



CANADIAN MENTAL  
HEALTH ASSOCIATION, ONTARIO  
ASSOCIATION CANADIENNE  
POUR LA SANTÉ MENTALE, ONTARIO

# Strategies for Reducing Poverty in Ontario

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## POLICY POSITION

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*Founded in 1952, the Canadian Mental Health Association (CMHA) Ontario, is a non-profit, charitable organization committed to improving the lives of people with mental illness and their families, and to the promotion of mental health for all Ontarians.*

*CMHA Ontario achieves its mission through public education, applied research and policy analysis, knowledge transfer and advocating for healthy public policy and an effective an efficient health system.*

# Strategies for Reducing Poverty in Ontario

## Introduction

Poverty has a devastating impact on quality of life and compromises one's ability to secure stabilizing resources needed to maintain positive mental health. Moreover, people with serious mental illness are disproportionately affected by poverty. The causes and consequences of living in poverty and its effect on mental health are addressed in the CMHA Ontario backgrounder "Poverty and Mental Illness."<sup>1</sup> The purpose of this paper is to recommend a comprehensive and coordinated set of strategies to address the pivotal causes of poverty and support the recovery of persons with mental illness. Reducing poverty and taking action to prevent deprivation in essential resources must be a priority in Ontario.

## The Relationship between Poverty and Mental Health

Poverty affects nearly 1.8 million Ontarians and is both a cause and a consequence of poor mental health.<sup>2</sup> Evidence indicates that "poverty and the material and social deprivation associated with it, is a primary cause of poor health among Canadians."<sup>3</sup> People may experience economic hardship as a result of a variety of difficult life situations, such as divorce, death or job loss. The resulting lack of monetary resources creates not only low income, but poverty in other essential resources, such as housing, education and employment. As a result, quality of life is compromised, impacting one's mental health. In particular, depression and anxiety often follow this route of stress and strain.<sup>4</sup> For persons who are poor and predisposed to mental illness, losing stabilizing resources, such as income, employment and housing, for an extended period of time can increase the risk factors for mental illness or relapse.<sup>5</sup>

People with serious mental illness may have difficulty over their lifetime securing adequate education and employment, due to barriers such as stigma and discrimination and recurrence of symptoms. These barriers, in turn, affect one's ability to have an adequate income. As a result, individuals with a serious mental illness often drift into poverty.<sup>6</sup> Shortages of affordable housing, inadequate income, and exclusion from quality education and employment alienate individuals from life in the community. Exclusion from these economic supports significantly increases the risk of chronic poverty.

Poverty also affects children's mental health. Poor families are oftentimes consumed with acquiring resources to meet their basic needs. These conditions are associated with distress in the household, thereby impacting children's emotional and behavioural well-being. Poverty reduces opportunities to foster children's social competence and educational attainment, which are predisposing factors for employability and subsequent earned income.<sup>7</sup> These factors create conditions that can perpetuate chronic poverty across family generations.

## **Ontario Can't Afford Poverty**

Poverty is expensive to maintain. There are costs to health, the economy and society. Poor people who cannot afford to live in decent housing are more likely to experience exposure to violence, communicable diseases and increased chronic conditions.<sup>8</sup> Persons with disabilities, including those with a serious mental illness, experience more poverty and for longer periods of time than Ontarians who do not have a disability.<sup>9</sup>

Providing supports to persons with a mental illness—before they fall through the cracks—costs less over the long term.<sup>10</sup> Community supports can provide a critical layer of protection against deepening poverty. Investing in community resources, such as income and employment supports, supported education and employment programs, as well as housing, improves the health of those who are poorest, including persons with a mental illness. Adequate income is associated with better mental health and reduced hospitalizations.<sup>11</sup> In the absence of an adequate income, acquiring the other essentials of life, such as education, skills training, employment and housing, is virtually impossible. Persons with a mental illness who receive employment supports have a higher rate of job retention than those who do not receive these supports.<sup>12</sup> Evidence also shows that supportive housing costs less than providing a shelter bed, long-term care accommodation, psychiatric hospital care or incarceration.<sup>13</sup>

## **The Time Is Now**

Now is the time to address poverty in Ontario. Both political will and public support are present. According to a national poll, 85 percent of Canadians believe that if government took concrete action, poverty in Canada could be reduced.<sup>14</sup> The most effective way to address poverty is with an integrated poverty reduction strategy that coordinates existing social, health and labour market services at all levels of government, and involves a comprehensive plan for roll-out that includes realistic and measurable targets, timelines and financial investment.

