

Ontario's Social Assistance Poverty Gap

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Ontario's Social Assistance Poverty Gap

Executive Summary

Just over seven years after the Government of Ontario launched a major poverty reduction strategy, it has broadened the scope to include not just families with children but, also, adults and people experiencing homelessness. This paper drills down on one key but complex policy file that is essential to the province meeting its commitments to reduce poverty and to improve income security for both children and adults: social assistance.

It measures the poverty gap for singles and families who qualify for either Ontario Works or the Ontario Disability Support Program. It concludes that the poverty gap—the distance between total benefit income and the poverty line—for people who qualify for social assistance has worsened over time, especially so for single people receiving Ontario Works. In 1989, a single person qualifying for Ontario Works faced a poverty gap of just under 40%. By 1993, the gap had been cut in half and singles on social assistance faced a poverty gap of 20%. By 2014, the gap had widened dramatically to 59%. People receiving benefits from Ontario's social assistance programs are living in a greater depth of poverty now than a generation ago.

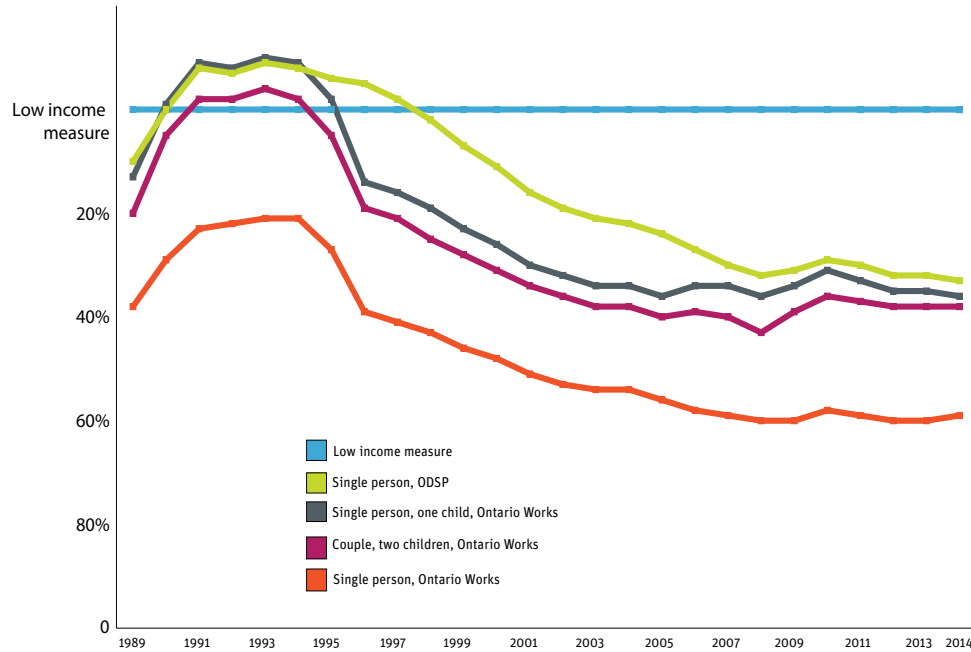
Though smaller than the gap for single individuals receiving Ontario Works, the poverty gap for all family types has followed a similar pattern. The gap completely disappeared between 1992 and 1994 but has since widened significantly.

Here's a snapshot of the poverty gap by family type in 2014:

The poverty gap for a single adult qualifying for Ontario Works was 59%. It would take an additional \$12,301 to close the gap.

The poverty gap for a single parent qualifying for Ontario Works was 35%. It would take an additional \$10,386 to close the gap.

FIGURE 1 Poverty Gap for Select Family Compositions who Qualify for Social Assistance



Note Total benefit incomes 1989-2013 accessed from Caledon Institute, 2014 from Income Security Advocacy Centre. Low-Income Measure from Statistics Canada “Low Income Lines 2011-2012,” 2013-2014 Low-Income Measures are author’s calculations.

The poverty gap for a couple with two children qualifying for Ontario Works was 38%. It would take an additional \$15,686 to close the gap.

