

“Enabling all Ontarians to live with dignity”

A response to the
Commission for the Review of Social Assistance in Ontario’s
Discussion Paper 2: Approaches for Reform

Twenty members and clients of:

Houselink Community Homes
The Dream Team
Across Boundaries

March 16, 2012

When “reform” means “better”

“Who is supposed to be the prime beneficiary of the reforms? That’s my question.” – Walter

What should social assistance reform look like?

As we reviewed the many ideas described in the Commission’s *Discussion Paper, #2: Approaches for Reform*, we found that it all came down to one simple question:

Will this reform make us better off, or worse off?

We are better off if:

- we have more money to live on than we do now
- we have more control over the decisions that affect our lives
- any gains in money or control do not come at the expense of others with low incomes.

As we reviewed the *Discussion Paper* it was often difficult for us to predict the impact of the proposed reforms. It is really only when we see the numbers that we can tell whether we will have more money in our pockets.

So for us, the most compelling part of the *Discussion Paper* was Appendix B: the comparison of social assistance incomes with a variety of low income measures.

We see that single adults on OW live on 48% or less of the poverty line, however it is measured. Single adults on ODSP live on between 72% and 82% of the poverty line. In other words, people on social assistance are poorer than poor.

Over the next 18 pages we make a number of observations about the reforms described in the *Discussion Paper*. But if you took away only message from our report, it would be this: **you can’t lift people out of poverty by keeping them poor.**

Who we are

We are 20 Toronto men and women who receive social assistance. Most of us are now on ODSP. Many have also received OW. All of us have, or have had, a mental disability – a disability we understand is shared by 38 per cent of ODSP recipients and over 60 per cent of ODSP applicants in 2009/10.

We met together on March 3rd, 6th and 13th to develop our response to the *Discussion Paper*. These meetings were organized by three mental health organizations:

- **Houselink Community Homes**, providing supportive housing and programs for psychiatric consumers/survivors.
- **The Dream Team**, a group of psychiatric consumer/survivors who advocate for more supportive housing in Ontario for people with mental health issues.
- **Across Boundaries**, a mental health centre serving people of colour in the Greater Toronto Area who are experiencing severe mental health problems.

We are all members or clients of one or more of these organizations. However, the views in this paper are our own.

“The aim of social assistance is to *assist*.”

Comments on Chapter 1: Expectations and supports to employment

All twenty of us want the *opportunity* to work when we are well enough to do so. We welcome reforms that increase the range of jobs available, and increase our ability to get those jobs.

We agree with the Commission that all employment supports must recognize the barriers of stigma, discrimination, lack of access to training, inadequate employment supports and return-to-work programs. This is true for all people with disabilities, and particularly true for those who have mental health issues.

To address these barriers we would welcome:

- More jobs, including jobs in government, non-profit organizations and consumer-led businesses, targeted specifically for people with mental health issues
- Internships and paid training opportunities
- Practical job search supports such as bus passes
- Tailored supports. Although it is reasonable to expect province-wide standards of service, the aim is not a “one size fits all.” Instead, the key question is, “what services does the recipient believe will be most helpful?”

Here’s a sampling of our ideas:

“We need to focus on creating work – even part-time work – so people feel included. Otherwise you feel like you’re living a wasted life. Job placements give people a chance to show what they can do.” – Emma

“Instead of the government paying half our wages, why don’t they just hire us – especially at OW and ODSP offices?” – Michael

“What about programs like EI’s Second Career? They pay for training so you can get a job.” – Sharon M.

“There should be more trainee positions – in government, in transit – internship positions where people get paid. These positions should be specifically for training people who have a disability.” – Angela

“Give more money to consumer-run businesses.” – Sharon M.

“Provide financial supports to the non-profit organizations that know us best so they can employ us.” – Yousef A.

“Everyone should get a bus pass – everyone. How can you look for a job if you can’t get there? In Ottawa they made you pick up the pass, instead of giving out the money. It was a good way to make sure people actually got the pass.” – Leslie

On standard assessment tools

We unanimously agree that the individual is the best judge of his or her own job readiness.

Although we are not familiar with the UK and Australian assessment measures described in the report, we are alarmed by descriptions of “‘Impairment Tables’ which are intended to measure the loss of functional capacity that affects a person’s ability to work.”

For a more appropriate approach to assessing job readiness, we draw the Commission’s attention to the mental health recovery movement. This movement focuses on strengths, not “loss of functional capacity.” Approaches such as the Wellness Recovery Action Plan create checkpoints where individuals can assess their own mental health. We believe these self-assessment tools are better guide to job readiness than checklists administered by others.

