

2017

Report Card on Child and
Family Poverty in Ontario

Ending Child & Family Poverty Is Not Negotiable

Building Stronger Foundations for Ontario Families



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END CHILD & FAMILY POVERTY



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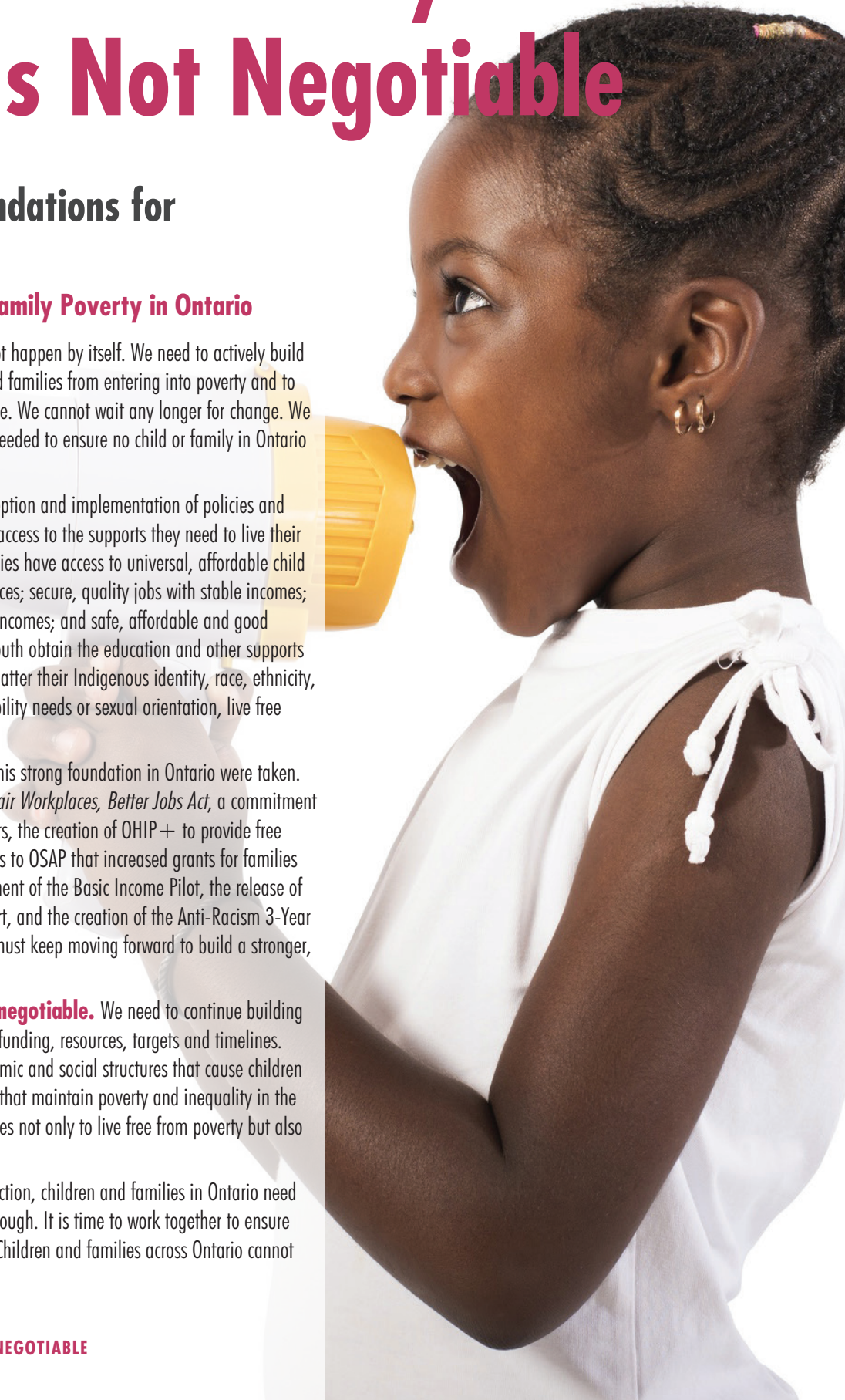
Ending child and family poverty in Ontario will not happen by itself. We need to actively build stronger foundations, both to prevent children and families from entering into poverty and to lift up families living in poverty across the province. We cannot wait any longer for change. We must continue to build the stronger foundations needed to ensure no child or family in Ontario lives in poverty.

Building a poverty-free Ontario requires the conception and implementation of policies and programs to create a society where everyone has access to the supports they need to live their best lives. We envision an Ontario where all families have access to universal, affordable child care; holistic and comprehensive health care services; secure, quality jobs with stable incomes; income security programs that provide adequate incomes; and safe, affordable and good quality housing. We envision an Ontario where youth obtain the education and other supports they need to succeed; and where all people, no matter their Indigenous identity, race, ethnicity, sex, gender, religion, immigration status, accessibility needs or sexual orientation, live free from discrimination and thrive.

In 2017, many essential steps needed to create this strong foundation in Ontario were taken. These included the introduction of Bill 148, the *Fair Workplaces, Better Jobs Act*, a commitment to create 100,000 child care spaces over five years, the creation of OHIP+ to provide free pharmaceutical drugs for youth under 25, changes to OSAP that increased grants for families earning less than \$50,000/year, the commencement of the Basic Income Pilot, the release of the *Income Security: A Roadmap for Change* report, and the creation of the Anti-Racism 3-Year Strategy. These are positive initial steps, but we must keep moving forward to build a stronger, poverty-free Ontario.

Ending child and family poverty is not negotiable. We need to continue building stronger foundations now, with concrete policies, funding, resources, targets and timelines. The government must address the political, economic and social structures that cause children and families to live in poverty and the conditions that maintain poverty and inequality in the province. Every child and family in Ontario deserves not only to live free from poverty but also to thrive.

Moving forward, and into the 2018 provincial election, children and families in Ontario need commitments from all parties to say enough is enough. It is time to work together to ensure ending child and family poverty is a top priority. Children and families across Ontario cannot wait any longer.



Ontario Poverty Reduction Strategy

Issue	2014/2015 Provincial Commitments	Status As Of November 2017
Reduce Child Poverty	Recommit to original 2008 PRS goal: reduce child poverty 25% in 5 years	Ontario government reported child poverty rate at 15.1% (fixed LIM-50, 2014), compared to 18.9% (fixed LIM-50, 2012) ¹
	Index Ontario Child Benefit (OCB) and income threshold to CPI by July 2015	OCB maximum is raised to \$1,368/child under 18 /year with inflation. OCB was indexed to CPI in June 2015
Employment and Income Security	Improve income security and labour protections	<p>Income Security: A Roadmap for Change report released Nov 2017 No implementation commitment from government</p> <p>Basic Income Pilot began in Hamilton/Brantford/Brant County, Thunder Bay and Lindsay in 2017. A separate pilot will be conducted with First Nations groups</p> <p>Rates for all OW and ODSP recipients increased by 2% starting Oct 2017. Asset limits and exemption for cash gifts increased significantly for OW and ODSP recipients, effective Jan 2018 and Sept 2017 respectively. Remote Communities Allowance increased by \$50 for 1st person in family and \$25 for each additional family member</p> <p>Child support payments exempted as income for ODSP and OW in Jan and Feb 2017</p> <p>The Changing Workplaces Review's final report released May 2017. Bill 148, <i>Fair Workplaces, Better Jobs Act</i> introduced June 2017</p>
	Move towards employment and income security for vulnerable groups (including women, single parents, people with disabilities, youth, newcomers, 'visible minorities', seniors, and Indigenous Peoples)	<p>Access Talent: Ontario's Employment Strategy for People with Disabilities released June 2017</p> <p>Gender Wage Gap report released Aug 2016. Women's Economic Empowerment Consultation report expected Fall 2017</p>
	Enhance earnings	<p>Minimum wage increased starting Oct 1 to \$11.60 for adults; liquor servers' rate raised to \$10.10, student rate raised to \$10.90. Minimum wage was indexed to CPI in 2015</p> <p>Bill 148 introduced to raise minimum wage to \$14 on Jan 1, 2018 and \$15 on Jan 1, 2019</p>
Housing and Homelessness	End homelessness in Ontario and end chronic homelessness in 10 years (2025)	A Place to Call Home report released Oct 2015
	Update Long-Term Affordable Housing Strategy (LTAHS) by 2015-16	LTAHS updated March 2016

