

Introduction

We have just lived through the most significant recession since the Great Depression. The good news is that the Toronto region has made an impressive recovery, with economic growth exceeding the national average.¹ The bad news is that Toronto has returned to growth without providing the jobs or income security that many had expected.

Characterized as the 'jobless recovery', unemployment figures in the Toronto region have remained stubbornly high at 9-9.5% for the latter part of 2010. Although many working age adults were initially entitled to Employment Insurance (EI), the number of active EI claimants has declined as the recession persisted. This decline is accounted for in part by claimants returning to work,² but it also means that, for many individuals, EI benefits simply ran out. Without EI benefits, many unemployed people must turn first to personal savings and ultimately to provincial social assistance (welfare) to support themselves.

Recent unemployment in the Toronto region has not only been persistent but also unequal and, at times, unexpected. The unemployment rate for immigrants in the Toronto Census Metropolitan Area³ continues to be much higher than that for those born in Canada⁴, and it remains a concern for a region that relies on immigrants to fuel economic growth. Surprisingly, however, three times as many men than women have lost jobs in the past two years,⁵ many of whom had been in traditionally secure sectors and senior positions. Individuals who were once confident that they would never be out of work are now considering the real possibility that they may need to look to government income security programs to help them transition to new employment – and finding the programs wanting.

The consensus is that our income security system for working age adults is out-dated. Developed in the 1960s, this system still assumes that many groups of working age adults, including lone parents and persons with disabilities, will not be in the labour force. As more adults choose to work, and the face of poverty becomes less predictable and homogeneous, the system struggles to effectively support those at the low end of the labour market, buffer unemployment and provide baseline income to the most vulnerable. Too often, today's income security system fails to deliver on its commitment to the people of the Toronto region.

We all bear the cost of an ineffective income security system. Poverty costs Ontario between \$32 and \$38 billion a year – \$2,299 to \$2,895 per household - and between 5.5% and 6.6% of Ontario's GDP.⁶ Policy advocates, private sector interests, community agencies and labour organizations agree that there are better ways to spend this money and increase the effectiveness of income security programs. A collective focus on poverty prevention, for example, would reduce the need to spend money on poverty's symptoms and could, over time, reduce pressure on funding requirements for key income security programs such as EI.⁷

Poverty has a very personal cost as well. Rents push family budgets to the limit, leaving little room to buy nutritious food and other basics that keep Ontarians healthy and included in community life. A push for higher employment and the resulting economic empowerment not only makes good economic sense but also reflects Canadian values of social justice and access to opportunity.

The Toronto region, like other areas in Ontario, requires an income security system based on smart public policy that benefits from support and investments from the private, community and labour sectors. It requires the system to function both in times of economic expansion and recession, reflecting current needs and contributing to our future prosperity as a country, province and region. There are clear ways in which the existing income security system could be more responsive to the Toronto region,⁸ especially recognizing its higher cost of living.⁹

Working across sectors and political lines, the Greater Toronto CivicAction's Income Security Working Group has identified eight opportunities for action to advance the agenda on income security – and prosperity – in the Toronto region.

Overview of Income Security

Income security is the set of policies and programs that are often referred to as the government's safety net for residents as they go through different stages of employment. This includes ancillary programs such as child care that support the income security system. The underlying principle is that losing one's livelihood – for whatever reason – should not be catastrophic.

A recent study shows that the structure of income security programs across OECD countries is remarkably similar. All have employment insurance that is intended to provide support for those who are temporarily unemployed. These programs are complemented by social assistance, which provides basic income to support those with less attachment to the workforce.

In Canada, the federal and provincial governments each have programs with the common objective of supporting working age adults in need of basic income. The federal government's EI program was created to support unemployed individuals transitioning between jobs. Ontario's social assistance program, Ontario Works, was created to assist people with no other means for support.

Income security benefits are generally delivered by government at the municipal, provincial and federal levels. Income security programs in Ontario spend more than \$50 billion a year, with slightly less than half of that amount being spent on programs for seniors.¹⁰

- The federal government currently pays for almost 80% of all income security programs to all age groups.¹¹ This includes benefits through the tax system such as the Working Income Tax Benefit (WITB) and Child Tax Benefits, as well as safety net benefits such as the EI program and the Canada Pension Plan (CPP).
- The provincial government delivers social assistance, which includes a basic support (Ontario Works), a disability program (Ontario Disability Support Program), shelter allowances, drug and dental benefits, the Ontario Child Benefit, and employment and training support. Ontario has the prerogative to change elements of the design of some federal programs. The Ontario government also funds several income-based housing assistance programs separate from the shelter allowance component of social assistance.
- Municipalities have jurisdiction over the administration of social assistance benefits, affordable housing (including various shelter allowance programs) and zoning bylaws.