In recent months, numerous organizations interested in poverty reduction in Ontario have called on the government to address this issue in Ontario. There is a common message for Ontario to implement a poverty reduction strategy that is multi-faceted and integrated in its approach.

The government is committed to reducing poverty. Ontario has created a Cabinet Committee on Poverty Reduction to develop poverty indicators and targets through a focused strategy. Some of the poverty reduction initiatives currently underway include an increase in the minimum wage, investment in asset-building programs, dental services for low income Ontario families, a new child benefit program, and an increase in social assistance benefits.

## **Measuring Poverty**

Poverty is often narrowly defined as the lack of sufficient income to provide for the basic necessities of life, consistent with the norms of the society in which one lives.<sup>15</sup> However, CMHA Ontario supports poverty reduction strategies that are based on the broader definition of poverty used by the Policy Research Initiative, a research institute providing advice to Human Resources and Social Development Canada:

*Nationally and internationally, there is growing recognition that poverty involves more than just income deprivation. It can also extend to (or result from) exclusion from essential goods and services, meaningful employment and decent earnings, adequate and affordable housing, safe neighbourhoods with public amenities, health and well-being, social networks, and basic human rights.<sup>16</sup>*

In Canada, three measures are referenced most often when addressing poverty: Low Income Cut-Off, Low Income Measure, and the Market Basket Measure. Statistics Canada's Low Income Cut-Off (LICO) is the most commonly referenced measure of poverty. In the absence of an official poverty measure, the LICO has been adopted by many as the poverty line. The LICO defines an income threshold below which a family is likely to spend significantly more of its income on food, shelter and clothing than the average family. A family with an income below the cut-off is considered to have a low income.<sup>17</sup> According to 2006 LICO figures, an individual with an income of less than \$18,260 living in a mid-sized community was living in poverty, as they would have spent at least 20% more of their income on the necessities of life than someone in the general population.

The Low Income Measure (LIM) is another measure produced by Statistics Canada. It gives a more conservative estimate of poverty, and is generally reserved for international comparisons. The LIM is equal to one-half of the median income of Canadian families, adjusted for family size and composition. Unlike the LICO, it does not take into account community size. Using this definition, people are living in poverty if their income falls below 50 percent of the median income. For example, under the LIM for 2006 an individual was below the poverty line if their income was under \$17,437.

The Market Basket Measure (MBM) was developed by Human Resources Development Canada in consultation with a federal/provincial/territorial working group of officials on Social Development Research and Information.<sup>18</sup> It was intended to complement (but not replace) existing measures, thereby addressing the shortcomings of the LICO and the LIM. The Market Basket is a specified basket of goods and services that a family of two adults and two children require for a decent standard of living. The basket can be adjusted to reflect various family sizes. This basket includes basic needs, such as food, clothing, shelter and shelter-related costs, as well as other items that are deemed necessary for social inclusion (e.g., transportation, furniture, reading material, Internet, phone and entertainment). A person has a low income if their family income falls below the cost of a predetermined basket of goods and services for their community. While this measure may result in an increase in the number of people identified as living in poverty, it can be a useful tool to track progress made on specific poverty reduction targets.<sup>19</sup>

By itemizing the cost of regionally determined goods and services, the MBM supports the development of indicators to monitor progress on poverty reduction. Newfoundland's poverty reduction strategy, initiated in 2006, has adopted the Newfoundland and Labrador Market Basket Measure of Low Income (NLMBM) created by the Newfoundland and Labrador Statistical Agency. The measure was modified from HRDC's MBM to account for regional variances in living costs. The NLMBM is intended to act as an additional tool that will assist in identifying both the numbers of persons living in poverty and the depth of poverty in Newfoundland.<sup>20</sup>

When developing strategies to address poverty, the depth of poverty is just as important a consideration as the number of people living in poverty. Depth is measured by how far individuals and households fall below the poverty line and by the number of years they stay poor. Some populations, such as those with a disability, are more at risk than others of chronic poverty.<sup>21</sup> People at risk include individuals with a mental illness.