Housing and Homelessness	Update Long-Term Affordable Housing Strategy (LTAHS) by 2015-16	<i>Promoting Affordable Housing Act</i> passed Dec 2016. Supportive Housing Policy Framework and Best Practice Guide released March 2017
	Create 1,000 new supportive units in 3 years	\$33M for creation of 2,000 units in 2017-2018
Youth and Education	Youth unemployment focus and integration of employment and training services	Youth Job Connection launched in 2015 Employment Ontario Youth Employment Reference Group created in Fall 2017
	Create Ontario Student Grant starting in 2017-2018 school year	OSAP began to cover average tuition cost for full-time undergraduate arts and science programs in 2017-2018 school year for families with income under \$50,000
Child Care and Early Learning	Child Care and Early Years Act	<i>Child Care and Early Years Act</i> passed and came into effect Aug 2015 and revised May 2016 Ontario's Renewed Early Years and Child Care Policy Framework released June 2017
	Invest \$33.6 million to protect licensed spaces and provide subsidies	Funding amount was allocated \$1.6B investment to build 45,000 new licensed child care spaces focusing on schools in 2017 and expanding other public spaces in next 5 years. In 2017 Budget, \$200M to support access to licensed child care for 24,000 children up to 4yrs of age
	Create Ontario Early Years Child and Family Centres by 2018	Announced in early 2016, implementation by 2018
	Full-day kindergarten	Implementation completed 2014-2015 school year.
Health	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)	OHIP+: Children and Youth Pharmacare Program will provide free prescription medications for children and youth under 25 who have OHIP starting Jan 2018 No progress on a broader low income health benefit for children
	Healthy Smiles Ontario	388,114 children enrolled in 2016/17, which is approximately 68% of all eligible children
	Student Nutrition Program	Expanded Student Nutrition Program
Marginalized Groups	Closely track poverty rates of vulnerable populations (including 'Aboriginal' people living off-reserve, newcomers, persons with disabilities, unattached individuals aged 45-64, female lone parents)	Most current statistics reported from 2013, and do not include people with disabilities. Rate between 2012-2013 measured by LIM-50 did not change Anti-Racism Directorate established 2016. <i>Anti-Racism Act</i> passed June 2017 A Better Way Forward: Ontario's 3-Year Anti-Racism Strategic Plan released March 2017. Ontario Black Youth Action Plan released Feb 2017
Build PRS Evidence Base	\$50 M for Local Poverty Reduction Fund and build evidence base to guide effective poverty reduction policies and programs	In 2015 launched Local Poverty Reduction Fund of \$50M over 6 years. 71 projects funded to date with \$28.9M invested. Three streams for funding: homelessness, Indigenous-led, and food security (added in 2017)

Recommendations

Issue	Recommendations
End Child and Family Poverty	<p>Commit to eradicating child and family poverty. Start by reducing child poverty rates by 50% by 2019.</p> <p>Ensure household food insecurity data is collected every year.</p>
Make Paid Work a Path Out of Poverty	<p>Increase minimum wage to \$15/hr with no exemptions for sector or age.</p> <p>Update LRA and ESA to ensure principles of decent work. Commit to all Ontarians being protected at work, having 12 paid PEL days, equal pay for equal work, sufficient hours of work, stable scheduling, protection for temp agency workers, and respect at work.</p> <p>Ensure workers are protected from contract flipping, harassment during the process of unionization and expand access to unionization for workers in precarious work.</p> <p>Advocate to the federal government for reforms to Employment Insurance to improve access to benefits.</p> <p>Implement employment equity legislation. Create fair, equitable employment opportunities including community benefit agreements or similar mechanisms.</p>
Lift People Out of Poverty	<p>Commit to income adequacy to ensure all people live free from poverty, with good health, dignity and respect.</p> <p>Engage community on Income Security: A Roadmap for Change report and take immediate action on consensus recommendations.</p> <p>Implement immediate and significant increase to OW and ODSP rates in Budget 2018-19.</p> <p>Change definition of “spouse” to align with Family Law Act (to 3 years).</p> <p>Work with federal government to ensure all children have access to CCB and OCB, including Indigenous Peoples, people with precarious immigration status, and those who do not file tax returns.</p> <p>Increase OCB by \$200/year.</p>
Equal Health Care for Everyone	<p>Follow through on 2014 commitment to create a Low Income Health Benefit for all low-income people (children, adults, seniors) in Ontario, providing coverage for dental, prescription drugs, eye care, assistive devices and mental health services.</p>
Early Learning and Child Care for All	<p>Ensure access to early learning and child care by creating a universal, high quality, accessible, inclusive and affordable public, nonprofit and publicly delivered child care system, provided by a well-trained and well-paid workforce.</p>
Ensure Appropriate and Affordable Housing for All	<p>Create new affordable housing and improve access to safe, affordable, supportive housing, prioritizing new affordable housing for those in greatest need. Develop guidelines to assess what constitutes ‘greatest need.’</p> <p>Release provincial lands to create affordable rental housing.</p> <p>Define affordable housing for programs and initiatives based on 30% of household income.</p> <p>Finalize inclusionary zoning regulations for municipalities to draft and adopt inclusionary zoning by-laws.</p> <p>End unlimited rent increases when units become vacant. Ensure rent increase guidelines apply to all rental units to maintain affordability when tenants change.</p> <p>Increase funding for the repair and maintenance of social housing units.</p> <p>Exclude child support payments from RGI calculations.</p>
Support Opportunities for Youth	<p>Guarantee access to post-secondary education for all students by eliminating tuition fees.</p> <p>Eliminate interest on student loans coupled with debt-relief programs for low and middle income students.</p> <p>Simplify application and intake process for children and youth with special needs to obtain respite, direct funding and other required Ontario services.</p> <p>Create a continuity of care plan for young people with special needs moving from child to adult systems to ensure there are no support gaps after people turn 18.</p>
Address Inequities faced by Marginalized Groups	<p>Implement the Calls to Action from the Truth and Reconciliation Commission report.</p> <p>Implement Equal Pay Coalition’s 12 Steps to Close the Gender Pay Gap and the recommendations in the Gender Equity Report.</p> <p>Implement targeted policy priorities identified by Colour of Poverty-Colour of Change.</p> <p>Collect and report disaggregated data (for all equity seeking groups).</p> <p>Expand human rights protections to those who are poor, have precarious immigration status, have police records, or are discriminated against based on genetic characteristics, by passing Bill 164.</p>

Measuring Poverty

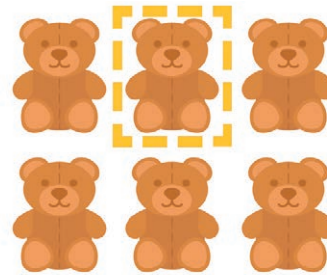
This report tracks changes through a number of indicators, to provide a broad picture of child and family poverty in Ontario and to monitor poverty reduction within the province. In this report Statistics Canada's T1 Family File (T1FF) is used in reporting low income according to the Low Income Measure-After Tax (LIM-AT), unless otherwise indicated. The T1FF survey is based on "Taxfiler" data collected from income tax returns and Canada Child Tax Benefit (CCTB) records. There is a two-year lag in the data available from Statistics Canada and thus the low income rates reported here are based on 2015 data.

The LIM-AT identifies families with income below 50% of median after-tax income adjusted for family size. In the T1FF data, Statistics Canada constructs households and family income levels by matching individual tax files through family income calculations, and does not include income from other relatives living in the same household. The LIM-AT 2015 for one parent with one child 16 years or younger is \$25,498.² Figure 1 shows the LIM-AT 2015 for various family sizes.³

Methodological differences inhibit comparisons between income data derived from T1FF and data from the National Household Survey (NHS), and the Canadian Income Survey (CIS). The Ontario government uses a fixed CIS LIM-AT to track the rate of child poverty. The province has stated the child poverty rate is 15.1% (fixed LIM-50, 2014).⁴ The use of a fixed CIS LIM-AT by the Ontario government results in the difference between their rates and the child poverty rates stated in this report. Raw CIS data (used by the province) is not publicly available for analysis.