Employers and labour organizations work within the income security framework to deliver their own programs to protect the long term requirements and demands of their employee base.

- The private sector implements employment standards and regulations, invests in private-based employee support programs such as private pensions, contributes training and skills development and makes targeted investments to support its employees and local communities.
- The community sector provides direct services, advocates for low-income individuals, participates in employee support programs and collects data on the ground.
- Labour organizations advocate for and secure higher paying, long term jobs through collective agreements to ensure that people have access to good quality work.

The effectiveness of the income security system relies on the input and collaboration of all of these sectors. The Greater Toronto CivicAction Alliance's priority is to encourage all actors to get more involved in creating and supporting solutions that

Opportunities for Action

The working group believes that many of the solutions have already been identified through other initiatives and has focused its attention on eight of the most pressing 'Opportunities for Action':

1. Increase alignment between EI and social assistance programs to better serve the needs of the longer-term unemployed;
2. Allow recipients of social assistance to keep small windfalls and to protect some savings to prevent destitution and welfare dependency;
3. Reduce disincentives to work by de-linking housing and drug and dental benefits from social assistance;
4. Fine-tune the Working Income Tax Benefit to increase its effectiveness in easing the transition from welfare to work;
5. Increase the effectiveness of employment standards and regulations to ensure workplace fairness and security;
6. Improve the design and effectiveness of training and employment support programs to help working age adults at the low end of the labour market;
7. Improve access to high quality, affordable early learning and child care to allow low income parents to work; and
8. Reduce specific employment barriers for racialized groups living in poverty.

1. Increased alignment between EI and social assistance programs to better serve the needs of the longer-term unemployed

Challenge

Through the last recession, Ontario saw a dramatic increase in the number of working age adults, particularly single men, who were accessing social assistance.

In the past, these individuals would have been more likely to receive support from the EI program as they transitioned between jobs, but legislative changes to EI and funding cutbacks to social assistance through the 1990's have dramatically affected people's access to the income security system.

Currently in Ontario, for example, only 38% of people who pay into the EI program are eligible for benefits.¹² Those who are eligible only have 38-45 weeks of eligibility before they lose their benefits.¹³ In contrast, in the 1970's, over 90% of those enrolled in EI's predecessor program, Unemployment Insurance, were eligible for benefits.¹⁴

Declining EI caseloads and higher social assistance caseloads indicate that those who start in temporary unemployment but struggle to find work must resort to a social assistance application.

With tougher eligibility requirements and shorter EI coverage, more Ontarians faced with longer-term unemployment are forced to deplete their personal resources¹⁵ in order to access social assistance programs.

Current Situation

Since the 1990's, EI has been supporting far fewer unemployed individuals in their transitions between jobs. As mentioned above, only 38% of the unemployed in Ontario are eligible to receive benefits. The remaining 62% are often young workers, newcomers and individuals coming in and out of the labour market.¹⁶ There are also many unemployed people who are not receiving benefits because, for various reasons (including having held temporary jobs), they have not paid into EI. The Toronto region was particularly hard hit during the recession by EI rules that restricted both eligibility and duration of benefits. The range of solutions to these problems must come from changes to EI itself and from other programs and interventions.

One of the big differences between Canada and most OECD countries is that we don't have a "2nd tier", means-tested level of unemployment assistance. Many countries have a program that would fit in-between our EI and social assistance systems. These countries have an unemployment insurance system, a means-tested unemployment assistance system (for people who exhaust insurance or don't qualify), and a "welfare" system for people who are long-term unemployed.

The recently introduced Ontario Child Benefit has helped lone parents who become unemployed by providing an additional income security support. However, singles without children do not have the benefit of extra income supports and are much more vulnerable to being left on social assistance. As Ontario sees climbing social assistance caseloads of working age adults, particularly single and younger men, there is greater recognition that forcing large parts of the population into marginalized income for a sustained period of time creates social issues as well as a drag on economic prosperity.

Chief Barriers to Progress

There are four principal barriers to the better alignment of EI and social assistance: policy silos, funding concerns, political philosophy and lack of transparency.

Policy silos: Each government is looking to optimize its policy objectives in an environment of fiscal constraint, without incentives or structures to encourage optimization across the entire income security system. EI and social assistance programs are intended to work together to provide support for those who are unemployed, but they unfortunately fall under different areas of government and so often evolve to have distinct and uncomplimentary policy objectives over time.¹⁷

Funding concerns: There is concern about the cost of funding any changes to the programs because making changes to EI in Ontario would have ripple effects across Canada, exacerbating existing concerns about the asymmetric nature of the EI program.

Political philosophy: Even if there was a path to sustainable funding for more comprehensive EI and other income security programs, there is a political perception that applicants should exhaust their own resources before accessing social assistance. This makes it difficult (politically) to adequately address the income and labour market needs of the longer-term unemployed.

