



Renfrew County Child Poverty Action Network

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Submission to the Social Assistance Review Commission

Renfrew County

To: Commissioners Larkin and Sheikh

From: Laura Hunter (Renfrew County Legal Clinic) and Lyn Smith (Renfrew County Child Poverty Action Network), Renfrew County

This submission evolved as a result of our attendance at the consultation with the Commissioners in Ottawa which was instructive but, we felt, did not capture the unique needs and rural realities of low income people in Renfrew County. As a result (and with some intense organization on short notice), we gathered 16 participants from all regions of the County with diverse sources of income (Ontario Works, ODSP, employment income, child support, ACSD, etc.) and ages ranging from early 20s to mid 60s to provide a focus group to provide input into the Social Assistance Review on August 18th, 2011.

We would like to thank the Commissioners for their open invitation to allow input into the review. We would also like to thank and to honour those who answered our questions with an honesty that was sometimes painful to express. It is our hope that real change for the better will arise out of this process.

Introduction:

Renfrew County has a vast geographical area (7,645.68 sq. kms) with a relatively low population (97,545 according to the 2006 Census). The largest population centres (Petawawa 14,650, Pembroke 14,000, Renfrew 7,850 and Arnprior 7,200) contrast with the remaining parts of the County which are dotted with small towns or rural dwellers. It takes approximately 2 hours and 40 minutes to drive west to east across the County following either Hwy 60 (from Whitney to Arnprior) or Hwy 17 (from Bissett Creek to Arnprior). Beyond Arnprior, it takes another hour east to get to downtown Ottawa, which is our closest major centre.

In our work providing direct service to low income families in Renfrew County (Laura is a staff lawyer at the Renfrew County Legal Clinic and Lyn is the coordinator of Renfrew County Child Poverty Action Network – CPAN), we have both been witness to the depth and desperation of poverty in our rural community. Recently, a caller to CPAN was being evicted, had no money, no one to turn to, and felt that no one would miss her if she was gone. She was literally on her final call and had a plan to commit suicide as she felt she was out of options and had no hope for the future. In working with low income people who struggle courageously to meet

their families' needs on a daily basis, we know full well that these people are the true experts when it comes to identifying what works to alleviate poverty and what doesn't.

We asked our focus group to respond to a number of questions on how they would suggest changing Ontario Works and ODSP, including the rules of each program, basic needs that they couldn't now afford, transitioning to the work force and employment supports they would need. We ended our discussion with asking our group to envision a better life and what that would include.

There were many repeated themes that arose as a result of these questions and we have summarized those thoughts below.

Adequacy:

The most prevalent suggestion by far was that social assistance needs to pay more money to live on (poverty line or above), especially with respect to housing, food, and transportation. Many participants indicated that their shelter allowance is not enough to meet their rental costs, much less hydro, heat, etc. Food budgets often get sacrificed in order to meet other necessities or emergency expenses.

Recipients have to make "impossible choices" every day – choices between paying for food or winter boots, between paying for tenants' insurance or doing laundry, between paying either the hydro or the gas bill this month. One particular concern raised with our mostly female participants is the need to pay for feminine hygiene products for themselves and their daughters when no additional money is provided for this (i.e., money provided for older girls and boys on social assistance is the same).

Inadequate benefits from Ontario Works is seen as contributing to young people in our area being forced to "subsidize" their income by other means like selling drugs, selling their bodies, or other illegal activity.

Several participants identified a link between inadequate benefits and poorer mental and physical health. When you have no resources, it is easy to become isolated and depressed, and particularly so in a rural setting where you have to drive to almost every gathering. Depression and deprivation with respect to healthy foods and adequate housing, in turn lead to physical illness.

In addition to increasing benefits, another suggestion made by the group is to index social assistance benefits so that they keep pace with the cost of living and with the indexing of other benefits (e.g., CPP or OAS survivor benefits) that are deducted from social assistance cheques. A further suggestion is to look at a guaranteed annual income model for providing assistance.