There are also methodological differences between the 2016 Census and the T1FF data in calculating low income rates. While both report on low income based on Taxfiler data from 2015, T1FF uses the Census family as the unit of measure while the Census uses the household. This, coupled with the application of different equivalency scales to the data, results in different low income thresholds and slightly different rates of child and family poverty. It is also important to note that the 2016 Census calculation of low income rates excludes First Nations people living on reserve, while these individuals are included in T1FF low income rates. According to the 2016 Census, 18.4% of children under the age of 18 live in poverty in Ontario.⁵

In addition to the LIM Before and After Tax, Statistics Canada also produces the Low Income Cut-Off (LICO) Before and After Tax and the Market Basket Measure (MBM). Both the LIM and the LICO are relative measures of poverty, whereas the MBM is a measure that determines poverty relative to cost of living. Campaign 2000 believes the LIM-AT is the most robust measure available and is also aligned with the LIM-AT used by the ON-PRS.



1 in 6
children under 18
live in poverty in Ontario
(475,230)

Fig 1: Low Income Measure, After-Tax 2015

FAMILY TYPE	LIM -AT
Single Adult (no child)	18,213
Lone Parent with one child*	25,498
Lone Parent with two children*	30,962
Couple (no child)	25,498
Couple with one child*	30,962
Couple with two children*	36,426

*Children under 16

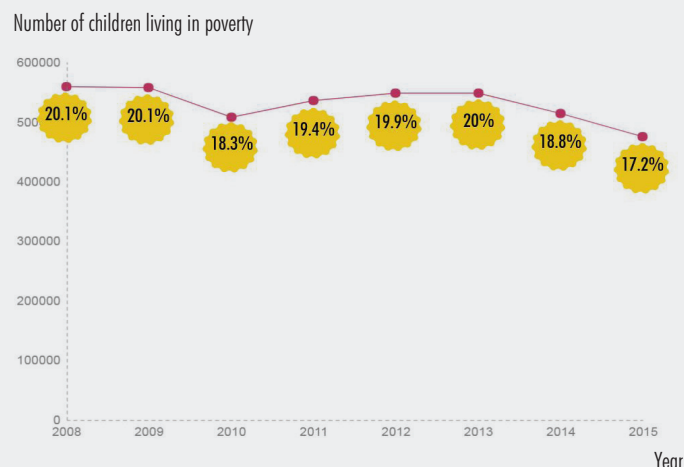
Source: Statistics Canada. Income Statistics Division (2017 July). Technical Reference Guide for the Annual Income Estimates for Census Families, Individuals and Seniors: T1 Family File, Final Estimates, 2015

Child Poverty In Ontario

No child deserves to live in poverty — yet poverty is the reality for too many children across Ontario. The most recent Taxfiler data show that 475,230 (17.2%) of Ontario children under the age of 18 live in poverty (Figure 2).⁶ This is a 1.6% drop from the 2014 rate and the lowest the child poverty rate has been since the Ontario Poverty Reduction Strategy began in 2008. There has also been a decrease in child poverty rates for children under 6, with 162,240 (18.8%) children under 6 living in poverty in Ontario (Figure 3).⁷ This is a 1.6% drop from the 2014 rate. This shows that targeted poverty reduction efforts are effective and need to be bolstered

While this drop in the rates is important, there is still much work to be done as one in six children and youth under 18 continue to live in poverty. We must work harder to ensure all children in Ontario have the necessities not only to survive but also to thrive. In addition, children and families from different groups, those who are Indigenous, racialized, newcomers, live with disabilities, and/or are led by female lone parents, experience higher rates of poverty. It is important to analyze whether any decreases in child poverty rates in the general population also result in a decrease in child poverty for these groups who are disproportionately impacted by poverty.

Fig 2: Ontario Child Poverty Rate, Children Under 18, 2015



Source: Statistics Canada. Income Statistics Division T1 Family File 2015 Reference 17061.

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Government Transfers and Policies

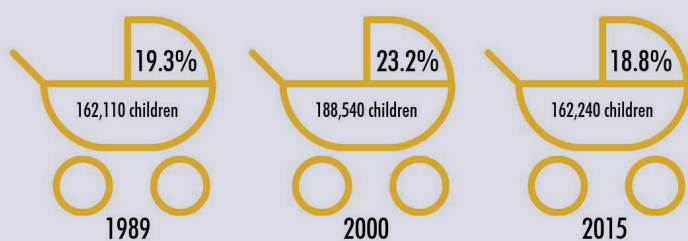
A key foundation for preventing and reducing child and family poverty is through a robust government transfer system and the creation of good policies to benefit children and families across the province. Government transfers include federal and provincial tax credits such as the Canada Child Benefit (CCB), Ontario Child Benefit (OCB) and Ontario Trillium Benefit (OTB). These transfers assist families with children to provide the necessities, such as food, clothing and housing that they require to survive. The effect of government transfers can be seen in Figure 4, which shows that the rate of child poverty in Ontario for 2015 would be 29.1% without transfers instead of 17.2%.⁸ Clearly, government policy makes a difference.

2015 is the second year in a row with a decrease in the poverty rates for both children under 18 and children under 6 in Ontario. This is the first time since the creation of the Ontario Poverty Reduction Strategy in 2008 that there have been two consecutive years of decreases. This reduction in child poverty occurred at the same time as other notable policy changes including the indexation of the OCB to inflation in 2015, which increased the maximum OCB to \$1336 per child, and an increase to the minimum wage from \$11 to \$11.25 on October 1, 2015. In 2015, the federal government also increased the UCCB rates to \$160 per month for children under 6 and \$60 per month for children under 18. Due to the lack of data, it is difficult to assess the direct impact these changes have on the child poverty rates or depth of poverty.

In 2016, the federal government created the Canada Child Benefit (CCB), which provides more income to the lowest income families than the previous CCTB/NCBS system, and the Ontario government committed not to claw back the benefit from families on social assistance. In 2017, the Ontario government eliminated claw backs to child support payments for families on social assistance, and the federal government announced it will index the CCB starting July 2018. These are important changes for families who are most in need of support. In addition, the Ontario government has proposed legislation that would further increase the minimum wage, which would support many families who are working in low-wage and precarious work.

Government transfers and policies have a key role in ending child and family poverty in Ontario. Further strong policies are needed to ensure no child or family is left behind, and everyone can thrive. The government must commit to eradicating child and family poverty and work to reduce child poverty rates by 50% by 2019. Ending child and family poverty is not negotiable, especially in a province such as Ontario where there is so much wealth.

Fig 3: Ontario Child Poverty Rate, Children Under 6, 2015

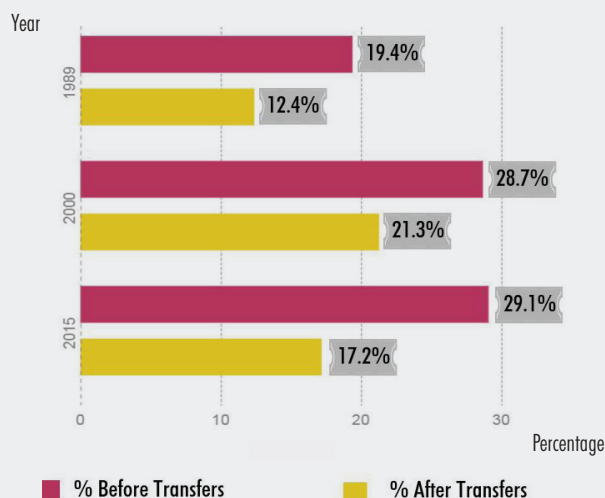


Source: Statistics Canada Custom tabulation, Income Statistics Division. T1 Family File 1989, 2000, Reference #16060

Statistics Canada. Income Statistics Division T1 Family File 2015 Reference 17061.

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Fig 4: Reductions in Child Poverty as a Result of Government Transfers



Source: Statistics Canada. Custom tabulation, Income Statistics Division.

T1 Family File, 1989, 2000 Reference #16060.