In our current social assistance system, when a recession lasts longer than EI coverage does, many in temporary unemployment will eventually be forced into destitution. The United States has recognized this for what it is – an issue of temporary labour market displacement - and recently extended its supplementary assistance from unemployment insurance to 99 weeks. This comes at a time when Canada is reducing maximum duration by seven weeks to 45 weeks.

Lack of transparency: The federal government's refusal to share data about those leaving EI with provincial and municipal governments or the public further complicates efforts to help people who have exhausted their EI benefits. If the federal government disclosed how many people are leaving EI because they have obtained a job versus those who have been disqualified from benefits or have exhausted their claim and need further support, it would greatly help with planning and remedial action.

Promising New Developments

Many have recognized the importance of improving the alignment of EI with social assistance programs in Ontario, particularly in the Toronto region, where working age single people dominate social assistance caseloads. Two significant working groups have been launched to propose recommendations.

The Mowat Centre for Policy Innovation has assembled an EI Task Force to determine the most effective policy reforms for the EI program, and will issue its recommendations in spring 2011. The Task Force will look at ways to clarify the roles of different levels of government, and consider whether to concentrate responsibility for EI and social assistance at either the provincial or federal level.¹⁸

The provincial Social Assistance Review will build on the work of the Social Assistance Review Advisory Council (SARAC) to recommend changes to Ontario's social assistance program.¹⁹ The aim of this review, which will run from January 2011 to June 2012, is to create a roadmap for the Province to:

- enhance the ability of social assistance recipients to access the labour market;
- make social assistance easier to understand;
- better align social assistance with other government income security programs, such as EI; and
- make financially sustainable changes.²⁰

Opportunities for Action

1. Given recent developments and the complexity of the issues, a broad range of actors, including government, industry, community and labour, are encouraged to participate in and support the ongoing work of the Mowat Centre and the Social Assistance Review.

2. Allow recipients of social assistance to keep small windfalls and protect some savings to prevent destitution and welfare dependency

Challenge

Anyone looking to apply for or stay on social assistance is subject to a monthly asset test to ensure their eligibility for the program. These asset limits mean that applicants must exhaust all but a very low level of resources before applying for the program. They also mean that if someone receiving social assistance receives a small windfall, such as an inheritance or a court settlement, they must spend it within the month or leave the program.

Without any assets to pay, for example, a deposit on an apartment or to buy a used car, it is difficult for applicants to escape the social assistance system and return to work.

Current Situation

The current asset limits for single individuals looking to apply for or stay on social assistance through Ontario Works is \$592. This means that, for a single person to qualify for Ontario Works, they must spend down all but \$592 of their assets – including any Registered Retirement Savings Plans (RRSP) or Tax Free Savings Accounts (TFSA).²¹ Lone parents are allowed \$1,632 plus \$500 for each dependent, while asset limits for the Ontario Disability Support Program (ODSP) are much higher, at \$5,000 for a single person, and \$6,500 for a lone parent.²² Any windfall, be it an inheritance or court settlement, that increases the person's assets beyond these limits will result in them being disqualified for the program, unless they spend the windfall within a month.



Forcing people to spend their RRSPs or TFSAs not only eliminates their short-term access to savings, but also threatens their security in retirement. Even if the money can be saved up again, withdrawal out of these funds is likely to result in foregone interest, transfer costs and unexpected taxes.

As of 2004, Registered Education Savings Plans (RESPs) are assets that do not have to be cashed to attain social assistance.²³ Registered Disability Savings Plans (RDSP) are also exempt from provincial asset testing due to federal leadership in the matter.

Chief Barriers to Progress

Political philosophy: The biggest barrier to increasing asset limits is political philosophy. There is concern that increasing the asset limits could alter the original objective of Ontario Works, which was designed to be a program of last resort for individuals to access only after other avenues are exhausted. Asset limits were created to ensure that only those who really need the program are able to access it.

Jurisdiction: Since asset limits pertain to provincial social assistance programs, the federal government is unlikely to play a leadership role in increasing them, take leadership on increasing the asset limits but rather will leave it to each province to make changes. The federal government's position has been that it has no role in provincial welfare policy-making or issues relating to poverty.

Funding concerns: Even if politicians agreed to the change, concern has been expressed that funding would need to increase since the number of welfare recipients could increase as people with assets but no income become eligible to participate. There is, however, evidence that disputes this claim.²⁴

Promising Recent Developments

There is a growing awareness of the important role of savings in helping social assistance recipients to use Ontario Works as a temporary support rather than a route to getting trapped in welfare.