The poverty gap for a single adult qualifying for ODSP was 33%. It would take an additional \$6,783 to close the gap.

The poverty gap for a single parent with one child qualifying for ODSP was 11%. It would take only an additional \$3,261 to close the gap.

The poverty gap for a couple with two children qualifying for ODSP was 20%. It would take an additional \$8,146.95 to close the gap.

Looking back to 2008, when the first poverty reduction strategy was implemented, there has been some minor improvement in the poverty gap for all family types except single people who qualify for ODSP.

These modest gains were not due to a restoration of social assistance rates, though they have increased slightly. For families with children, most of the improvement in the poverty gap has come through federal and provincial child benefits. Both provincial and federal governments have invested in increased child tax benefits, which are delivered outside of the social assistance system.

The Ontario Child Benefit has proven to be a real workhorse: in 2009, the OCB was increased to a maximum of \$1,100 annually per child in that year. By 2013, more than 530,000 families received a benefit worth a maximum of \$1,210 per child. The benefit increased to \$1,310 in 2014.¹ And in 2015, the Ontario Child Benefit was indexed to inflation to ensure families don't lose the value of the benefit to the rising cost of living.

In an effort to recognize the extent of the poverty gap experienced by single people receiving Ontario Works—the poorest of all who qualify for social assistance—the government invested in annual top ups of \$14 a month in 2013, \$25 a month in 2014 and \$20 a month in 2015, with another \$25 to be added in fall 2016. Unfortunately, for all other family types, rate increases have not been robust enough to even compensate for the rising cost of living, let alone move total benefit income toward any measure of adequacy.

Pulling people who qualify for social assistance out of poverty requires increased income. That income can be delivered through two avenues. First, there is some room to manoeuvre on rates. In 2010, the social assistance rate to minimum wage ratio reached a historic low: the monthly rate for a single on OW fell to just 36% of what an employed individual working full-time for the minimum wage could expect to earn.⁵ Basic social assistance rates are so low that fears of a disincentive to work from small increases are unfounded. Second, incomes for those who qualify for OW and ODSP could be increased through the tax and transfer system, which could include better child benefits, more sizeable sales tax credits and other government benefits and credits.

Introduction

In 2008, the provincial government released *Breaking the Cycle: Ontario's Poverty Reduction Strategy*. It committed to meet a clear target and timeline: to reduce child poverty in Ontario by 25% within a five-year period. It made those commitments at the start of a global economic recession that made the strategy more important than ever.

Eight years later, progress has been mixed. The early years showed promise as investments in child and family poverty reduction—and particularly accelerated increases to the Ontario Child Benefit—resulted in a decrease in the child poverty rate. But a post-recession focus on austerity measures diverted the provincial government from the investments that were working.⁶ As a result, many of the government's initial goals have still not been

met. In fact, Ontario ended its five-year strategy with the same level of child poverty as when it began in 2008.

In 2014, the government recommitted itself to its original 25% child poverty reduction target, without committing to a new timeline. It also launched a second poverty reduction strategy that includes two demographics that had been seriously overlooked in the first strategic commitment: adults and people experiencing homelessness.⁷ The province should be commended for taking this important step.

This paper drills down on one key but complex policy file that is essential to the province meeting its commitment to reduce poverty and to improve income security for both children and adults: social assistance. It measures the 2014 poverty gap for certain family types who qualify for Ontario Works (OW) and the Ontario Disability Support Program (ODSP)—single adults, single parents with one child, couples with two children on OW, and single adults on ODSP. It also estimates the depth of poverty faced by a range of family types qualifying for social assistance.

When the province launched its first poverty reduction strategy, it chose the after-tax Low Income Measure (LIM-AT) as its core indicator. This paper uses the LIM-AT to assess how far below the poverty line those who qualify for social assistance fall. It measures the distance between the total benefit incomes of people who qualify for social assistance in Ontario and the poverty line—the poverty gap—in each year since 1989. It also estimates the depth of poverty—the total dollar value of the poverty gap—for people who qualify for social assistance in Ontario.