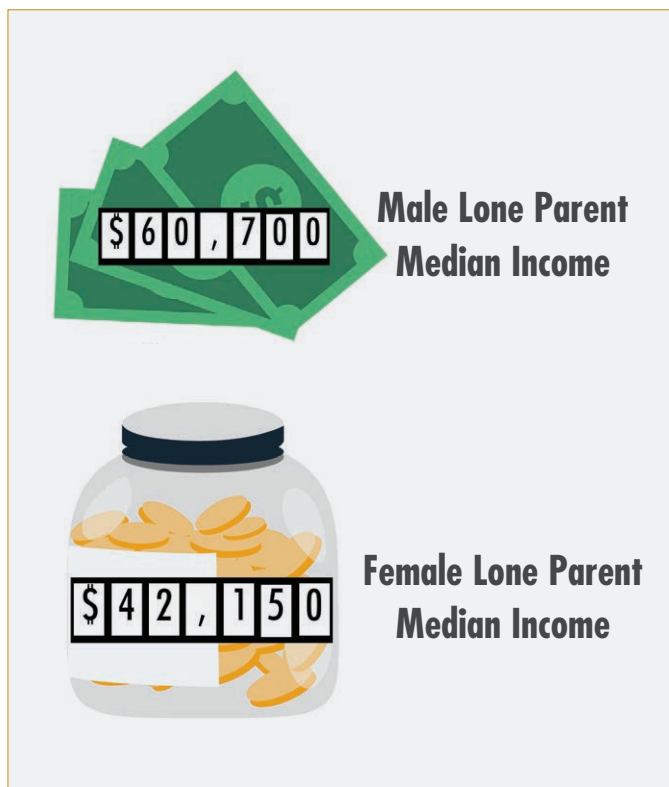
Statistics Canada. Income Statistics Division T1 Family File 2015 Reference 17061.

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Family Poverty In Ontario

All families across Ontario should be able to thrive, yet many continue to struggle to make ends meet. With increasing housing, food and electricity costs, just barely getting by is the norm for many families. In 2015, 306,180 (13.4%) Ontario families with children were living in poverty (Figure 5).⁹ While this is a reduction of 1% from 2014, 1 in 8 families with children continue to live in poverty in Ontario.

Large differences exist in poverty rates between different types of families. For couples with children, 8.4% (144,970) live in poverty,¹⁰ while 28.7% (161,120) of lone parent families in Ontario live in poverty.¹¹

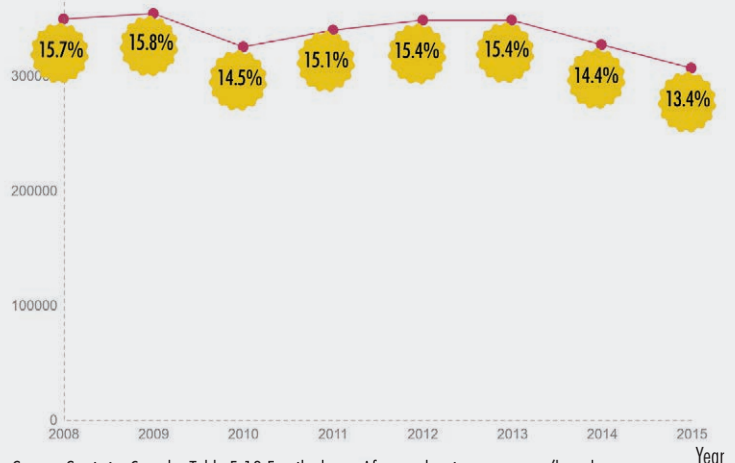


In 2015, lone parent families in Ontario continued to be primarily led by women (Figure 6), and median total income of female lone parent families (\$42,150) continued to be significantly lower than the median income of male lone parents (\$60,700), with a difference of \$18,550.¹² Shockingly, between 2014 and 2015, this income gap increased by \$520. This difference can be attributed in part to the gender wage gap that exists within Ontario, and which leaves female-led households at a much greater risk of living in poverty.

Ending child and family poverty in Ontario must include targeted policies and programs to support families led by female lone-parents, including closing the gender wage gap.

Fig 5: Ontario Families with Children Living in Poverty, 2015

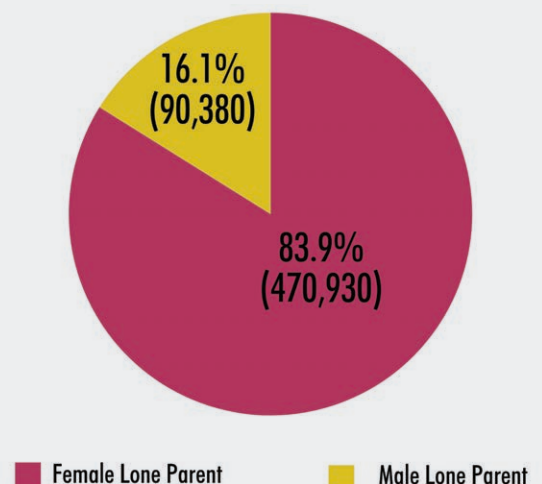
Number of families living in poverty



Source: Statistics Canada. Table F-18 Family data - After-tax low income status (based on census family low income measures, LIMs) by family type and family composition, 2015

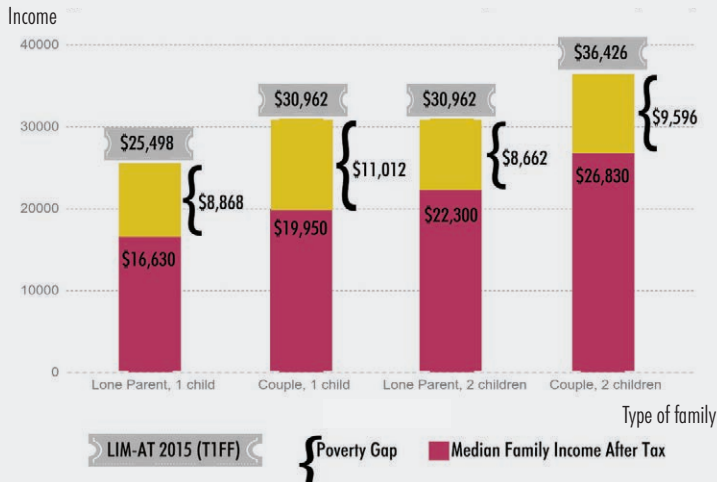


Fig 6: Percentage of Lone Parents Families in Ontario, 2015



Source: Statistics Canada. CANSIM table 111-0011 Characteristics of families, census families by age of older partner or parent and number of children annual

Fig 7: Depth of Low Income for Families in Ontario LIM-AT 2015 (T1FF)



Source: Statistics Canada. Small Area Administrative Data, 2015 Tax File Family Series, Table 18

Depth of Poverty

While some progress has been made on child and family poverty rates, the depth of poverty continues to be a significant problem. Many families live on incomes that are far below the low-income threshold measured by the LIM-AT (T1FF). As seen in Figure 7, there is a wide income gap between the median income of low income families and the LIM-AT (T1FF), ranging from \$8,662 for a lone parent with two children, to \$11,012 for a couple with one child.¹³ This gap clearly indicates the critical need for more supports for families living on low income in the province.

Income Inequality

The gap between the rich and the poor in Ontario must be closed in order to reduce and eliminate child and family poverty. Low and middle income families' incomes have been decreasing while high income families' incomes have been rising. Recent research shows that the share of earnings for the bottom half of Ontario families has dropped from 22% (2000-2002) to 19% (2013-2015) while the top half's share of earnings rose from 78% (2000-2002) to 81% (2013-2015).¹⁴ There is also a stark difference in the change of real earnings for families, where the lowest deciles' real earnings dropped 42% from 2000-2002 to 2013-2015, the 9th decile increased 12% over the same time period.¹⁵ Figure 8 shows that families in the highest decile in 2015 earned \$224,700 on average while families in the lowest decile earned \$22,200 on average.¹⁶ This is a \$202,500 difference and is equivalent to 9 years of work for a family in the lowest decile.