In Ontario, Modernizing Income Security for Working Age Adults (MISWAA), the Social Assistance Review Advisory Council (SARAC) and the C.D. Howe Institute have each recommended an increase in asset limits and, in March 2010, the provincial government stated that it would clarify the rules for disposing of assets in relation to eligibility. In the coming year, the provincial Social Assistance Review will explicitly examine asset limits and how to best simplify asset rules.

Other provinces have also successfully increased asset limits for social assistance. Alberta exempts \$5,000 per family member in RRSPs, and Quebec allows each individual to retain up to \$60,000 in global savings and up to \$5,000 for a designated use such as home repair or job training.²⁵ These asset exemptions did not increase welfare caseloads in Alberta or Quebec: social assistance rates remained steady after limits increased.²⁶ Manitoba has also recently increased asset limits for all social assistance recipients, to \$4,000 per person and \$16,000 for families.²⁷

The increase of asset limits has been recognized by both the private sector and community organizations as an important step toward self-sufficiency. One example is TD Bank Financial Group's work with Social and Enterprise Development Innovations (SEDI) to expand the learn\$ave program. This program is used to promote financial literacy, increase savings, and build assets. Learn\$ave has also demonstrated that an investment in asset-building can lead people to acquire the skills, knowledge and resources needed to become more self-sufficient.

Another financial literacy program has been the Financial Advocacy and Problem-Solving program (FAPS) run by St. Christopher House. This program aims to inform people of their financial options and assist people to make good decisions on how to spend small windfalls and other personal resources.

Opportunities for Action

1. In March 2010, the provincial government stated that it will seek to clarify asset rules through the Social Assistance Review process, there is an opportunity for all actors to support the review and advocate for an increase of limits for social assistance to \$5,000 for single people and \$10,000 for families for RRSPs, TFSAs, and ODSP.²⁸
2. There are currently no reliable estimates of the costs of raising asset limits of social assistance programs in Ontario. Therefore, there is an opportunity to convene a broad cross-section of actors – from the private sector as well as community organizations – to work with the Ministry of Finance to model the expected cost of an increase in asset limits as accurately as possible.

3. Reduce disincentives to work by de-linking housing and drug and dental benefits from social assistance.

Challenge

By making only social assistance recipients eligible for provincial housing and drug and dental benefits,²⁹ Ontario creates a disincentive for people to leave Ontario Works or ODSP to pursue paid work. Leaving social assistance for employment means substantial benefit losses, making the welfare wall ever more difficult to overcome.

Current Situation

Ontario has recently taken the positive step of extending drug and dental benefits by six months for people leaving social assistance for work. A further improvement would be to delink drug and dental benefits from the social assistance program and instead use needs-testing to decide eligibility. A similar approach could be taken to move shelter assistance out of the welfare program.

Prescription drug and dental benefits are particularly needed among those living in low income, independent of whether they are on social assistance or working. By linking them to social assistance, the Province creates a disincentive and risk for recipients trying to leave social assistance for paid work.

Linking the Province's largest housing program to social assistance also acts as a disincentive to paid work.³⁰ The shelter allowance accounts for about half of the Province's social assistance costs and, although criticized as being inadequate, helps recipients to subsidize rent costs enough to cover other basic costs. Other housing programs are so over-subscribed that losing a shelter allowance can create considerable hardship for those in low income.

Additionally, people who need assisted housing are disproportionately situated in the City of Toronto. While the City of Toronto holds one-fifth of Ontario's population, it holds half of the households on the provincial waiting lists for housing.³¹

Promising Recent Developments

There are several policy ideas that are currently being explored, prominent among them the idea of delinking housing and drug and dental benefits from social assistance. Developing a Housing Benefit that would be paid to low income Canadians based on their rent and income independent of participation in social assistance would be one way to do this.

The Ontario government's long term affordable housing strategy, released in November 2010, acknowledged the value of a stand-alone housing benefit. It stated: "During consultations, some of our partners proposed creating an Ontario Housing Benefit to help low income Ontarians pay rent. Current financial challenges do not allow us to proceed to implement such a program at this time. However, this does not prevent us from working with the Ministry of Community and Social Services and our housing partners, to explore this and other options for low-income Ontarians."³²

Saskatchewan has moved to delink similar benefits from social assistance with the creation of the Saskatchewan Rental Housing Supplement, which provides financial subsidies to families and people with disabilities. This work can provide us with insights on how the change could impact Ontario.

Chief Barriers to Progress

Funding: The chief barrier to delinking benefits from social assistance is a funding concern: that the changes suggested would increase costs to government due to the expected increase in the number of people who would be eligible for benefits.

Opportunities for Action

Several policy ideas have been proposed that delink housing benefits from social assistance. Two opportunities to address the specific needs of the Toronto region are to:

1. Transition the existing shelter allowance to a new housing benefit for all low-income Ontarians based on their rent and income. A properly designed housing benefit would pay higher amounts in areas where rental costs are higher, like the Toronto region.