We recommend the Commission consult with the Centre for Addiction and Mental Health or the Krasman Centre to develop a recovery-based approach to preparing people with mental illness to seek and hold jobs.

Remember: the aim of assessing job readiness is to find the best way to help an individual find a job. The best way to know is to just ask, “What’s stopping you from working? And how can we help?”

Our thoughts:

“Just because I’m here talking, I look like I’m ready to work. But I couldn’t do what I used to do. At the time I was diagnosed in 2009 I was working full time, eight hours a day. When I got sick, I was lucky to deal with just living.” – Wendy

“They’re not psychiatrists, and they have no business making decisions for us. My suggestion is that people writing up reports to go sit with people with people who are disabled, and sit with a psychiatrist, and get some feedback.” – Sandra

“We are the only ones who can say what we can do. For people who go through grass-roots recovery, there are checkpoints in your mental health. People can learn to self-monitor. These are better indicators for job readiness than “ability to travel” and things like that. . . . I would suggest people attend recovery workshops. Peers with an experiential understanding could help – not in assessing ourselves, but in providing a sounding board to help us assess ourselves better. This may be a better way to prepare people for work than employment training.” – Michael

“It’s a good idea to incorporate the recovery model into assessing job readiness. The recovery model emphasizes choice and personal responsibility. These are the very qualities needed for employment: to know yourself, and to be ready to take up your responsibilities.” – Youssef C.

On participation requirements

We understand the Commission's concerns about the growth in ODSP cases, particularly among people with mental illness. But we are wary of any measures, including participation requirements, that will be used to "cull the non-compliant."

We would like to suggest a different approach. You may be familiar with the principles of Housing First now being researched by the Mental Health Commission of Canada. Many of us owe our homes to Housing First organizations that did not require us to participate in "treatment programs" to keep our homes. Instead stable homes created the *platform* on which we could build our *own* success.

A liveable, reliable income is also a platform for success that may, or may not, include re-entry into the workplace. Forced participation in (often useless) job-search activities under threat of losing this income creates stresses that undermines recovery and ultimately make it *more* difficult to find work.

We want to remind the commission that the most basic function of social assistance is to *assist*.

Our thoughts:

"My doctor told me going back into advertising full-time would be a disaster. Making me go back to my line of work would be harmful to my health." – Lelise

"Are there enough jobs for everyone who wants one? That's the real issue." – Sharon M.

On employer engagement strategies

"It doesn't matter how much policy we write. If people look at people with mental illness in a fearful way, nothing is going to change."– Rene

We enthusiastically support programs that address discrimination and the stigma of mental illness. We believe in strong laws that prohibit discrimination on the basis of mental illness or other disabilities.

We also know that we must help employers overcome the fears that prevent them from hiring us. Those of us who are members of the Dream Team speak regularly at workplaces, service agencies, schools and universities. By telling our personal stories we increase awareness about our lives and the contributions people with mental illness can – and do – make to the community.

We support:

- On-site support for employers hiring several people with mental illness
- Job protections that allow employees with mental illness to return to their jobs, and offer appropriate employment assistance programs
- Strengthened laws to prohibit discrimination and promote hiring of people with disabilities.

We also support programs that help small businesses afford to hire us. However, some of us have been disappointed by job creation programs that subsidize wages for a fixed

period of time. We have found ourselves used as cheap labour and then dismissed without cause when the subsidy expired.

Here's what we think about . . .

Employer supports

"At Oasis, we met with employers and talked to them about addictions or mental illness. They came in with their eyes open. More of this needs to be done." – Brad

"I believe there is a law where employers are supposed to accommodate people with disabilities. I suggest they have workers that companies could talk to, and if you hired a certain number of people with disabilities, the workers would be on site with the disabled employees. They would be there to ensure the safety of the clients with disabilities at all times, making sure the employees do not misuse or abuse the disabled employees, verbally or mentally." – Sandra

"You know what gets to me? The organizations that say, "hire the handicapped" don't hire people with disabilities themselves." – Sharon M.

"Minimum wages should increase too. But when it comes to small businesses, perhaps a subsidy for these businesses is needed to keep them going. They're lucky if they can afford \$10.25/hour." – Emma

"In Utah companies get a tax break if they hire homeless people. We should look at this plan and see if it works for them." – Leslie

Tax credits for businesses hiring homeless people

Companies in Utah could get a tax credit of up to \$1000 for each homeless person hired and kept on the job full-time for six months. The amount would double if they work a year. A \$500 credit is available for part-time workers.