Widening income inequality has been linked to negative population health outcomes for people on both ends of the income spectrum.¹⁷ It also impacts economic growth.¹⁸ A recent International Monetary Fund report stated that increases to the income share of the top 20% decreases GDP growth, while increases in the income share of the bottom 20% increases GDP growth.¹⁹ It has also been shown that the impact of growth on poverty reduction strategies decreases when there are high levels of inequality, that low minimum wage in relation to median wage is related to higher income inequality, and that a decrease in the progressiveness of taxation systems has increased income inequality.²⁰ Income inequality can be addressed through good public policies that include increasing the minimum wage, ensuring principles of decent work, eliminating barriers to education, redistributing wealth through improving benefit levels and access to publicly-administered income security programs and eliminating unfair tax advantages for the wealthy. Decreasing income inequality through good public policies is a key foundation to ending child and family poverty.

Fig 8: Average Income* for Lowest, Average and Highest Decile Families



*Using 2015 Constant dollars

Source: Statistics Canada. Table 206-0031 — Upper income limit, income share and average market, total and after-tax income by economic family type and income decile, Ontario

Marginalized Groups

Poverty in Ontario is not experienced equally. Systemic and structural inequities and discrimination result in people with different identities and backgrounds experiencing higher rates of poverty and being more at risk of poverty. This includes Indigenous Peoples, women, people living with disabilities, racialized people and new immigrants. These groups face discrimination in housing and employment, in accessing services and programs and in being paid equitably for their work.

To create effective public policies to eradicate child and family poverty, it is fundamental to understand which children and families are most affected and are at risk of experiencing poverty. The only way to do this is to collect timely disaggregated data. Currently the T1FF data set (used to report poverty statistics within this report) does not collect information on people's identity. While the Census collects this data it only does so every five years, which makes it difficult to have a nuanced understanding of factors which may be affecting the poverty rates of different groups. Collecting yearly disaggregated data would allow assessment of how and whether certain policies are affecting groups who are experiencing higher rates of poverty.

Moving forward, government must ensure that all policies and programs related to poverty reduction address the inequalities that cause poverty among marginalized groups. The government must also work in collaboration with these affected groups to ensure the nuances of their experiences are understood and their needs are adequately addressed. We urge the province to collect and report on disaggregated data in all Ministries. We also continue to call for the province to implement the Calls to Action from the Truth and Reconciliation Commission, the targeted policy priorities identified by Colour of Poverty-Colour of Change, the 12 Steps to Close the Gender Pay Gap by the Equal Pay Coalition, and the recommendations of the Gender Wage Gap Report.

Indigenous Children

Ending child and family poverty in the province must start with firm commitments and concrete actions to end child and family poverty among Indigenous Peoples. Indigenous children experience incredibly high rates of poverty in Ontario. The 2016 Census data shows that 29.5% of Indigenous children in Ontario live in poverty.²¹ This is much higher than the 18.4% rate for all children under 18 in Ontario as reported in the census.²² It is important to note that this data may underestimate the rate of Indigenous children living in low income because the Census only counts people who are registered or are Treaty Indians, and does not have full coverage of Indigenous People living on reserves. The Census data also does not disaggregate the data for groups living on and off-reserve, where there may be greater differences in poverty rates.

The province has begun to recognize the need to include Indigenous Peoples in the creation of policies and the development of programs that have an impact on their lives. This is seen in the creation of a separate Basic Income Pilot for Indigenous Peoples, the creation and implementation of the Ontario Indigenous Children and Youth Strategy, and the creation of an Indigenous Anti-Racism Strategy. However, much more needs to be done to address this deeper gap in the poverty rate experienced by Indigenous children and families in comparison to other groups in the province, and to ensure the right of Indigenous Peoples to self-governance, self-determination and self-administration of the policies and programs that affect them.

The province must urgently address the historical impacts of colonization and the deeply-rooted issues that result in so many Indigenous children and families living in poverty. This includes addressing the need for clean drinking water on reserves, the youth suicide crisis, intergenerational trauma, and the high rates of drug, narcotics and alcohol use by youth. The province must continue to work with Indigenous Peoples and in the spirit of reconciliation take their lead to provide long-term support and funding to address these enduring problems which have affected Indigenous children and families for far too long.



People Living with Disabilities

Living with a disability increases one's risk of living in poverty. In comparison to people without a disability, people living with a disability have lower median incomes, are less likely to have a post-secondary degree and are less likely to be employed.²³ Research has shown that the percentage of people living with a disability and living in low income is related to the severity and type of their disability.²⁴ Being a lone parent and having a disability has also been shown to result in a higher risk of experiencing low income.²⁵ People with disabilities are less likely to work in full-time employment, which reduces their pensions and increases their risk of living in poverty as a senior. Youth who have a disability before the age of 25 may face a greater risk of living in low income as an adult if they are unable to complete their education or become employed.²⁶

In 2017, the government released 'Access Talent: Ontario's Employment Strategy for People with Disabilities'. The government must work with people living with disabilities to address the systemic constraints that result in their higher rates of poverty. Specific policies must be created that recognize the unique needs of people living with disabilities who are most at risk of living in poverty — female lone-parent families, those who live alone, and those with different levels of severity and type of disability. The province must simplify the application and intake process that children and youth with special needs require to obtain respite, direct funding and other required Ontario services. The government must also create a continuity of care plan for young people with special needs when they are moving from child to adult systems to ensure that there are no support gaps after youth turn 18. All people with disabilities should be able to live lives free from poverty and with respect and dignity.

Racialized People & Immigrants

Racialized people and immigrants throughout the province continue to experience systemic barriers that result in higher rates of poverty. These barriers of racism and discrimination result in people not being able to find housing, not being able to find gainful employment, being stuck in low paying precarious work, not being promoted, and not being able to access educational programs and social services. The 2016 Census data shows that 26.3%²⁷ of racialized children and 49.1%²⁸ of recent immigrant (2011-2016) children under the age of 18 live in poverty in Ontario.

In February 2017, the province released the 'Black Youth Action Plan', which was followed by 'A Better Way Forward: Ontario's 3-Year Anti-Racism Strategic Plan,' in March. These are important steps to addressing the systemic issues that result in the poverty experienced by racialized people in Ontario. The province must continue working on this issue. Government must allocate sufficient resources and funding to the 3-year Strategy and work with people and organizations that have a deep understanding of these issues. Anti-racism must also be a core value that is integrated into all provincial departments, policies and programs to ensure the systemic nature of the racialization of poverty is adequately addressed.

Women

Poverty in Ontario is gendered. Women, especially female lone parents, are more at risk of living in poverty. This is the result of a variety of systemic factors including the gender pay gap, the lack of a universal child care system, and the increased risk women face in experiencing violence. Based on annual average earnings, Ontario women experience a wage gap of 30% relative to men.²⁹ This increases to 57% for Indigenous women and recent immigrants, 46% for women living with disabilities, and 37-39% for racialized and immigrant women.³⁰ Over a 45-year career this 30% wage gap equates to women losing about 13 years of pay.³¹ This results in lower annual incomes but also increases women's susceptibility of living in poverty when they are older due to pension gaps and fewer retirement funds.

In January 2017 a new Ministry of Status of Women was established in Ontario and in April 2017 the Gender Wage Gap Working Group held their first meeting. However, the government did not put forward the *Pay Transparency to Close the Gender Pay Gap Act* that was prepared by the Equal Pay Coalition in April 2017. To end child and family poverty in Ontario the province must acknowledge the feminization of poverty through laws, policies and programs that recognize how poverty uniquely impacts the lives of women and their children. This includes introducing pay transparency laws to address the gender pay gap.

Issues

Work

Ensuring families have access to secure, permanent, well-paying jobs, with sufficient and stable hours and benefits is key to ensuring children and families in Ontario do not fall into poverty. The growth of precarious work across the province has resulted in families facing increased financial stress and being unable to meet their daily needs. Working full-time at a minimum wage job does not provide a family with enough income to live above the poverty line. Many low-income families are engaged in precarious, low-wage work with limited access to collective bargaining and few or no benefits. Raising the minimum wage and the minimum standards of the *Employment Standards Act (ESA)* and the *Labour Relations Act (LRA)* will help to ensure that all children and families have a more prosperous and healthy future in Ontario that is free from poverty.