2. Create a portable housing benefit that could be applied to public or private sector housing in order to extend affordable housing. A properly designed housing benefit in the private market would relieve pressure on the social assistance system. Experience in other jurisdictions shows that a truly portable housing benefit can address homelessness, create incentives for social assistance recipients to leave social assistance and recognize the affordability issues faced by the working poor.
3. Similarly, there is an opportunity to further delink drug and dental benefits from social assistance, and support new community-based prevention programs by linking drug and dental benefits to an income or needs test and delivering these benefits through the income tax system, the Trillium Drug program, or the Ontario Health Insurance Plan (OHIP).³³
4. In order to develop a business case that supports these changes, there is an opportunity to convene a broad cross-section of actors – from the private sector as well as community organizations – to work with the Ministry of Finance to model the expected cost of the delinking of drug, dental and housing allowances. Initial research suggests that these changes may indeed reduce health care costs. Studies on universal pharmacare, for example, show that bulk purchasing could reduce overall health care costs to government.³⁴

4. Fine-tune the Working Income Tax Benefit (WITB) to increase its effectiveness in easing the transition from welfare to work

Challenge

The WITB is designed to assist people leaving social assistance to successfully re-join the labour market. It is a relatively small federal program that requires adaptation by each province to allow it to sit properly within that province's income security programs.³⁵

Ontario has not yet adapted the program to maximize its effectiveness. Currently in Ontario, WITB benefits phase out while recipients are still eligible for Ontario Works, reducing the incentive for recipients to move off of social assistance, which was one of the WITB program's goals.

Current Situation

The Working Income Tax Benefit (WITB) is an income supplement designed to help support the working poor. Introduced in 2007, eligibility for the WITB is based on income and it is delivered as a refundable federal tax credit. Its goal is to allow the working poor to supplement their income through a sliding tax benefit.

Single earners over the age of 18 who have a starting annual income of \$3,000 are eligible for a maximum benefit of \$925. Phase out of the WITB begins when working income reaches \$6,950 and ends when working income reaches \$16,700. For lone parents with one dependent, the maximum benefit is slightly higher at \$1,500 and begins to fall to zero at a gross income of \$9,750.

Although the WITB is a federal program, it is designed to be tailored to fit each province to ensure that WITB is well-coordinated with provincial income security systems. Changes need to be consistent with the 2007 principles stipulating that any amendments:

- must contribute to improving work incentives for low income earners;
- cannot cost the federal government additional money;
- must provide a minimum benefit level for WITB recipients; and
- must maintain overall harmonization with current federal programs.

Promising Recent Developments

Quebec, Nunavut, and BC have already coordinated their social assistance programs with the WITB. There has been a detailed analysis executed by the Institute for Competitiveness & Prosperity to suggest and support changes to the Ontario program and to show the costs that would be involved.ⁱⁱ To date, there has been no indication from the provincial government that such changes are forthcoming.

Chief Barriers to Progress

Costs: The major barrier to adjusting the WITB is cost. The need for greater resources may reduce the appeal of WITB reform during economically strained times. However, not addressing WITB's failings hurts the effectiveness of the program and will result in higher social assistance caseloads over time as recipients struggle to make the transition to paid work.

Opportunities for Action

There is an opportunity for stakeholders to build on and support a recommendation to:

1. Increase the WITB so it begins at \$5,000 instead of \$3,000—the equivalent of 10 hours per week of work. This change by the provincial government could incentivize people to work more hours. Funding concerns could be addressed by reducing the maximum benefit to \$900 for singles and \$1,465 for lone parents with a dependant.
2. Reduce benefit phase-in rates from 25% to 8.3% for single earners and 13.5% for lone parents with a dependant. This change would extend maximum WITB thresholds to full-time employment, and require both provincial and federal government support.
3. There is also an opportunity to convene a broad cross-section of actors – from the private sector as well as community organizations – to work with the Ministry of Finance to model the expected costs of the proposed changes to the WITB program.