There was generally a sense that people are “penalized” for working in that too much employment income is deducted from benefits, so that people cannot get ahead or will be cut off from benefits before they are truly no longer in need of them. As one participant expressed it “you make so little on assistance, and they take more off.” There was a lot of concern that, because social assistance rates are so low and significant deductions are made for employment income, it is risky to work too many hours and possibly lose your medical benefits and steady ODSP income. Other concerns were expressed that, between the cost of child-care and deductions by Ontario Works, all the earned employment income is soon gone.

That sentiment was echoed when it came to the deduction of child support. Many expressed the fact that this money is for their children and should not be deducted at all. One participant stated:

“I was in receipt of Ontario Works, however OW insisted in taking my monthly child support off my cheque....With my working, I was lucky to even get a cheque for \$25.00 to \$100.00. I feel that people who are on any type of assistance are pretty much doomed. You work your ass off to provide the ‘finer’ things in life for your children, and OW/ODSP penalizes you for it. It’s a ‘no-win’ situation. Now living off just baby bonus and child support, I now control my life. Not OW or the government controlling me. I’m now going back to school, without the help of Ontario Works.”

Other deductions that caused similar concerns were Employment Insurance (deducted at the full amount even though this is employment-related income) and money borrowed to get by which is considered income that you then have to pay back twice (once to Ontario Works and once to the person you borrowed it from).

With respect to asset levels, several participants commented negatively that virtually all your assets have to be spent before you qualify for Ontario Works. With no way of putting aside some reserves, it only reinforces the hopelessness of ever getting off benefits. One participant expressed that she couldn’t have money saved in their budget to replace larger items such as beds for the children every few years. Another recipient was told by Ontario Works that if he wanted to access the money to replace the 20-year-old sofa he was using for a bed, he would have to move.

Other concerns about assets were expressed by a recipient who had to cash in her life insurance; she was clearly worried about passing on the burden of debts to her children after her death. On top of that, she had to pay back social assistance for the value of the insurance they had made her cash in. Another recipient was almost cut off benefits when her adult son received money in a trust fund after his father passed away.

One participant indicated that the Assistance for Children with Severe Disabilities (ACSD) was helpful but not adequate. The \$225.00 provided to her only covers certain amounts for childcare, and her daughter is in need of specialized care that costs \$50.00 to \$100.00 per day. She indicates “The government needs to start looking at the fact that having children

with severe disabilities limits parents in what they can do; hours of work are a challenge and sitters are hard to come by.”

Many other participants expressed the need for assistance with back to school supplies and clothing for children. Renfrew County Child Poverty Action Network (CPAN) runs a backpack program for families living in Renfrew County and estimates that school costs are, at a minimum, approximately \$300 for elementary school level and about \$450 for high school students.

Most participants had concerns about the punitive rules of social assistance and the feeling that there are so many rules, you just don't know when you are about to break one. They want to be able to see the rules printed out somewhere in an accessible way. It was also felt that all recipients are not being told about all possible benefits available to them; this seemed to vary from worker to worker. One participant expressed concern about the short notice she received about being cut off for having too much income in one month – she needed more notice that her benefits would not be paid that month in order to plan ahead.

It was noted that discretionary benefits (provided via Ontario Works) vary significantly from district to district. Many participants felt that this was unfair – recipients in Ottawa, for example, have access to many more discretionary benefits than those in Renfrew County although they are all recipients of the same Ontario-wide program.

Many participants noted that the basic needs allowance is not enough to buy healthy foods and fresh fruits and vegetables, even with the special diet allowance (if they qualify for that). This was of particular concern to parents who worried that their children were not getting adequate nutrition and whose health and school performance would suffer for it. One parent indicated that she has gone without eating many times in order to make sure that her children do.