In May 2017, the final report of the Changing Workplaces Review was released. The Review's commissioners made 173 recommendations to amend the ESA and LRA. In June 2017 the provincial government introduced Bill 148, *Fair Workplaces, Better Jobs Act*, which proposed changes to the ESA and LRA including equal pay for equal work, stable scheduling, emergency leave, and other provisions. It also proposed increasing the hourly minimum wage to \$14 on January 1, 2018 and to \$15 on January 1, 2019. At the time of writing this report, the Bill has passed second reading and will be debated by the Standing Committee on Finance and Economic Affairs before going back to the legislature for third reading.

Changes to the ESA and LRA are critical for Ontario families, especially low-income families. Predictable and stable scheduling is important for families with children to be able to arrange child care, or to attend a second job, training or education program. Families with low income also need advance notice of scheduling to better predict their monthly incomes, especially when working flexible or part-time hours. Uncertainty in scheduling may result in parents and caregivers scrambling to find other work on short notice, or going into debt so they can cover their monthly expenses. Ensuring equal pay for equal work is also important for low-income families and will be of particular benefit to some of the most marginalized in the province, including women, female lone parents, people living with disabilities, immigrants, and racialized workers. Many of these groups are forced to work in low-paying jobs that are part-time, contract or temporary. Ensuring that all workers get paid the same when doing the same work will be important to increase families' wages and end employment discrimination.

While the government has taken some important steps in addressing precarious and low-wage work in the introduction of Bill 148, more must be done. The government must continue to update the LRA and ESA to ensure



Photo by John Bonnar

that gains made are not lost over time. The government must also ensure that employees are paid equally for equal work, are provided 12 paid personal emergency leave days, have sufficient hours of work, predictable scheduling and employment laws that are proactively enforced. In addition, the provincial government must advocate with the federal government for reforms to EI that specifically take into consideration the experiences of low-income parents. Further, the government must create employment equity legislation and create fair and equitable employment opportunities such as those provided through community benefit agreements. The government should also ensure that any changes to the LRA and ESA are aligned with the goal of eradicating poverty among all Ontarians. Providing workers with greater income security, job stability, and freedom to organize collectively are crucial elements to ending child and family poverty in the province and to building a strong and healthy Ontario.

Income Security

Building a strong social safety net that ensures all Ontarians live a life of respect and dignity is a fundamental component of ending child and family poverty. The inadequacy of social assistance rates and the many rules to which people on Ontario Works (OW) and the Ontario Disability Support Program (ODSP) must adhere leaves many families struggling to survive, let alone thrive. As seen in Figure 9, the depth of poverty for families on OW is stark. A couple on OW with two children is \$6,656 under the LIM-AT 2017 (T1FF).

The provincial government has made some positive changes to social assistance in the last two years. For example, in January 2017, the province changed OW and ODSP rules to allow people receiving benefits to keep all child support payments they receive. Asset and cash gift limits were increased significantly, effective January 2018 and September 2017 respectively. The Remote Communities Allowance, for those in the remote North, increased by \$50 for the 1st person in a family and \$25 for each additional family member.

Fig 9: Depth of Poverty for Families in Ontario on OW, 2017



Notes:

(1) Total income includes OW Basic Needs and Maximum Shelter amounts, the Ontario Child Benefit, the Canada Child Tax Benefit (CCB), the Ontario Trillium Benefit, and the G/HST credit. In order to receive child benefits and tax credits, families must have filled their prior years' tax returns. Amounts are best estimates.

(2) 2017 LIM-AT figures are calculated based on 2015 LIM-AT from Statistics Canada Income Statistics Division (2017 July), Technical Reference Guide for the Annual Income Estimates for Census Families, Individuals and Seniors (T1 Family File, Final Estimates, 2015) with inflation added using Bank of Canada inflation calculator.

Calculated by ISAC.

But broader transformation is required. Ending child and family poverty in the province must include transforming social assistance from programs characterized by inadequacy, surveillance, and coercion into ones that provide adequate incomes with quality supports and services, and that recognize the variety of barriers to the labour market that people face.

The Income Security: A Roadmap for Change report was released in early November 2017. This report recommends sweeping changes to social assistance and other income security benefits that would ensure better supports and services as well as adequate incomes. The report also makes recommendations that would better support Indigenous Peoples and recognize their right to self-determination and self-governance. It lays out a program of change and investment over ten years. This report cannot be ignored.

The government's three-year Basic Income Pilot, which is proceeding in Hamilton/Brantford/Brant County, Thunder Bay and Lindsay, and a separate First Nations pilot, which will be created in conjunction with First Nations, may provide important information about the impact of higher incomes and fewer restrictive rules to assist in this transformation.

The Ontario government must make a commitment to income adequacy to ensure all people are able to live free from poverty, with good health, dignity and respect. It must take the Roadmap for Change report seriously, engage the public on its recommendations, and take immediate action.

The government must implement immediate and significant increases to OW and ODSP rates in Budget 2018-19, change the definition of 'spouse' to align with the *Family Law Act* (to 3 years), and increase the OCB by \$200 /year. It must also work with the federal government to ensure all children have access to the CCB and OCB, including Indigenous Peoples, people with precarious immigration status and all those who do not file tax returns. To ensure all children and families are able to thrive, we cannot leave any child or family behind. We must ensure that all families have income security and that government support does not place families further at risk of living in poverty.

Early Learning and Child Care

A key foundation for supporting families and ending child and family poverty is a universal child care system that is affordable, accessible, inclusive, of good quality and that is provided by well-trained and well-paid staff. The early years in a child's life are integral to their development. The importance of providing quality care for children and support for families during this time cannot be overstated. Ontario not only continues to have the highest child care fees in Canada, but parents continue to struggle to find available, good quality, accessible and affordable spaces. Regulated, high-quality child care is an essential service for families and especially those struggling with low income. Without a universal child care program, low income families and children will continue to be left behind, facing greater barriers to exiting poverty.

In 2017, the province released "Ontario's Renewed Early Years and Child Care Policy Framework and Expansion Plan." The framework identifies seven priority areas including increasing access to early years and child care programs and services, and ensuring a more affordable early years and child care system.³² The province allocated \$200 million in the 2017 Budget to support access to licensed child care for 24,000 children up to the age of 4. An expert reviewer was also appointed to lead an affordability strategy to study and identify options to increase child care



accessibility and affordability in Ontario. The report is slated to be released at the end of February 2018. These are positive steps forward; however, it is critical that the strategy address the complexity of issues that families face when accessing child care.

Child care continues to be a heavy burden for families with children in Ontario, and poses particular challenges for families living in poverty. Low income parents not only struggle to find available spots that take subsidies, they also have to endure long waiting lists to obtain a subsidy (which are not guaranteed even if a child receives a child care space) and then struggle to fall within the parameters to keep their subsidy. Each municipality has rules and regulations mandating who is eligible to receive a subsidy and often this is linked to parent's employment status. This places a great barrier on low income families who may only work part-time hours, who are trying to look for employment, or for parents who work in non-traditional careers and who do not get paid through a direct employer, such as artists or entrepreneurs. Affordable, inclusive child care services should be available to all families who want it and access should be independent of parent's employment status.

Parents also need flexibility in the type of child care services that are available. Many child care centres have set hours similar to regular daytime work schedules, and parents must drop off and pick up their children by a certain time or face extra fees. This becomes incredibly difficult for families who are engaged in precarious work, whose hours are not fixed, and for families who work night shift. The lack of child care centres with flexible schedules places parents in the difficult position of having to choose between placing either their employment or their child care in jeopardy.

Finding and keeping child care is a heavy burden for Ontario families and has resulted in families - usually women - making difficult decisions, including reducing working hours, going into debt, or for some, not returning to the job market. Decisions to reduce working hours or delay returning to work significantly reduce lifetime earnings, including pension contributions, contributing to higher rates of poverty among senior women.

In moving toward a universally accessible system of child care Ontario must provide sufficient resources to ensure that services can adapt to the current economic, financial and employment realities of Ontario families. It must be inclusive of all children no matter their ability, family type, ethnicity, culture, and/or income. It must be publicly funded and managed. Studies show that child care that is publicly funded has reduced the wage gap between women with children and women without children.³³ It must have clear targets and timelines for implementation. It must support parents' seeking to participate in the workforce or pursue higher education to improve their qualifications; and it must provide all children with a strong foundation for their well-being and life long development. If Ontario is committed to ending child and family poverty, creating a high quality, affordable, universal child care system must be made a priority.