5. Increase the effectiveness of employment standards and regulations to ensure workplace fairness and security

Challenge

As part of Ontario's commitment to fairness in the workplace, the Ministry of Labour establishes minimum employment standards for the workplace. These standards reflect societal norms about basic income security conditions in our labour market. They include the ability to earn wages that are sufficient to live on and decent conditions of work that allow a person to balance work and family life.³⁷

These regulations play an important role in addressing poverty by providing a common standard of fair wages and working conditions that is expected in every workplace.³⁸

Current Situation

The reach of employment regulations has shifted over the past three decades as legal distance has been created between the employer and employees.³⁹ A growth in outsourcing, contract work and part-time employment has changed the employer-employee relationship away from more traditional full-time, permanent employment relationships with a single employer.⁴⁰

With 37% of the workforce in part-time, contract or own-account self employed arrangements,⁴¹ Ontario's labour laws, regulatory regimes and employment benefits require updating to ensure that decent wages, benefits, working conditions and job security are available to everyone, not just those in traditional full-time employment relationships.⁴²

Some areas of most concern affecting Ontario today are unpaid wages and uncompensated overtime, both of which hurt the income security of workers but also impact economic prosperity by reducing consumer spending and tax revenues. There have also been some concerns raised about recent legislative changes to employment standards that require workers to first try to enforce their employment rights with their employer before they are allowed to make a complaint of unpaid wages to the Ministry of Labour (with some exceptions).

Limited enforcement capacity can also compromise the effectiveness of existing laws and regulations. Less than one percent of Ontario workplaces are inspected to assess compliance with employment standards.

Promising Recent Developments

In many cases, employers and employees are unaware of their obligations and rights. Much of the work done by the Ministry of Labour attempts to educate companies to reduce the incidence of complaints, help employees to raise concerns, empower regulators to resolve issues more quickly and strengthen regulations to reflect the changing nature of work.

To this end, in 2010 the Province passed the Open for Business Act, which includes the creation of an Employment Standards Modernization Strategy and Task Force. This task force will examine the backlog of nearly 14,000 claims to suggest ways to address concerns.⁴³

The Task Force has already proposed amendments that include having employees notify their workplaces that they are filing a report, “authorizing employment standards officers to attempt settlements of claims”, and allowing officers greater decision-making capabilities when parties do not attend meetings or comply with requirements.⁴⁴

Chief Barriers to Progress

There are three important barriers to improving effectiveness of existing employment standards: 1) education; 2) enforcement; and 3) outdated legislation.

Education: With 178,000 small and medium-sized businesses in the Toronto region,⁴⁵ it is difficult yet important to educate employers on their obligations, so they understand the importance of and facilitate compliance on the issue.

Enforcement: Enforcement resources are also needed to investigate and work to resolve complaints. Violations or evasions of employment standards and regulations give unfair advantage to employers operating below the floor of minimum standards. Employers who comply with the legislation are placed at a competitive disadvantage with non-complying companies. This encourages a race to the bottom, rather than competition on the basis of innovation or other factors that provide economic benefits to the region.

Outdated legislation: With 37% of workers in part-time, contract or own-account self employed jobs,⁴⁶ Ontario's labour laws, regulatory regimes and employment benefits do not reflect the reality of many employers.⁴⁷

Opportunities for Action

1. There is an opportunity for governments, the private sector and community organizations to collaborate on identifying best practices and emerging trends. They might also support education campaigns that give appropriate tools for small and medium-sized employers to help them comply with employment standards and avoid creating precarious work.
2. In parallel, those employers with employees in precarious working situations should increase their understanding of, and compliance with, existing employment standards, and establish policies and processes to ensure that legal protections are extended to all forms of work.⁴⁸
3. Increased government resourcing to support investigation, resolution and enforcement of existing standards would also help to protect the income security of Ontario's employees.
4. Ultimately, a full review of the effectiveness and scope of Ontario's Employment Standards Act is needed for it to reflect contemporary employment forms. There is an opportunity for business, labour and the community sector to work together with government towards legislative reform.

6. Improve the design and effectiveness of training and employment support programs to help working age adults at the low end of the labour market

Challenge

Many training programs are not as effective as they could be in preparing workers for available jobs. Although there is opportunity to increase accountability for the effectiveness of specific programs, the initial challenge is to design training and development to meet short-term labour market needs.

Effective training and employment support programs need clear direction, principles and objectives to ensure that training funds are maximized. As Ontario invests in re-training and ‘upskilling’ workers to meet demand in a fast-paced changing economy,⁴⁹ effective design and delivery will be critical to both short-term prosperity as well as long-term productivity.

Current Situation

Training programs are important both because they are an investment in the future,ⁱⁱ as well as a way to keep unemployed individuals attached to the labour market.⁵¹

Currently, training and employment supports are delivered primarily through the EI program. Unfortunately, the low availability of EI for the unemployed also means that only 38% of the unemployed have access to a significant source of job training funds through the EI program.⁵² This means that Ontario received 25% of direct transfers from the federal government for training, despite Ontario having 42% of unemployed Canadians in 2008-2009.⁵³

Although the federal government has attempted to fund other training programs to compensate for this low availability of EI training funds, unemployed individuals have found it more difficult to access these non-EI programs, resulting in an under-representation of groups susceptible to poverty in non-EI training and education programs.