Measuring the poverty gap for social assistance recipients

Income is delivered to people who qualify for social assistance through two avenues: the two basic social assistance programs—Ontario Works and the Ontario Disability Support Program—as well as the tax and transfer system, which includes child benefits, sales tax credits, and other government benefits and credits. Total benefit income for those who qualify for OW and ODSP is comprised of basic social assistance, federal and provincial child tax benefits, the GST credit and the Ontario Trillium Benefit.

In 1989, when the National Council of Welfare first began to compile this data, total benefit income from these sources as a share of the LIM-AT was much higher than it is today: a single person qualifying for the equivalent of OW in 1989 could expect a total benefit income that was about 40% below the poverty line. The gap was 10% for a single person with a disability and

20% for a couple with two children. By 1994, the gap for singles qualifying for the equivalent of OW had fallen to about 20% below the poverty line, as the government made investments in social assistance rates.⁸ During that time, the gap for other family types disappeared entirely.

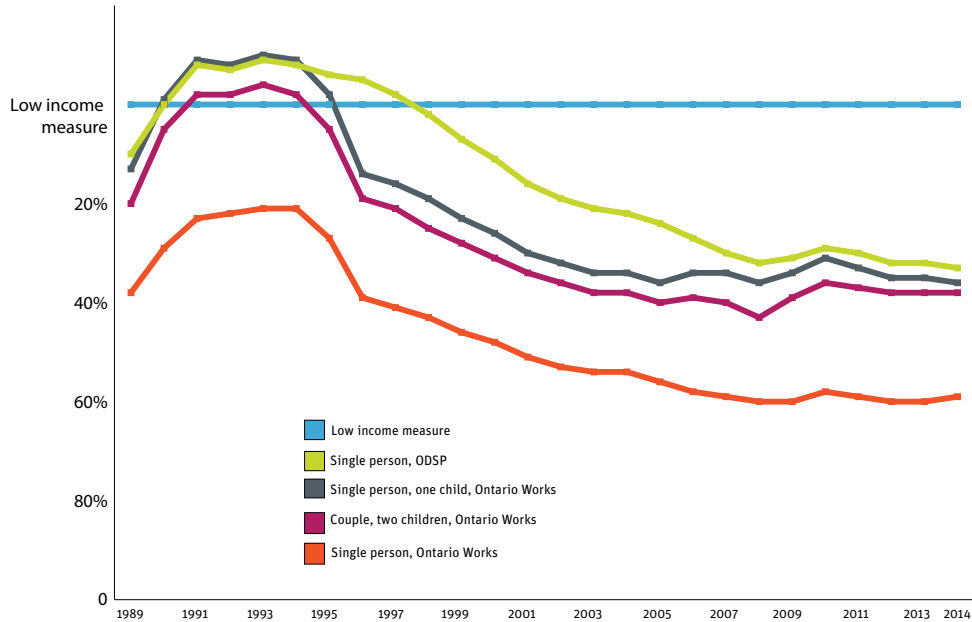
In the early 1990s, the federal government introduced the GST credit in an effort to redress the regressive nature of the GST on low-income people. This new credit had the impact of increasing total benefit income for people who qualified for social assistance.⁹ In 1993, three federal child benefits were replaced by a single benefit targeted to low-income families. Called the Child Tax Benefit, this change resulted in increased income for the working poor, but left unchanged the total benefit income for families who qualified for social assistance.¹⁰ In 1998, the federal and provincial governments joined together on the creation of the National Child Benefit Supplement (NCBS), an additional income benefit for families with children in low income. The NCBS, however, specifically allowed the provinces to claw back that benefit from families who were receiving social assistance. It wasn't until 2004 that Ontario families on social assistance saw the benefit of a small increased flow through amount, while most of the NCBS continued to be deducted from their OW or ODSP benefits. In 2008, with the advent of the Ontario Child Benefit, the NCBS clawback was ended. Basic needs benefits for families with children have been reduced since then to take all benefits for children out of the OW and ODSP systems.

In 1995, a new provincial government dealt a severe blow to the incomes of any Ontarian qualifying for social assistance: the rate for basic assistance (what became OW) was cut by 21.6%.¹¹ That was the single biggest cut to social assistance incomes in the province's history. That government then froze both OW and ODSP rates for the rest of its time in office.