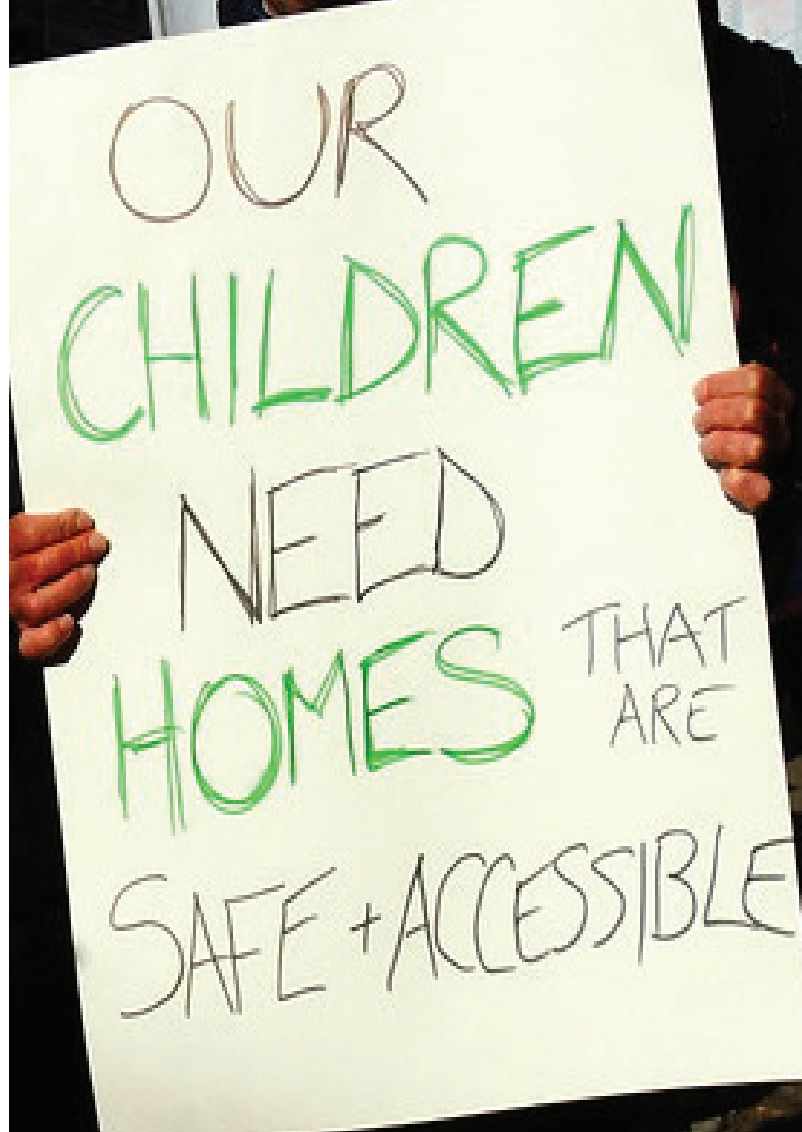


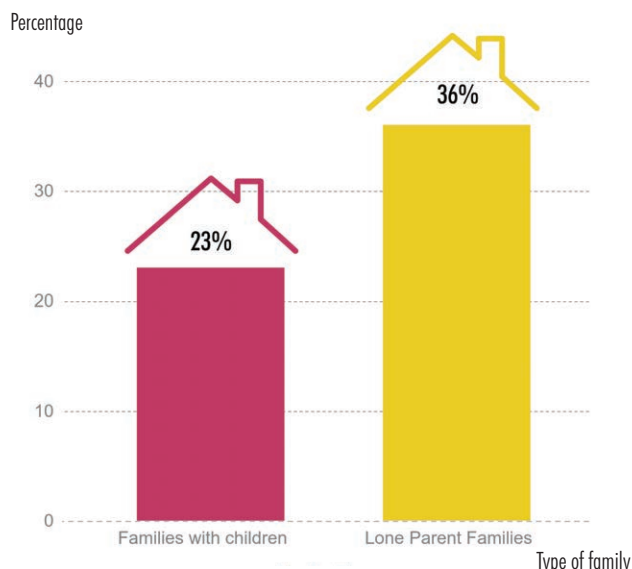
Photo by John Bonnar

Housing

Access to stable, safe, affordable, accessible and quality housing is fundamental to ending child and family poverty in Ontario. However, with increasing housing costs, low vacancy rates and long waiting lists to obtain subsidized housing, low income families face an uphill struggle to get out of poverty and an increased risk of becoming homeless. Unstable housing also greatly impacts health. Research shows that providing stable housing has positive health outcomes, including reducing outpatient and emergency room visits.³⁴ Ensuring families are properly housed is a key component in ending child and family poverty.

For low income families, finding and keeping housing can be a huge struggle. Vacancy rates in Ontario have been lower than 3% since 2010³⁵ and average prices have been increasing at a far greater rate than families' incomes. In 2015, the average monthly rent for a 2-bedroom apartment in Ontario was \$1118.³⁶ In comparison, the after-tax median family income of a low income lone parent with one child, was \$1385.83 a month. Census data shows 36% of lone parent families in Ontario spend 30% or more of their household income on shelter costs (Figure 10).³⁷ Low income families have very little money after paying for housing costs, which is why it is so important for families to have access to affordable housing.

Fig 10: Percent of Households Spending 30% or More of Income on Shelter Costs, Ontario 2016



Source: Statistics Canada., 2016 Census of Population Statistic Canada Catalogue no. 98-400-X2016230

The Ontario government has committed to ending homelessness and specifically chronic homelessness by 2025. In December 2016, the government passed the *Promoting Affordable Housing Act*, and in March 2017 released the Supportive Housing Policy Framework and Best Practices Guide. The government also committed \$33 million for the creation of 2,000 supportive housing units in 2017-2018. Further, in May 2017 the province passed the *Rental Fairness Act*. This legislation extends rent control guidelines to units that were previously exempt, and includes new regulations that provide better protections to tenants terminating tenancies and limit above-guideline rent increases.

The government must create new affordable housing and improve low income families' access to safe, affordable and supportive housing, prioritizing the construction of new affordable housing units for those in greatest need. The province must create a multi-year affordable housing plan that establishes attainable and measurable goals and allocates sufficient funding to achieve these goals. The province must also release provincial lands to create affordable rental housing and finalize regulations for inclusionary zoning to enable municipalities to draft and adopt inclusionary zoning by-laws. Affordable housing for programs and initiatives should also be defined based on 30% of household income, and there should be increased funding for the repair and maintenance of social housing units. Finally, the government must exclude child support payments from rent geared to income calculations and end unlimited rent increases when units become vacant. Rent increase guidelines should apply to all rental units to maintain affordability when there is a change of tenants.

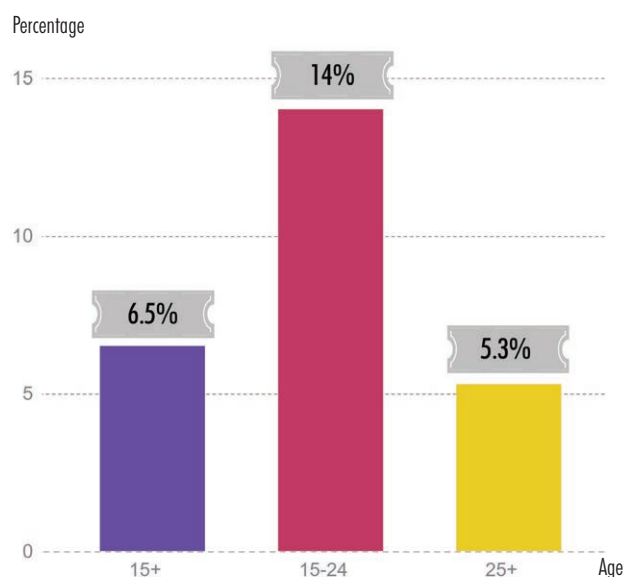
Youth and Education

Supporting youth is fundamental to building a stronger province for the future. Key improvements in the child and youth welfare system, the primary, secondary and post-secondary education systems, and in employment are needed to allow all youth to thrive. Building strong policies and programs for youth both prevents them from living in poverty now and lowers their risk of living in poverty in the future.