Another expense noted by participants was clothing for adults – one participant had not purchased new clothes for herself in years. This was especially important when going into the workforce or attending special family events, like weddings. Adequate dental coverage beyond emergency extractions was thought to be another “luxury” item that they simply cannot afford but would like to have.

One participant summed up her thoughts on income adequacy in this way:

“I would like to be able to live with dignity and to be able to afford the simple pleasures that most other people take for granted; i.e., to have money for a cheap meal out once in a while, or to have something left at the end of the month to buy my grandchild a gift if I want to. It is embarrassing to have to turn down social engagements because I can't afford it, or to not be able to relax and enjoy life. I think that all the topics are important to us, but it boils down to giving us enough to live on without having to rely on friends and community organizations for vouchers, etc.”

Another participant outlined her vision for how having more money would make life so different for herself and her family:

“More money – means that I don’t have to spend evenings and weekends baking from scratch so my kids have something to eat – we could be doing other things on weekends; means I don’t have to watch the clock to see when I can do my laundry at the lowest hydro rate - means I don’t have to get up before 6 or end up in bed by midnight - means I don’t have to spend a couple hours or more going over local grocery flyers to see what I can afford and create a menu plan, using coupons which I had to take the time to cut out or find on the internet - means I don’t have to worry about gas money so I can make it to work - means my children can participate in sports and activities that their friends or cousins do, instead of sitting home and being left out - means I can afford the over the counter drugs etc that CHEO recommends for my daughter - means my children can have regular dental care instead of being referred to a dentist by the Health Unit only when a cavity is visible - means my kids can have both the inside and outside shoes required by the school. My children get embarrassed - I’d have an emergency fund for when my car or fridge, etc breaks down - I’d be able to afford better food for my kids - I wouldn’t worry about how bills are going to get paid - I wouldn’t have to tend a veggie garden, on top of my job, the baking etc., so we could have veggies for a few months (my garden is not big enough to supply more than that) - I’m often embarrassed to go to social events such as weddings because we can’t afford nice clothes, shoes, etc., or a gift - I would be able to get my kids haircuts instead of doing it myself - I would sleep better, making me less grumpy and more happy and home life better.”

Transportation:

One theme that came out clearly in our meeting in virtually every topic we discussed was lack of transportation. There is no public transportation in Renfrew County, and for most rural residents, life’s necessities are not within walking distance. That means that when you need to get to work, to job interviews, to the grocery store, the hospital, the doctor, or the school concert, you need to hire a taxi, pay or beg a friend to take you, or drive yourself (if you have a vehicle that works and money for gas and insurance). There are some private transportation providers (e.g., seniors home support or Carefor), but they only provide transportation to seniors or disabled people and OW/ODSP only pays for transportation for medical appointments.

The cost of a taxi can be prohibitive. A return taxi from Deep River to Pembroke, for example, is \$100.00. Even within Pembroke or Renfrew, a taxi out to the larger grocery stores on the outskirts of town is \$12.00 to \$20.00 return, which means that much less money for food or other necessities on a limited budget.

Another participant pointed out that the allowance provided for medical transportation (18c per km) is not adequate to cover the cost of travel with present gas prices, which again means dipping into basic needs funding even to attend necessary medical appointments.

In Pembroke there is a bus run by a private company; frustrations were expressed at the cost of this bus and the inadequate service, especially to get across town to work and back home again if you are working a later shift (as the bus only runs on limited hours).

Participants were clear that funding for transportation was needed beyond the MSN transportation money available through OW/ODSP. In particular, transportation was a significant barrier that participants would have if transitioning into the workforce.

Communication:

Participants agreed that access to a telephone (whether cell phone or land line) is an essential, not a luxury. Cell phone coverage is not yet available everywhere in the County. However, for many, cell phones are a more affordable or sometimes the only option when landlines are too expensive or require a deposit in order to be connected.

Given the isolation of much of the County, a telephone is necessary if someone is injured, if the school is trying to reach parents, or when someone is looking for work.

