers entering the paid workforce and a halving of the number of single parents on welfare.⁷⁶ It also increased single mothers' median real after-tax income by 81%.⁷⁷ Affordable child care is regarded as the most significant policy contributing to the 50% reduction in Quebec's child poverty rate over the last 16 years.⁷⁸

Ontario's current approach to early childhood education and care services (ECEC) is woefully insufficient to meet families' needs. There are currently only enough regulated child care spaces for 15% of children under twelve in Ontario.⁷⁹ Parent fees are the highest in Canada while over 18,000 children are on the waiting list for a fee subsidy in Toronto alone.

In 2009, full-day kindergarten (FDK) for 4 and 5-year olds began to be phased in and will be fully implemented by 2014. A provincial study of FDK states that it improved outcomes in social development, general knowledge and reasoning for enrolled children.⁸⁰ To fulfill the provincial

government's commitment "to keep building a comprehensive early learning and care system,"⁸¹ the move toward universally accessible, publicly funded, publicly managed ECEC needs to be enhanced. Ontario must improve and expand child care for younger children 0-3 years old, and offer extended day and summer programming and services that better match parents' work schedules for children in FDK and for school-aged children.

The Ontario child care sector was saved from collapse in 2012 with additional provincial funding, but ongoing, permanent funding that is indexed to inflation is required to address high parent fees and stop the closure of high quality centres.

As a short term step towards improving affordability for low and modest income families, the number of child care subsidies should be increased to meet demand. In addition, research demonstrates the key to quality is professional staff; Ontario must increase the wages of child care staff to assist with recruitment and retention of trained and qualified staff so children can gain the most benefit from investments in early learning.

At the same time, Ontario must now begin to establish a clear policy framework for a universal child care system that has program-funded services at its core. Ontario needs to adopt the planned approach, sustained funding and public monitoring that are necessary for the robust system of ECEC services that Ontario families need.



EVERY FAMILY NEEDS A HOME THEY CAN AFFORD

A safe, affordable place to call home is unavailable to many low income children and families, causing them serious financial and emotional hardship. For most families, housing costs are their largest monthly household expense and can be challenging to cover due to job loss, precarious employment and inadequate social assistance.

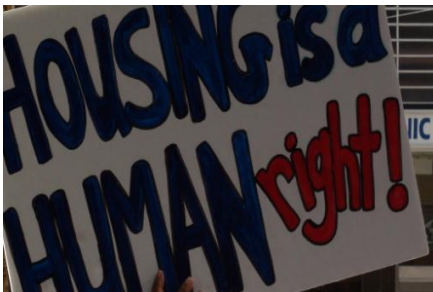
Research suggests that following a recession, it can take 2-3 years before resulting homelessness becomes apparent.⁸² Accessing an emergency shelter is often a last resort for families, after Employment Insurance, social assistance, couch surfing with family and friends and other avenues have been exhausted.⁸³ Waterloo Region is a startling example of this trend.

In Waterloo Region in 2012, there was a 229% increase in families accessing emergency shelters compared to 2008, and a very “distressing 300% increase of children in emergency shelters.”⁸⁴

Approximately 158,445 Ontario households are now waiting for rent-geared to income housing due to the lack of affordable housing.⁸⁵ Peel Region has the longest overall affordable housing wait time of 8.45 years, followed by York Region at 5.79 years and Toronto at 5 years.⁸⁶ The lack of affordable housing results in many low income families devoting a high percentage of their incomes to market rental payments. A Housing Benefit to help cover rent costs would ease the strain on many low-income tenants.

Ontario can increase the amount of affordable housing by incorporating inclusionary housing into the Planning Act so that developers are required to include affordable housing in their projects.⁸⁷ Many existing affordable

housing units are in disrepair and need to be



updated and maintained. To complete these repairs, housing providers require ongoing capital investment. The province should ensure the Infrastructure Ontario affordable housing loan fund remains capitalized at \$500 million.⁸⁸

Ontario can also do a better job of preventing homelessness. Municipalities need supportive legislation and funding to meet their requirements under Ontario's Long-term Affordable Housing Strategy. Secondly, Ontario should reconsider its recent 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. It was recently reported that Kenora's only homeless shelter is set to charge \$15 per night to make up for the shortfall in provincial funding.⁸⁹

Finally, Ontario needs to continue to advocate to the federal government for a National Housing Strategy that commits to funding housing expansion for current and future generations.⁹⁰ The province should allocate \$90 million in response to the federal government's 2013 budget commitment to match housing funding for provinces and territories.



In supporting "high risk" families, I realize half of them wouldn't need my help if they had better financial supports.

~ A Public Health Nurse

To Eliminate Child and Family Poverty, Ontario Needs to:

PRIORITIZE POVERTY REDUCTION

- By the end of the next Poverty Reduction Strategy in 2018, reduce child poverty by 50%: increase Ontario Child Benefit by \$100/annually, raise social assistance rates and minimum wage 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.
- 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 and index to bring workers 10% above the Low Income Measure.
- Enforce Employment Standards Act; complete committed investment of \$10 million for inspectors.
- Address workplace discrimination: implement Employment Equity program; ensure pay equity.

PROVIDE A STRONG SOCIAL SAFETY NET

- Significantly increase social assistance rates, starting with a \$100 increase for single people on Ontario Works, and fully index rates to inflation. Transform social assistance so it lifts people out of poverty; recipients should receive the full OCB increases and retain child support. Ensure high quality training programs to support the move from welfare and job loss to work.
- Invest in homelessness prevention, fund municipalities to meet community needs and provide support on an ongoing basis to cover the loss of the Community Start Up and Maintenance Benefit.
- Implement increase to Ontario Child Benefit to \$1310/child/year in July 2014, fully indexed to inflation, and increase OCB by \$100 annually until the end of the next PRS in 2018.
- Implement drug, vision and dental benefits for all low income households.
- Press federal government to improve access to Employment Insurance.

ENSURE ACCESS TO EARLY LEARNING AND CHILD CARE

- Index provincial funding for child care to inflation.
- 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

- 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 contribute funding for Affordable Housing Initiative.

PRIORITIZE OPPORTUNITIES FOR YOUTH

- Reduce university tuition rates by 30% by 2016; 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.
- For youth in and from care, raise the age limit for extended care and maintenance agreements to 25.

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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; over 70 of which are from Ontario. Visit www.campaign2000.ca for a list of partner organizations.

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