Ontario continues to have the highest tuition fees in Canada. Average tuition fees for undergraduate students in Ontario (2017-2018) are \$8,454,³⁸ an increase of 3.7% from 2016-2017.³⁹ Average tuition fees for graduate students in Ontario (2017-2018) are \$9,918,⁴⁰ an increase of 2.0% from 2016-2017.⁴¹ These costs are a major barrier for prospective and current students to obtain a higher education, and increase students' risk of living in poverty, given the difficulty of paying for both tuition and other basic needs, including food. Increased costs also result in increased debt accumulation, increasing students' risk of experiencing poverty post-graduation.

It is also difficult for youth to find employment. For youth aged 15-24 the unemployment rate is more than double the rate for those who are 25+ (Figure 11).⁴² With the increase in precarious jobs and the inability of youth to find full-time permanent employment with benefits, it is difficult for youth to pay for their basic necessities and support themselves. This is even more difficult if they have a family to support, or have a disability. Providing good job opportunities for youth is important to ensure they are not forced to live in poverty.

Fig 11: Ontario Unemployment Rate, Youth and Adults Unadjusted, Sept 2016-Sept 2017



Source: CANSIM 282-0087- Labour force survey estimates (LFS), by sex and age group, seasonally adjusted and unadjusted (Year-to-date averages)

In 2017 the province made significant changes to the Ontario Student Assistance Program (OSAP). Starting with the 2017-2018 school year, OSAP covered average tuition costs for full-time undergraduate arts and science programs for families with income under \$50,000. In the fall the government created the Employment Ontario Youth Employment Reference Group. In June 2017, the province also passed the *Supporting Children, Youth and Families Act*, which raised the age of protection from 16 to 18. The Act is currently waiting to be proclaimed. To ensure youth can access post-secondary education, the government must eliminate tuition fees and interest on student loans, and create debt-relief programs for low and middle-income students.

Food Insecurity

Reducing household food insecurity is fundamental to reducing and eradicating child and family poverty. A key component of health is having access to a nutritious and well-balanced diet. However, for many households across Ontario it is a daily struggle to provide enough food for their families, let alone food that meets their nutritional needs. Household food insecurity occurs when there is inadequate or insecure access to food as a result of financial constraint.⁴³ In Ontario this affects almost one in eight households.⁴⁴ Household food insecurity has a huge impact on overall health and is strongly related to low and unstable incomes.

Food insecurity not only has a negative impact on people's individual health but also on the financial health of Ontario's health care system. Research has shown that there is a causal relationship between food insecurity and the use of health care services.⁴⁵ Health care costs increase significantly when there is an increase in severity of household food insecurity.⁴⁶ Food insecurity has also been linked to poorer physical and mental health.⁴⁷ Among children it has also been linked to the development of chronic health conditions such as depression and asthma.⁴⁸ Further, a greater severity of food insecurity increases the likelihood of negative health outcomes.⁴⁹ Reducing household food insecurity could decrease health care expenditures for both families and the province.⁵⁰

Food insecurity is highly associated with household income. As household income decreases, there is an elevated risk of being food insecure. Households are also at higher risk of being food insecure if they rely on social assistance, rent, are a female lone-parent family, or if they are Indigenous.⁵¹ Food insecurity also has a direct impact on low income families. Research has shown that adults in low income families will provide resources to their children first while depriving themselves.⁵² While there is no evidence that food insecurity is related to a family's knowledge of food or failure to allocate sufficient income to food,⁵³ there is evidence that household food insecurity decreases when families have both sufficient and reliable income.⁵⁴

In 2014, Ontario had the highest number of food insecure families (594,900) in Canada.⁵⁵ However, the province chose not to monitor food insecurity for 2015 and 2016. This means that for two years there will be

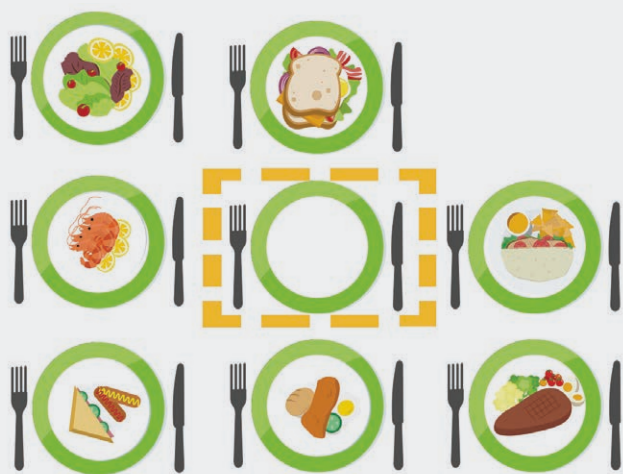


no data to assess the levels of household food insecurity in the province. Household food insecurity is a highly sensitive measure of a household's material deprivation, and this data helps to understand the experiences of poverty across Ontario.⁵⁶ The collection of this data is critical to create evidence-based policy decisions. This is incredibly important as the province's current poverty reduction strategy focuses on food security and nutrition programs, and given that the rate of household food insecurity has not been meaningfully reduced since the implementation of the 2008 Poverty Reduction Strategy.⁵⁷

Food insecurity data is critical to understanding if policies and programs are effective. The Ontario government must mandate the collection of household food insecurity data, and ensure that it is collected longitudinally on a consistent basis to enable the creation of evidence-based policy and programs.



Without comprehensive data we can not have effective policies



1 in 8

Families in Ontario are affected by food insecurity

Health

Adequately addressing the social determinants of health by creating the socio-economic and political conditions to support children and families to be healthy is key to ending child and family poverty in Ontario. Living in poverty negatively affects people's health, leading to an increased incidence of chronic illness, multiple chronic conditions, and a decrease in life expectancy.⁵⁸ However, poverty also results in people receiving worse health care and using an increased amount of healthcare services.⁵⁹ In Ontario, poverty-induced healthcare costs are estimated at \$2.9 billion a year.⁶⁰ Research has shown that people with low incomes are twice as likely to use healthcare services as those with the highest level of income.⁶¹ The creation of policies that address the social determinants of health will not only result in better health outcomes for children and families but also build a healthier, stronger Ontario.

The health of low-income families can be negatively affected by the compound issues of unstable housing, food insecurity, and precarious low-wage work, particularly work that provides no or few health benefits. Low income families face difficult decisions when determining how to pay for health care needs that are not included in OHIP. Parents may dismiss their own health needs (such as not paying for dental care) to ensure they do not reduce the food budget for their children. Low-income families have also been policed by health care providers who have reported them to child welfare agencies if the family has not been able to pay for their children's health needs.⁶² Parents will often go into debt to pay for their children's needs,

especially health care needs. Better access to well-paying jobs, better income security programs, and affordable housing would greatly assist in increasing the health of low income families.

In Budget 2017, the provincial government announced the creation of OHIP+ : Children and Youth Pharmacare Program. The program will provide free prescription medications for youth who are under 25 and eligible for OHIP. The program will begin in January 2018. This is a very important component of ensuring that all children and youth are able to access the medications they need; however it can be even more comprehensive. In the 2014 Poverty Reduction Strategy and the 2014 Budget, the provincial government made a commitment to creating a health benefit for low-income children and youth that would include vision care, prescription drugs, assistive devices and mental health services, and to explore expanding such a program to low-income adults; however there has been no movement on these commitments to date.

The government must work to enact policies that ensure all children and families are able to reach their full health potential. This includes creating and implementing policies that address the social determinants of health. The government must also follow through on their 2014 commitment to create a Low-Income Health Benefit for children and youth and expand the benefit to all low-income people. This benefit should provide holistic coverage for dental care, prescription drugs, eye care, assistive devices and mental health services, in order to ensure that children and their parents/caregivers can access the services they need to stay healthy.

Conclusion

Ontario needs to build a strong foundation to ensure that all children and families are able not only to survive but also to thrive. In a province as rich as Ontario, no child or family should be living in poverty.

This Annual Report Card defines the foundations needed to create change and eliminate poverty in Ontario. We know what we need to do to move forward and now is the time to act.

Ending child and family poverty is not negotiable!

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