One participant indicated that Ontario Works had started to provide cell phones for those seeking work but that the amount provided (via calling cards) is still inadequate.

“CPAN has operated a snowsuit program for a number of years, helping low income children stay warm and dry during our severe winter conditions, unfortunately sometimes clients have exhausted their minutes and we are unable to contact the family, leaving the child without winter clothing until the phone is topped up.”

Other participants indicated that better access to the internet or to satellite/cable television is also needed, given that transportation and isolation can be such major barriers in Renfrew County. Access to internet and television allows recipients to stay in touch with their communities and with the world and to feel included. It should be noted as well that not all regions of Renfrew County have access to high-speed internet which becomes a more significant barrier as more government and private sector services move to internet-based delivery of information and services. Internet is also seen as a valuable job-finding tool that should be covered.

Social inclusion/Dignity:

One participant expressed succinctly how social assistance could work better for her -- “receive the dignity we deserve.” Generally, participants expressed that the social assistance

rules are designed to be penalizing and that threats to cut recipients off are used to coerce and intimidate them, even in situations where it is the worker who makes the mistake. It was generally felt that the worker/recipient relationship is one of inequality and powerlessness, rather than a partnership with a goal of financial independence.

There was also a feeling that the “small town” atmosphere of Renfrew County means that everyone knows your business and there is no anonymity which increases the level of stigma associated with being low-income in our society generally. Many felt that others see them as lazy people who do not want to work or that “we have earned the right to be poor”. The perception that people on social assistance should not be given too much money or they will squander it on alcohol, drugs or cigarettes is one that must be changed. One participant expressed her desire for others “to see me as a valuable contributor to the workforce and the community.”

Another aspect to social inclusion (and better health) was expressed by two or three participants stating that they would like to have enough money to own a pet (food, vet bills, etc). With the current levels of social assistance, they felt even this modest desire was out of reach.

In fact, many activities that are sometimes taken for granted by those with higher incomes are hard choices for recipients. One participant indicated “even parents need a night out every once in a while for their sanity.” Another participant wished to be able to go on a trip with friends, rather than “struggling from one ODSP cheque to another cheque each month.” She also has two children and wanted to be able to give them what they want. One participant said “heaven forbid we should go to a restaurant, to Tim Horton’s for a coffee or socializing. That may be a way for (recipients) to cope with the dire situation they are in.”

More affordable activities for kids and families to participate in where parents didn’t have to “beg” for funding was raised as being important for child development and family unity. Another concern was meeting all the needs and costs that schools want parents to pay (including school trips and internet access for school projects) so children will not be singled out and discriminated against.

Parents felt keenly the inability to provide simple things to their children. As one recipient said,

“I feel terrible when I cannot afford a bag of chips for a treat, and that my children cannot have friends over because I cannot afford to feed an extra mouth...I am not asking riches, but there has to be a resource available for families so this does not impact them for the rest of their lives. The children see NO HOPE; they see a life of hardships and no one to turn to except home and that has become a hard place to be considering there is nothing for them here.”

Housing:

The group had a very lively discussion of housing issues and it was evident that this is another area of major concern in our region. Some of the ideas and concerns that came out of our discussion include the following:

- *It is difficult to get money from ODSP for repairs – only certain repairs are covered even though ones requested (e.g., toilet repair) are not unreasonable and are required to live in your house; you can't proceed with repairs until you receive approval from ODSP or they will not cover the cost.*
- *One participant had applied for a government program for disability-related modifications to her house but was denied because the house itself required too many repairs to qualify; this was the only house she could afford to purchase on ODSP income;*
- *The shelter amount is not adequate; property insurance is not covered*
- *Low income housing should not be all concentrated in one area; it should be mixed with all income levels to avoid stigma, especially in a small-town atmosphere where everyone knows the “low rental” addresses and results in discrimination against children at school and employment (e.g., teenage son denied work once employer found out where he lived).*
- *Even the Renfrew County Housing site managers are discriminatory toward their tenants for living in low income housing*
- *Shelter amounts and Housing rules should take into account the realities of relationship breakdown and joint custody/access arrangements; often a larger unit is needed for children who are visiting, even if they don't live there full-time.*
- *Tenants are afraid to report repair problems to their landlord for fear they will be labeled as trouble-makers; they are frightened to report their landlord to Landlord and Tenant Board in case they are evicted*
- *There is a real lack of information on tenants' rights.*
- *Why isn't there a governing body over housing – whether private or not? Someone to ensure that housing is safe and adequate without leaving it to the tenant who is in a vulnerable position to enforce their rights.*
- *There should be a resource available for rental income where OW pays for some or half of the rent and we pay the rest (i.e., rent supplement).*

Another portion of the discussion focused on homelessness. There are no shelters for the homeless anywhere in Renfrew County. Although it was felt that there was no public recognition of homelessness in the County, most people in our focus group knew a family member or friend who was currently homeless or had personal experience of homelessness. One participant described a family member who spent so much money on child support and on gas to commute to work that he could not afford rent, but lived in his car and went to a friend's house to shower. Other people were “couch-surfing”, moving from friend to friend and

staying a few days with each. Others were living with parents, being unable to afford their own place. With an abundance of open space in Renfrew County, it is not unusual to hear of people who can't afford accommodations to be camping (either in actual camping spaces or just in open fields) for many months at a time and well beyond the warmer summer months. There are also a few motels in the County where people will stay for long periods of time, unable to move beyond that to their own apartment. Some had experience with Ontario Works not providing benefits (particularly first and last months' rent) until the homeless applicant could provide an address (e.g., letter from a potential landlord); others talked about Children's Aid apprehending or threatening to apprehend children when parents were unable to secure housing.

Employment and Workforce Readiness:

Many participants indicated that they would like to be in the workforce, but some on ODSP had reservations about how realistic that would be. One participant stated "Returning to work would be crucial to build my self-esteem and would make me feel like I have more to offer and contribute to society. Working would provide more income and as a result, I could afford to live in my own house if I so choose. I would be able to pay for what others take for granted."

When asked about how they would feel about having to sign a participation agreement in order to receive ODSP benefits, many recipients indicated that they would have to comply in order to survive, but that they would be doing so with a lot of reservations about their abilities to work, either at all, or on a consistent basis (health-wise) and the need to find an employer who would accommodate their disabilities. Other participants indicated that their disabilities would prevent them from being able to enter the workforce at all, and foresaw themselves being cut off of benefits if this was a requirement.

One participant expressed that there could be better partnering with other service providers. She also indicated that job creation was needed (many participants echoed this need for better, sustainable jobs). There could be better employment supports; for example, when employment training is being paid for by another source, Ontario Works cuts off the recipient. As well, when recipients get a living allowance from OSAP while studying, they are cut off Ontario Works and the additional benefits available there. She saw a role for Ontario Works to continue their support while recipients were in school or in training, resulting in a better educated person who could eventually be free of Ontario Works.

In addition, a participant suggested creating subsidized positions in both the private and not for profit sector to facilitate inclusion in the paid labour force and skills development. Another suggestion was made to have advocates to support social assistance recipients in the workplace. Many participants commented on the discrimination they had faced in the workplace related to stereotypes of disabled people or people receiving social assistance. Another suggestion involved paying memberships to community organizations as a first step

to strengthening social skills and networks as well as building confidence and enhancing employment marketability.

Many participants stated that they would be very interested in pursuing further education (whether that was high-school equivalency, post-secondary, re-training, apprenticeships, computer literacy, or even French language training) if it was supported with respect to the provision of childcare, transportation, education costs, etc. Most felt that the path to meaningful employment would require further education but that they simply could not see that as a realistic option with the social assistance system as it now stands.