Promising Recent Developments

The importance of effective education and training to household income was reinforced in a recent Senate Committee report that looked at poverty and homelessness. The report recommends comprehensive training that meets the needs of all the unemployed, not just EI recipients, and is linked to labour needs.⁵⁴ The implementation of Employment Ontario⁵⁵ is one example of a step toward the better integration of a range of available education and training programs.

The EI program will continue to be an important delivery mechanism for training programs and it is currently being analyzed by the Mowat Centre's Employment Insurance Task Force. Reforming the training programs associated with it and ensuring their effectiveness will greatly improve the experience of unemployed Canadians in the Toronto region.

Chief Barriers to Progress

Common understanding: The Toronto region needs to understand and set out its labour market and training goals and objectives to ensure effective design and delivery of any program.

Research: As well, although training is widely accepted as an important means of keeping people attached to the labour force, there is no established data-backed understanding of whether training is effective or sufficiently linked to labour market needs, or why in some cases it simply does not work.

Opportunities for Action

There is an opportunity for the public, community and private sectors to work together to improve the effectiveness of existing training spending by increasing the accountability for training results. Improving data collection and measurement of training results would contribute to this effort.

Similarly, the continued work by the Mowat Centre's EI Task Force, Employment Ontario and other initiatives to better coordinate training for people living in low income who are looking to transition into the workforce are also important steps forward.

This work would be most effective if linked to a clear labour market strategy for Ontario and the Toronto region. There is an opportunity for government leadership on this with input from public, private, labour and community stakeholders.

7. Improve access to high quality, affordable early learning and child care to allow low income parents to work

Challenge

A high priority for any parent is ensuring the care and education of their children and the costs involved in doing this can be high. This poses a particular barrier to the workforce for parents living in low income. There is widespread agreement that early learning and child care are key to Canada's prosperity. Not only will good quality, affordable early learning and child care give low income parents the ability to work, investments in early learning and child care will create jobs for people in need of employment. Early learning and child care are also investments in Ontario's long term human capital.

Currently, Canada has the lowest early learning and child care access rates amongst developed countries.⁵⁶ Less than 20% of children have regulated spaces available for them, and fees are some of the highest in the world for parents. Additionally, there are issues with the quality of existing early learning and child care options. Low wages and high turnover of early childhood educators make it difficult to have sustained good quality early learning and child care. For these reasons, we need sustainable public funding for early learning and child care, as market-based approaches are not working.

Current Situation

A 2004 OECD report recommends that Canada increase its early learning and child care spending to about twice the government's current spending, to equal the OECD average of 0.4% of GDP.⁵⁷

Currently, Canadian women who are lone parents have a poverty rate five times that of women in two-parent families.⁵⁸ Part of the reason for this high poverty rate is the lack of affordable early learning and child care, which constrains the range of employment options for women.⁵⁹

There are a number of programs aimed at subsidizing the cost of early learning and child care in Ontario including: the Ontario Works' Learning Earning and Parenting (LEAP) program, the Ontario Child Care Supplement for Working Families, and the Universal Child Care Benefit (UCCB).⁶⁰

The supply shortage of quality early learning and child care is making child care more expensive with average costs of day care in Canada increasing by 6% in 2009.⁶¹ The provincial government has created a new universal education program for four and five year olds to have full day learning and care programs, which will provide childcare for parents who need to work. This is also seen as an investment in early childhood education.

Many lone parents, in their transition between social assistance and low-wage work, lose benefits such as early learning and child care. This understandably makes work an unappealing option and prevents parents from joining and staying attached to the labour force. With affordable, high quality, and accessible early learning and child care, these lone parents would not lose these benefits as they moved from social assistance and would feel comfortable that child care options meet the needs of their children.

Promising Recent Developments

The recent introduction of the Ontario Child Care Supplement for Working Families and the Universal Child Care Benefit (UCCB) provide low income parents with some increased income security, but the availability of low cost, high quality child care continues to be an issue for parents.

Chief Barriers to Progress

Funding concerns: Funding concerns of increasing childcare continue, although research shows that returns from public investment in childcare would be offset by an increase in low-income parents being able to work instead of requiring social assistance.

Low wages: Childcare workers' low wages create high turnover, and a shortage in early childhood education workers threatens the effectiveness of the full day kindergarten plan recently implemented.

Opportunities for Action

There is an opportunity for increased supply-side funding for early learning and child care services, which will improve affordability, quality, and accessibility by reducing parental fees, as well as increase wages for trained early childhood educators and develop additional spaces for early learning and child care.

Similarly, there is an opportunity for the private sector to invest in their employees by establishing early learning and child care

8. Reduce specific employment barriers for racialized groups living in poverty

Challenge

People belonging to racialized groups face a disproportionately high amount of poverty, and have particular problems in accessing jobs. Race and immigration status are increasingly interconnected, although the growing racialization of poverty in the Toronto region is as much of an issue for immigrants as it is for those who are Canadian-born. Currently, about half of Toronto's population is foreign-born, and almost one third of Canada's visible minorities live in the City of Toronto.