In 2003, a new provincial government, led by former Premier Dalton McGuinty, was elected. It was expected that this new government would reverse at least some of the damage to social assistance, but progress has been halting, to say the least. By 2011, the total benefit income for an adult qualifying for OW benefits fell to 60% below the poverty line, making the poverty gap for those who qualify for social assistance in Ontario considerably larger than it was a generation ago.

Figure 1 illustrates just how far below the poverty line Ontarians who qualify for OW and ODSP fall. It shows a slight rise in total benefit income since 2008 for single people living with a disability on ODSP as well as for single parent families and families with two children who qualify for OW. For families with children, that modest increase comes from the increased

FIGURE 1 Poverty Gap for Select Family Compositions who Qualify for Social Assistance



Note Total benefit incomes 1989-2013 accessed from Caledon Institute, 2014 from Income Security Advocacy Centre. Low-Income Measure from Statistics Canada “Low Income Lines 2011-2012,” 2013-2014 Low-Income Measures are author’s calculations.

child benefits delivered to all low-income families, regardless of their main source of income. What’s glaringly obvious is that the total benefit income for every family type receiving social assistance is well below the poverty line, but especially so for single adults on OW.

What is most striking about *Figure 1* is the deep erosion of total benefit incomes compared to the poverty line for all family types since 1993. In the early 1990s, in the midst of one of its worst recessions, Ontario’s government of the day lifted social assistance rates in recognition of the fact that total benefit incomes were inadequate to meet basic needs. During the recession caseloads soared, which meant the social safety net was working as intended, protecting people from becoming destitute during hard economic times.

Progress unraveled in the years that followed. As it stands today, total benefit income for those who qualify for OW and ODSP is locking nearly 895,000 Ontarians into deep poverty.

Changes to total benefit income, post-2003

The McGuinty government was elected in 2003 with the expectation that the erosion of income security for those who qualify for social assistance would be reversed. The erosion of rates compared to the poverty line may have slowed after that election, but only couples with two children on OW experience a smaller poverty gap today compared to 2003.

Looking back to 2008, when the first poverty reduction strategy was implemented, there has since been some improvement in the poverty gap for all family types except single people who qualify for ODSP.

These gains were not due to a restoration of social assistance rates, though they have increased slightly. For families with children, most of the improvement in the poverty gap has come through federal and provincial child benefits. Both the provincial and federal governments have invested in increased child tax benefits, which are also delivered outside of the social assistance system.

The Ontario Child Benefit has proven to be a real workhorse: in 2009, the OCB was increased to a maximum of \$1,100 annually per child in that year. By 2013, more than 530,000 families received a benefit worth a maximum of \$1,210 per child. The benefit increased to \$1,310 in 2014.¹² And in 2015, the Ontario Child Benefit was indexed to inflation to ensure families don't lose the value of the benefit to the rising cost of living.

In an effort to recognize the extent of the poverty gap experienced by single people receiving Ontario Works—the poorest of all who qualify for social assistance—the government invested in annual top ups of \$14 a month in 2013, \$25 a month in 2014 and \$20 a month in 2015. Unfortunately, for all other family types, rate increases have not been robust enough to even compensate for the rising cost of living, let alone move total benefit income toward any measure of adequacy.

Revealing just how complicated this file has become, here are a few more changes made by government since the poverty reduction strategy began:

The current provincial government has made some effort to raise both OW and ODSP rates, with 1% increases in each of the past three years and 1.5% to come this fall. But the dependants of people qualifying for ODSP have not been subject to the 1 per cent increase, leaving families receiving ODSP further behind.