## **Key Strategies to Reduce Poverty**

### **Increase Access to Education and Skills Training Programs**

Education is a powerful resource that protects against poverty. Higher education results in better employment opportunities and a place in our knowledge economy. Over the next 10 years, more than two-thirds of the 1.7 million new jobs created (69.2 percent) are expected to be in occupations requiring higher education;<sup>22</sup> yet 899,525 working age adults in Ontario have no high school diploma, skills certificate or degree.<sup>23</sup> There is a strong correlation between low levels of education and low wage employment. In 2006, 830,000 workers were earning less than \$10 per hour. Providing skills training and/or post-secondary education to these individuals will address the shortage of skilled labour, while moving a significant number of individuals out of poverty.

Evidence shows that workers that do not have education beyond a secondary school diploma are three times less likely than their university educated peers to take part in employer sponsored training.<sup>24</sup> Providing training to employees can be costly, and during the training period employees are not contributing to production at work; for these reasons, employers often choose to train employees whose education and skill level makes them more valuable to employers. By contrast, less educated and lower skilled co-workers are often excluded from employer-sponsored training and remain in low wage positions. Evidence shows that the lowest rate of formal job-related training is among low income persons with high school or less.<sup>25</sup> Enhancing funding to post-secondary studies and labour market training can equip low income individuals with the skills they need to escape the cycle of poverty. However, low income adult workers are often excluded from access to financial supports that allow them to access higher learning. Only seven percent of these adult learners report receiving any financial aid from government.<sup>26</sup>

### **Invest in Education and Employment Supports for Persons with Disabilities**

Individuals with disabilities have, on average, lower levels of education than those without disabilities. In the case of individuals with a mental illness, lower levels of education may be attributed to the fact that mental illness often strikes in adolescence and early adulthood, when formal education is usually undertaken.<sup>27</sup> Interruptions in education that are not rectified as the individual proceeds in their recovery will perpetuate the underlying circumstances that keep people in poverty. A coordinated employment approach that includes training and employment support is especially important for individuals with disabilities. People with disabilities represent a large pool of untapped labour. Investment in upskilling can help address current labour shortages.

Supported education has evolved as a best practice that supports individuals in exploring their educational options, assisting them through the enrolment process and providing ongoing support during their study period.<sup>28</sup> Likewise, supported employment programs have been documented as a best practice for assisting those with serious mental illness to obtain and retain employment in the workforce. Work is central to recovery for many people with mental illness. Evidence shows that supported employment programs that provide a full range of employment training and supports for persons with mental illness (such as job readiness and job coaching) and that reflect their preferred employment will result in sustained employment at higher wages.<sup>29</sup> Effective employment supports can be strengthened through workplace accommodations to increase the likelihood of successfully finding and keeping work.<sup>30</sup>

The appropriate resources are often difficult to access because they are scattered across multiple ministries, each operating in isolation from the other. The resulting silo effect has unintentional consequences for programs that are intended to assist the individual to move from government dependence to self-reliance.<sup>31</sup> This issue is addressed in the "Review of Employment Assistance Programs in Ontario Works and Ontario Disability Support Program."<sup>32</sup> The report addresses the need to break down silos between the Ministry of Training, Colleges and Universities and the Ministry of Community and Social Services. Silos can be broken down by changing intersecting program rules that create conflicting eligibility criteria and, in so doing, eliminating negative consequences and fostering self-reliance for Ontarians accessing these services.

Employment Ontario (Ministry of Training, Colleges and Universities) and the Ministry of Community and Social Services must invest in supported education and employment programs that are based on recovery principles that support incremental success. This means allowing more time and flexibility to complete an educational program or to conduct an extended job search that will result in a better skills/employer match.