There were concerns expressed as well as to the unrealistic work search expectations in rural areas mandated by Ontario Works – there are only so many employers to apply to in Renfrew County and some recipients expressed frustration in having to submit résumés to the same places repeatedly in order to meet their “quota.” They did not see this as a meaningful activity to bring them any closer to employment.

The issue of transportation came up repeatedly in connection with being able to find and keep employment. As one participant expressed it, “if you don’t drive, you can’t get a job.” Safe and affordable childcare was another huge barrier in participation in the workforce. Raising the minimum wage, allowing recipients to keep more of their earnings, and forcing employers to include all workers in dental and drug benefit plans were also suggested to ensure that people were better off working rather than receiving benefits.

Many people in Renfrew County are self employed as there are very few “big employers” in the County and the distance to bigger centres makes commuting very expensive. Many of the expenses allowed by Revenue Canada for income tax purposes are not allowed by ODSP as business expenses which means you get cut off of ODSP benefits before you have enough income to be independent. As well, many common self-employment activities in the County (such as logging, guiding, etc) are, by nature, seasonal. However, ODSP looks at your self-employment income on an average basis over the year and can cut you off this year based on what you made last year. It is almost impossible to budget for this when you have household and business expenses that fluctuate all year long. This practice results in increased stress, further physical and mental health problems, and recipients who are discouraged from trying to become independent or at least partially independent.

The rules surrounding self-employment income were felt to be very confusing, for recipients and administrators as well. In fact, all the rules about reporting income and other sources of money need to be clearer and simpler.

Coverage of medical expenses:

One participant felt that all assistive devices should receive coverage as many devices such as grab bars and bed rails were not covered by any program; not having these devices

means less independence for her and less freedom for other family members to be outside the home for extended periods of time.

Other participants indicated that many prescribed drugs were not covered by the Ontario Drug Benefit and they had to pay for them out of already meagre budgets or through the kindness of others. Similar thoughts were expressed regarding the limitations on dental and vision benefits. In particular, there is no funding for dentures or for dental work beyond emergency extractions which can have serious repercussions for health and self-esteem.

Many participants also expressed concern about entering the workforce or being in the workforce with no medical or drug coverage. The suggestion was made by several participants that health care benefits (drug, dental, vision care) should be extended to all low income families, not just those on social assistance.

Visions for a better life:

Finally, participants were asked “*if you woke up tomorrow, and life was perfect, what would it look like?*”

These were their responses:

- *Five people indicated “financial security”*
- *Three people indicated “a full time job with adequate income”*
- *No stigma regarding mental health, disability, or housing*
- *Welcoming employers for the disabled*
- *All medical needs met*
- *More money; less hassle!*
- *Housing for young people*
- *Advertising campaign that people who are poor don’t want to be poor*
- *Post secondary education for everyone with no financial burden*
- *Be able to spend time with family without having to make choices to give up something else*
- *A home where I am not embarrassed to have others there and things to offer my kids’ friends*
- *Own a car*
- *Own my own house; I would love to live in a house, have my own yard, a playroom for my daughter, to not have to store stuff at my parents because I don’t have room.*
- *Have my dignity back; treat us with respect*
- *Make the rule-makers live for a year under their own OW/ODSP rules*
- *Guaranteed income for everyone*
- *Children who know they are financially secure and equal to their peers*

We trust that this submission will shed some light on the needs and hopes of Renfrew County recipients with respect to a substantive review of social assistance benefits.

For further information on addressing the issues of poverty in Renfrew County, we urge you also to read the Poverty Reduction Plan Consultation prepared by CPAN on July 28, 2008 (copy attached).

Renfrew County has also participated in the project by ISAC and Campaign 2000 entitled Bringing in Women's Voices. Many of our ideas regarding issues of the impact of violence against women and delivery of tax-based benefits are captured in the key messages found at <http://www.campaign2000.ca/bringinginwomenvoices/>

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