In the 2011 budget, Ontario introduced the Trillium Benefit. It combined three pre-existing tax credits available to all low-income Ontarians. These credits were formerly paid out either quarterly or in an annual lump sum af-

ter-tax filing, but starting in 2012, they began to be paid on a monthly basis. The change did not increase total benefit income, but the monthly delivery provided a more stable source of funds to mitigate cost of living.¹³ The Trillium Benefit and the federal GST credit are both adjusted for inflation to protect against the erosion of their value due to the rising cost of living.¹⁴

Other 2013 reforms, such as increased employment exemptions, asset levels and gift amounts, were welcomed by advocates as positive contributions to improving the programs. However, benefit reductions proposed or enacted in 2012 and 2014 were met with significant resistance. Government either abandoned these changes or mitigated the negative impact of the changes with new investments.

While there has been much movement in the different policy tools used to deliver total benefit income for people who qualify for social assistance, progress towards any measure of adequacy has been stilted. Inadequate income for Ontarians who qualify for social assistance benefits—who are among the province’s poorest Ontarians—remains one of the longest lasting legacies of the “Common Sense Revolution” of the mid-1990s.

Measuring the depth of poverty

The depth of poverty is measured as the dollar value of the poverty gap—the amount of money that people in particular family types receiving social assistance would need in order to live at the poverty line.¹⁵ This analysis draws on 2014 data to estimate the depth of poverty for a wide variety of family types. Total benefit income and poverty line estimates are also from 2014.

Table 1 illustrates the size of the poverty gap for each category and what it would take, on a case by case basis, to close the gap.

The poverty gap for a single adult qualifying for Ontario Works was 59%. It would take an additional \$12,301 to close the gap.

The poverty gap for a single parent qualifying for Ontario Works was 35%. It would take an additional \$10,386 to close the gap.

The poverty gap for a couple with two children qualifying for Ontario Works was 38%. It would take an additional \$15,686 to close the gap.

The poverty gap for a single adult qualifying for ODSP was 33%. It would take an additional \$6,783 to close the gap.

The poverty gap for a single parent with one child qualifying for ODSP was 11%. It would take only an additional \$3,261 to close the gap.

TABLE 1 Total benefit income and poverty gap, select family types, Ontario 2014

| | Total benefit Income by Family Type | Low-Income Measure | Poverty Gap | Dollar Value of Poverty Gap |
|---|-------------------------------------|--------------------|-------------|-----------------------------|
| Ontario Works | | | | |
| Single person, no children | \$8,510 | \$20,811 | 59% | \$12,301 |
| Single parent, 1 child | \$19,045 | \$29,431 | 35% | \$10,386 |
| Couple, 1 child | \$25,936 | \$41,622 | 38% | \$15,686 |
| Ontario Disability Support Program | | | | |
| Single person, no children | \$14,028 | \$20,811 | 33% | \$6,783 |
| Single parent, 1 child | \$26,170 | \$29,431 | 11% | \$3,261 |
| Couple, 2 children | \$33,475 | \$41,622 | 20% | \$8,147 |

Source Total benefit incomes 1989-2013 accessed from Caledon Institute, 2014 from Income Security Advocacy Centre. Low-Income Measure from Statistics Canada “Low Income Lines 2011-2012,” 2013-2014 Low-Income Measures are author’s calculations. Total benefit income is author’s calculations with data from Income Security Advocacy Centre. Low-Income Measure is SLID LIM-AT 2011 adjusted for CPI to 2014. The poverty gap is the shortfall from the Low-Income Measure expressed as a share of the poverty line. The cost of closing the gap is the monetary value of the poverty gap.

The poverty gap for a couple with two children qualifying for ODSP was 20%. It would take an additional \$8,146 to close the gap.

It is important to note that this measure of the poverty gap does not take into account the additional costs, both direct and indirect, that people with disabilities face on a daily basis. These costs can include assistive devices, additional health expenditures or the additional necessity of renting an apartment in a building with an elevator.¹⁶ People with disabilities also face an increased likelihood of experiencing low income over the short- and long-term,¹⁷ which means they may require additional income to obtain items such as furniture, clothing and even small appliances needed to experience a decent quality of life.¹⁸

If the province is going to meet its commitment to reduce child poverty and improve income security for adults, then raising total benefit income for the 895,000 Ontarians who qualify for OW or ODSP should be a top policy priority.