### **Improve Employment Standards and Protection for Workers**

"Precarious" work is characterized as casual, contract, self-employed, part-time and temporary work without job security. Such work typically lacks benefits, and workers in these situations are often not protected under employment legislation. It is estimated that approximately one-third (37%) of Ontarians are precariously employed.<sup>33</sup> These types of jobs are typically low paying. According to the Canadian Policy Research Network, low paying jobs tend to be low quality jobs in other respects. Persons with little education and low levels of skills training often make poverty wages working part-time, in unstable, temporary jobs with few or no health benefits.<sup>34</sup>

Improving enforcement of labour law violations is necessary to ensure more secure employment and protection for workers.<sup>35</sup> The most common violations affect workers' incomes and include unpaid vacation (31 percent), unpaid wages (27 percent) and unpaid termination pay (24 percent).<sup>36</sup> Protection under labour laws will ensure employers pay workers the wages and benefits to which they are entitled. In addition to improving employment standards, a wage earner protection fund could be developed to ensure employees receive compensation for unpaid wages, and severance and vacation pay when their employer is bankrupt, insolvent or does not pay.<sup>37</sup>

## **Increase Minimum Wage**

The minimum wage in Ontario is \$8.75 per hour. Evidence indicates that it takes an hourly wage of \$10.50 to cover the cost of living in major urban areas.<sup>38</sup> Yet approximately 240,000 workers work for minimum wage. Full-time workers earning minimum wage live \$2,335 below the poverty line.<sup>39</sup>

The minimum wage should be increased to a level that provides for a decent standard of living and indexed annually to the cost of living. An increase in the minimum wage has been found to have positive impacts for employees and employers. A higher minimum wage improves health outcomes for employees and increases job retention in the workplace.<sup>40</sup> Ontario has recognized that low wages are associated with poverty and has committed to increasing the minimum wage to \$10.25 by 2010. However, incremental increases over a period of years are not the solution. The Ontario minimum wage would have to reach \$11.25 an hour in 2012 to have the same value as \$10 in 2007.<sup>41</sup>

## **Increase the Supply of Affordable Housing and Rent Supplements**

Housing is a basic human right and a key determinant of health. Having access to affordable housing also provides the stability required to pursue other activities, such as employment. Affordable housing and rent supplements are effective poverty reduction measures. "Affordable" refers to housing units that are neither in need of major repair nor overcrowded, and whose tenants do not have to pay more than 30 percent of their before-tax income on rent. There continues to be a serious housing affordability issue in Ontario. For persons with a disability receiving income support, rental housing is more expensive than the maximum shelter allowance available. The average market rent for a one-bedroom apartment in Ontario ranges from \$453 to \$896 per month. With Ontario Disability Support Program shelter allowances set at \$445, this points to a serious shortage of affordable housing units. Today there are fewer affordable housing units available than a decade ago. Since 1995, there has been a net loss of 13,000 affordable housing units in Ontario.<sup>42</sup> It is estimated that Ontario is facing an affordable housing deficit of almost 80,000 units.<sup>43</sup> More affordable housing units are needed to meet the demand.

Rent supplements are an effective tool to support access to affordable housing. For those with a serious mental illness who can live independently in the community, rent supplements provide individuals with the financial resources they need to access desirable housing in their community. Research shows that personal choice in housing not only increases citizens' housing stability, but also helps to improve well-being and quality of life.<sup>44</sup>

## **Invest in Housing Supports for Persons with a Mental Illness**

Housing supports include supported housing and supportive housing options, both of which assist individuals with mental illness to live in safe and affordable accommodations in the community.

For those who can live independently, but require community supports, supported housing is an ideal option. Supported housing involves individuals living in affordable housing of their choice that is indistinguishable in the neighbourhood from others. Supports are individualized to their needs and independent from the housing itself, usually in the form of case management. Community integration

and rehabilitation are encouraged.<sup>45</sup> Supported housing is considered a best practice model and has demonstrated positive outcomes in community tenure, satisfaction and quality of life.<sup>46</sup>

Supportive housing is often communal in nature with a small number of tenants. Support services are provided on-site with 24-hour access to case management, emergency response and homemaking. Rehabilitation is the primary focus. It is frequently transitional housing, meant to prepare for more independent living.<sup>47</sup> Supportive housing saves money. It costs \$486 a day (\$177,390 per year) to keep a person in a psychiatric hospital, compared to \$72 per day (\$26,280 per year) to house a person in the community with supports.<sup>48</sup>

### **Increase Income Support**

Today's income benefits from social assistance fall significantly short of meeting the cost of living anywhere in Ontario. Welfare income has eroded 35 percent since 1995.<sup>49</sup> Income supports need to be raised to a level that is in line with the real cost of living. Sufficient income covers market rental costs (determined by the Canadian Mortgage and Housing Corporation), a nutritious food basket (determined by regional public health units), market utility costs (regional variations must be reflected), transportation costs, and the costs associated with interacting in one's community.