Current Situation

Racialized poverty impacts both visible minority newcomers to Canada and racialized individuals who are Canadian-born. Both groups are more likely to live in low income. University-educated newcomers, for example, were four times more likely than their Canadian counterparts to be unemployed in 2009.⁶² Recent work by the Centre for Urban and Community Studies at the University of Toronto highlights that many low income neighbourhoods also have a high proportion of visible minority populations, whether they are newcomers, established immigrants or Canadian-born.⁶³ The latest available Census (2006) reports that racialized families were three times more likely to live in poverty in Ontario than non-racialized families.⁶⁴

We have an increasingly diverse society and, as growing racialization of poverty creates inequality, this trend could lead to reduced social cohesion and community participation that could damage our future prosperity.⁶⁵

There are multiple barriers to the labour market for racialized groups which prevent many from accessing good jobs with decent wages. One such area is language: accessing the labour market can be difficult if an individual does not speak 'business English'. Another barrier to immigrants accessing employment is their lack of Canadian work experience. Currently, racialized workers are over-represented in low-status jobs, and they are tremendously under-represented in executive positions and boards.⁶⁶

There are other challenges facing new immigrants. For example, many immigrants tend to have their previous employment experience from abroad discounted by Canadian employers.⁶⁷ New immigrants, no matter their age, education or experience, are often treated as new entrants into occupations.⁶⁸

Promising Recent Developments

Cutting edge efforts have been undertaken in the Toronto region to address the marginalization of racial minorities in the work force. For example, the Toronto District School Board's collection and analysis of race-based data is the first time that key inequalities affecting racialized students have been revealed in the Toronto school system. Research on economic exclusion of racialized minorities has also been undertaken by such academics as Dr. Grace-Edward Galabuzi of Ryerson University.

The Workers Action Centre has undertaken multiple campaigns to work with labour groups with large proportions of racialized people, including precarious workers, live-in caregivers, and temporary foreign workers, in order to help these groups understand and access their rights. In addition, the Centre has campaigned for an expansion of labour standards and their effective monitoring.

Numerous organizations around the Toronto region have begun to study this issue including the Cities Centre at the University of Toronto and Colour of Poverty.

Chief Barriers to Progress

Data availability: There is a lack of available data, especially administrative data, which disaggregates labour force information by race and income. Collecting and sharing this data could facilitate further research around issues of racialization and poverty in the Toronto region and help us better understand how existing barriers are affecting different groups, and ultimately determine the best ways to assist these groups. This will be exacerbated by the loss of the long form census.

Hesitancy to address issue: There can also be a hesitancy to address the issue of racialized poverty head on, which makes progress in this area challenging.

Opportunities for Action

As a first step, there is an opportunity to encourage the federal government to increase public access to labour force data disaggregated by race. More research and discussion in this area will lead to greater understanding and the development of better policy and program alternatives.

Given the importance of immigration to the Toronto region, there is also an opportunity for a regional dialogue to surface about this issue and to better understand and improve the effectiveness of programs aimed at reducing poverty in groups that are particularly affected. A comprehensive look at the effectiveness of these programs would also help build a complete evidence base and solutions framework, alongside disaggregated data becoming more available.

Conclusion

The recession has brought high unemployment rates to the Toronto region and exposed the weaknesses in our income security system. We need to create a collective response to these challenges by implementing smart policy changes that allocate our resources efficiently and effectively.

The income security working group's eight opportunities for action will help strengthen the social safety net, facilitate employment opportunities, and enhance social supports to create a resilient income security system that will not only help lift us out of the difficulties left over from the recession, but will also develop supports that will outlast the economic strains of the future.

Questions for Discussion

1. What opportunities for action hold the greatest potential for cross-sectoral support as well as political traction?
 - a. What might CivicAction and its partners do to support collaboration to drive these opportunities for action forward?
2. In which areas could CivicAction lead new initiatives, or assist other groups to advance?
3. Income security is an issue which is central to the functioning of a modern, competitive economy, yet this area remains one of limited private sector engagement.
 - a. What should be the private sector's role in relation to the opportunities for action listed above?
 - b. What is needed to increase private sector engagement in these issues?
 - c. What could CivicAction do to support this increased engagement?

Endnotes

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¹⁰ Caseloads for lone parents have declined with the advent of federal and provincial child benefits, improved enforcement of child support orders and greater labour force participation of women.

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This paper was prepared by Andrea Baldwin, Stephanie Procyk and John Stapleton and informed by discussion of CivicAction's Income Security Working Group