Strengthening Income Security in Ontario

Total benefit income is delivered through two avenues: the two basic social assistance programs—Ontario Works and the Ontario Disability Support Program—and the tax and transfer system, which includes child benefits, sales tax credits and other government benefits and credits.

Increased total benefit income for those who qualify for social assistance recipients could be delivered through these same two avenues. First, there is some room to manoeuvre on rates. In 2010, the social assistance rate to minimum wage ratio reached a historic low: the monthly rate for a single on OW fell to just 36% of what an employed individual working full-time for the minimum wage could expect to earn.²³ Basic social assistance rates are so low that fears of a disincentive to work from small increases are unfounded. Second, incomes for those who qualify for OW and ODSP could be increased through the tax and transfer system, which could include better child benefits, more sizeable sales tax credits and other government benefits and credits for all low-income individuals and families.

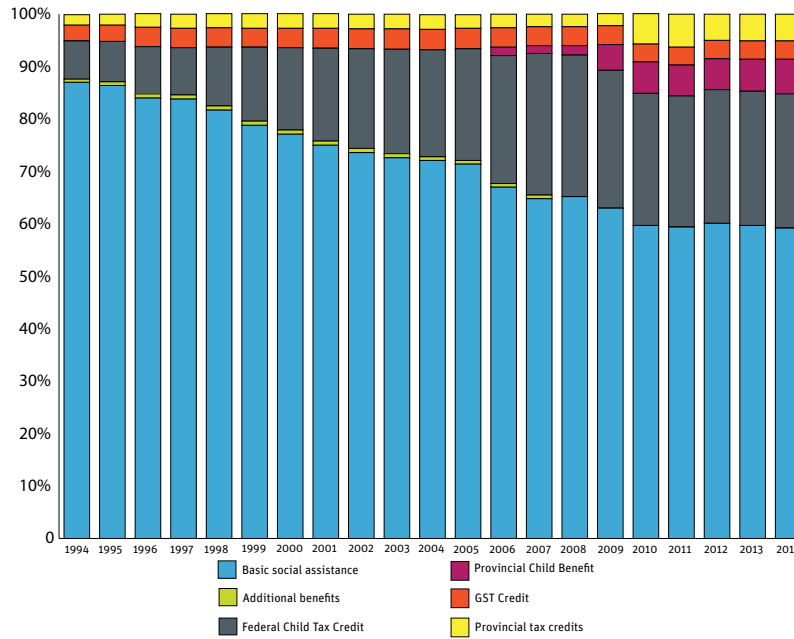
Ontario has already been addressing income inadequacy by providing more benefits through the tax and transfer system—particularly for families with children. *Figure 3* makes the point. In 1994, a single parent family with one child who qualified for Ontario Works secured 87% of their income through the social assistance system. By 2014, that number had dropped to 59%. Today, child tax benefits at both the federal and provincial level make up a larger share of total benefit incomes for families receiving social assistance, particularly the Ontario Child Benefit and the Universal Child Care Benefit. Sales tax credits and other provincial credits as a share of total benefit income have remained relatively unchanged.

The composition of the total benefit income of single individuals qualifying for Ontario Works, on the other hand, did not change dramatically between 1994 and 2014. In 1994, 93% of the income received by individuals in this group was delivered through the social assistance system—the other 7% through the tax and transfer system. By 2014, numbers had changed to 89% and 11% respectively.

What is obvious from *Figure 3* is that government tax benefits and credits are playing a larger role in the income of low-income families with children than they did in the past.