There will always be people who are temporarily unable to work or for whom long-term unemployment is a reality. All unemployed Ontarians should be allotted sufficient income to cover the costs of living in the community in which they reside.

### **Invest in Asset-Building Programs for Low Income Ontarians**

Ontario has recognized the need for low income persons to save for future goals. They have invested \$10 million over four years to create a new pilot program to help low income Ontarians build equity and save for an education or start a business. Strategies that allow low income individuals and families to acquire a broad array of resources that reflect their realities should be considered. Such assets could include home ownership, or skills training to remain competitive in the workplace. However, persons who do not have enough income for the basic necessities of life will not have any money to apportion to savings for future investment. Therefore, to make asset-building feasible for all Ontarians, income support rates must also be improved.<sup>50</sup>

The asset-building approach is based on the assumption that assets provide an extra layer of protection against times of unexpected income change. It can also help smooth the transition from benefits dependency to self-reliance. Asset-based social policy targeted to low income people is relatively new in Canada. Asset-building approaches most commonly take the form of financial assets, particularly savings, which can be used to invest in future resources that lead to a better quality of life.

Asset-building strategies have been acknowledged as an effective approach to reduce the numbers and depth of persons living in poverty.<sup>51</sup> A fundamental investment with one of the greatest returns is post-secondary education. Evidence indicates that Canadians without a high school diploma experience a rate of poverty twice that of Canadians with post-secondary education.<sup>52</sup> Asset-building strategies that are tailored to saving for post-secondary education will result in employment that brings people out of poverty.

### **Increase Child Care Subsidies for Low Income Workers**

Accessible, affordable child care is essential to reduce poverty among low income working families. Child care subsidies are a means by which affordable child care can be achieved. Subsidies substantially reduce a family's daycare costs, allowing them to keep more of their take-home pay for living costs and future investments, such as education.

In Ontario, over half (56 percent) of all children living in low income households live in families with a parent who is in the workforce either part-time or full-time.<sup>53</sup> The cost of childcare can keep working families poor. The high cost of childcare is also a disincentive to relinquishing social assistance and entering the labour market. In both these situations, lack of affordable childcare reduces the ability of low income families to move out of poverty. The cost of a regulated childcare space can range up to \$12,000 a year in Ontario.<sup>54</sup> Ontario's child care subsidy helps eligible families offset these costs, and is dependent on a family's net income. It has been estimated that 17,000 families needing childcare are recorded on subsidy waiting lists.<sup>55</sup>

## **Essentials for Implementation**

### **A Coordinated Approach**

Programs that target low income individuals are sponsored by different levels of government and ministries. Programs such as employment support, income support, housing, and educational financial aid often work in isolation from one another. This has the unintended consequence of disallowing people from receiving the basket of services that can support people to move out of poverty. Government leadership is necessary to develop coordinated strategies between different levels of government, among provincial ministries and across publicly funded programs in these ministries, so that the various programs that are intended to reduce poverty among vulnerable populations will complement, not compete with, each other.