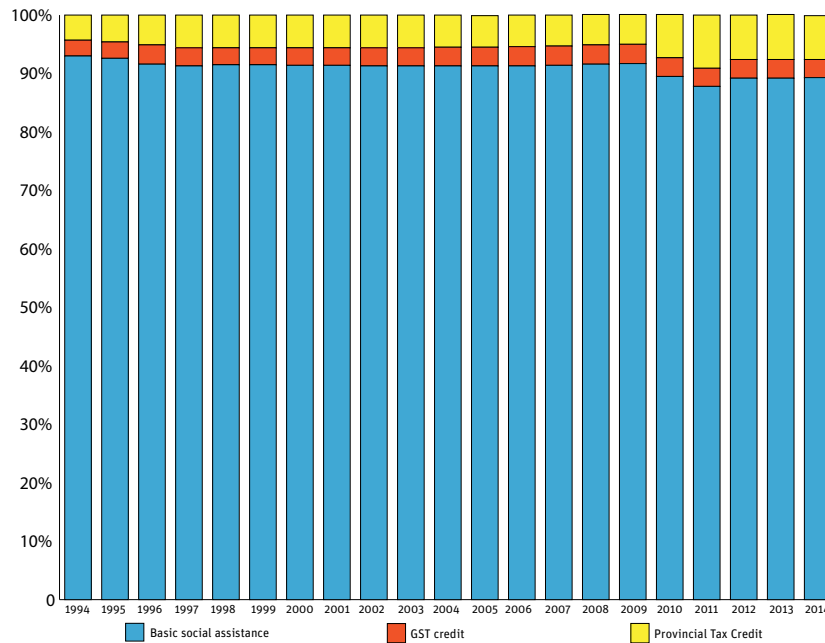
Government can work in a similar fashion to close the gap for adults by directly increasing social assistance rates and by increasing tax bene-

FIGURE 2 Composition of Total Benefit Income, Single Parent, One Child, Ontario Works



Note Figure constructed with data from the National Council of Welfare, The Caledon Institute for Social Policy and the Income Security Advocacy Centre.

FIGURE 3 Composition of Total Benefit Income, Single Person, Ontario Works



Note Figure constructed with data from the National Council of Welfare, The Caledon Institute for Social Policy and the Income Security Advocacy Centre.

fits and credits for all low-income people, whether they be receiving social assistance or not.

For families with children, additional tax-delivered benefits are on the horizon. A major commitment of the new federal government is the creation of the Canada Child Benefit that will roll existing child benefits, tax credits and additional investments into one new program.²⁴ As the CCB promises to increase funds for low- and middle-income families, Ontario can rely on it to do some of the heavy lifting of reducing poverty for families with children on social assistance. But this will only occur if the CCB is not clawed back from social assistance rates. Given that both provincial and federal governments have made commitments to poverty reduction, both should ensure that all Ontario children get the full benefit of this new program.

Similarly, tax benefits and credits delivered to all low-income adults should not be clawed back from social assistance rates.

Of course, raising social assistance rates and delivering income to all low-income people through the tax and transfer system will cost additional dollars. Increasing social assistance rates could mean an increase in the number of people who qualify for social assistance. Delivering income-tested benefits means that people who do not qualify for social assistance will also be receiving these benefits and credits. Estimating these effects is beyond the scope of this paper.

Some of society's harshest judgments are reserved for people who receive social assistance benefits. What is clear from this analysis is that those judgments have influenced the policy of successive governments, which, in turn, has resulted in the gross inadequacy of total benefit incomes for this group of people. As a result, they have become some of the most marginalized and vulnerable in our communities. If the government is serious about its commitment to improve income security for adults, this is a file that must be addressed.

Conclusion

In its first poverty reduction strategy, the Government of Ontario committed to reduce child poverty by 25% in five years. In its second strategy, it re-committed to the 25% target and made an additional commitment to reduce poverty and move towards income security for low-income adults.

This paper measures the poverty gap for singles and families with children who qualify for either Ontario Works or the Ontario Disability Sup-

port Program. It concludes that the poverty gap—the distance between total benefit income and the poverty line—for people who qualify for social assistance has worsened over time. In 1989, a single person qualifying for Ontario Works faced a poverty gap of just under 40%. By 1993, the gap had been cut in half and singles on social assistance faced a poverty gap of 20%. By 2014, the gap had widened dramatically to 59%. People receiving benefits from Ontario’s social assistance programs are living in a greater depth of poverty now than a generation ago.

As of December 2015, there were 900,000 Ontarians—654,000 adults and 253,000 children—relying on Ontario Works and ODSP to meet their basic needs. If the province is going to meet its commitment to reduce child poverty and improve income security for adults, then raising total benefit income for all of these Ontarians should be a top policy priority.

Notes

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