### **Partnerships between Government and the Private Sector for Upskilling Vulnerable Workers**

Ontario employers are in a unique position to both provide for and benefit from a more skilled workforce. There is consensus among employment stakeholders that employers need to take more responsibility in developing the workforce, especially among low skilled workers.<sup>56</sup>

Individuals with low levels of education or outdated job skills often remain trapped in low wage work. For a variety of reasons, low wage earners are often excluded from employer sponsored training. The loss of opportunity to update one's job skills means the employability and competitiveness of these workers is limited; hence low wage workers often remain trapped in conditions that perpetuate the cycle of poverty. Persons with disabilities, especially those with a mental health disability, are more likely than those without disabilities to be in low paying work.<sup>57</sup> Increasing the circumstances that support greater workforce participation for people with disabilities can also contribute to reducing Ontario's pending labour shortage.<sup>58</sup>

The newly signed Canada-Ontario Labour Market Agreement (LMA) provides a timely opportunity to establish a private sector/government partnership that would see meaningful investments in educational opportunities for low skilled workers. The LMA provides an opportunity for marginalized workers (often those excluded from higher quality training programs offered through the employment insurance program) to participate in training that reflects real labour market needs. The successful partnership between Quebec's labour market partners could be used as a model for implementing this strategy. Training opportunities could range from basic literacy upgrading to employer sponsored employment leaves to acquire further labour market expertise. A training levy for employers, or some system of employer incentives such as tax credits for those who train and/or penalties for those who do not, could be implemented to foster this strategy.<sup>59</sup> These types of employer/government partnerships would offer a ready supply of educated workers and assist low wage workers to exit poverty by obtaining higher wage positions that are secured by obtaining more advanced skills.

### **Define Targets and Timelines and Monitor Progress in Reducing Poverty**

To be effective, a poverty reduction strategy has to set measurable targets and realistic timelines for meeting those targets. The Ontario government needs to create a poverty reduction strategy that sets out measurable targets and realistic timelines. Progress made should be monitored yearly.

Indicators to track the progress of poverty reduction that have been recommended in Ontario include declining demand for food banks, an increase in affordable housing and an increase in full-time, stable employment. Quebec's Action Plan to Combat Poverty defined its provincial measures and has shown results. Between 2003 and 2007 there was an increase in disposable income for all categories of low income households, regardless of their situation.<sup>60</sup> Quebec's success demonstrates that a comprehensive, multi-pronged strategy that reaches across ministries and into the community can succeed in lifting families out of poverty.

## **Recommendations from the Canadian Mental Health Association, Ontario for a Comprehensive Poverty Reduction Strategy**

1. Increase availability and access to education and job skills training for low wage workers. Low wage workers have few opportunities for skills upgrading, preventing them from advancing in the labour market. This is particularly true for persons with serious mental illness.
2. Invest in education and employment supports for persons with disabilities, including individuals with mental health disabilities. Appropriate supports must be coordinated across ministries to facilitate access. These supports can assist vulnerable populations to sustain long-term competitive employment.
3. Improve employment standards and protection for low wage workers. Protection under the labour laws will ensure these workers receive the employment benefits to which they are entitled.
4. Increase the minimum wage to \$10.25 immediately and index yearly to the cost of living. A higher minimum wage will lift workers out of poverty, improve health outcomes for employees and increase job retention in the workplace.
5. Increase affordable housing and rent supplements. Many persons with a mental illness live in market rental accommodations. Affordable housing provides the stability required to pursue other activities, such as employment. Rent supplements are an effective strategy to reduce rental costs and achieve housing affordability.
6. Increase investments in housing supports for persons with mental illness. A full range of supported and supportive housing options increases the success of living independently, enabling persons with mental illness to secure other essential resources needed to improve their quality of life.
7. Increase income supports to reflect the real costs of living. Persons who are unable to work either temporarily or permanently should not be made to live in poverty.
8. Increase asset-building opportunities that are meaningful for low income individuals and families and reflect the realities of their life circumstances. Assets are an effective vehicle to secure future resources that lead to a better quality of life.
9. Increase funding and access to child care subsidies for low income families. Subsidies allow workers to keep more of their earned income, allowing them to provide adequately for their families.

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10. Demonstrate government leadership to ensure that Ontario's poverty reduction strategy takes a coordinated and complementary approach, including all levels of government, ministries and publicly funded programs.
11. Create private sector/government partnerships in order to increase employer-sponsored training for low income workers. Employer/government partnerships would offer a ready supply of educated workers and address the high level of poverty among low wage workers.
12. Define targets and timelines and monitor progress in reducing poverty in Ontario. The measurement adopted should have the ability to measure depth of poverty. Establishing realistic benchmarks by which to measure progress will make the goal of poverty reduction a reality.

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