The bill was passed by the Utah legislature on February 15, 2012 and is supported by the National Federation of Independent Business and low-income advocates.

Job protection

"I was a truck driver for years. Why can't people with mental illness have job protection? There was a person at my workplace who was away for two years for a physical illness and got her job back. If I'm away for three months, I'm out of a job." – Richard

"I've been in two programs where they subsidized my pay to get a job. In both cases the employers abused the program. It was bye-bye after 6 months." – Michael

Note: We did not discuss the merits of various approaches to delivering employment services.

“Working or not, we all need to eat”

Comments on Chapter 2: Appropriate benefit structure

We appreciate the Commission’s struggle to balance its objectives of adequacy, work incentives and fairness between social assistance recipients and low-income working people.

For us, the over-arching principle that should frame all three objectives is “an adequate income for all.” We believe that all people with low incomes share similar struggles, whether they are working or not. If everyone has enough to live on it matters less than some people get more than others.

It might be helpful to look at the philosophy underpinning Canada’s Old Age Security system. Payments are available to everyone over 65, whether they have worked all their lives or never had a job; saved for retirement or not. Some might argue that these payments act as a disincentive to working and saving. Yet it would be hard to point to a single program that has been more effective in combating poverty among seniors, simply and without stigma.

On setting rates

We did not discuss the specific alternatives described in the Discussion Paper. However, we did discuss some ideas for setting an adequate income.

Our thoughts:

“The minimum wage is \$10.25. That’s what the government considers necessary to keep people out of poverty. If we raised OW and ODSP back to the levels before the 22% cut under Harris, we’d be getting closer to the right level. We should pay for it by moving money from hospitals. Simply improving the quality of life would mean fewer returns to hospitalization.” – Mark

“Is it true that people won’t work if welfare payments are too high? There are lot of ideas that have not been tested – including the myth that if you pay extraordinary salaries you get extraordinary results. If that were true, you’d have a magnificent financial sector. That’s not true. Having a livable income is very important, and it’s something government can achieve.” – Walter

“People on ODSP should be able to make at least \$500 - \$600 without it being touched. That should be part of poverty reduction. Minimum wages should increase too.” – Emma

On supplements to low-income wage earners

We are *in favour* of income supplements for low-wage earners, including extended health and drug benefits, a housing benefit and similar programs – not because they are incentives to work, but because low-income workers need the money. We are particularly conscious of part-time workers who do not receive benefits from their employers.

We do not have specific suggestions for the design of these benefits. However we would be very concerned about any attempt to pay for a shallow universal housing benefit by eliminating or reducing rent-geared-to-income subsidies in social or supportive housing. We would also oppose any efforts to remove money from existing OW or ODSP benefits to subsidize programs for low-income workers.

Our thoughts:

“Pharmacare would be a good idea, so people who can’t afford drugs could afford them. But taking money from one group to another is not right.” – Emma

“If you’re making under \$25,000, you’re considered low income. If a program brought everyone up to that level, it would be a good thing. If it’s in the opposite direction, then no. I’m somewhat worried.” – Brad

On designing benefits for people with disabilities

We agree with the Commission that “some people with severe disabilities are unlikely to generate significant earnings over their lifetime, and we need to ensure that they have income security.”

But we cannot support an arbitrary program division between the “severely disabled” who are deemed unemployable, and the “employable disabled.” Our concerns are:

- Who decides who is “unemployable?” The unpredictable nature of mental illness means many of us will cycle in and out of “employability.” Would that mean shifting back and forth between programs, or being permanently – and inevitably inappropriately – assigned to one program or the other?
- The risk that real disabilities will be discounted if they are not deemed “severe.”
- The stigma associated with being deemed “unemployable”
- The dangers of reduced benefits for the “employable disabled.” Many of us remember the “Harris Government’s” 22% cuts to OW while ODSP was protected. These cuts would have garnered much greater outcry if the public saw people with highly visible disabilities suffering.

We believe that many of these concerns could be addressed by using a tailored, recovery-based approach. That would ensure people who cannot seek work are not harassed into job search activities, while people who want to work – however severe their disability – are given assistance to do so.

Our thoughts:

“We all need to eat food. We all need enough money to get housing. Whether you are on OW or ODSP you need to get what’s livable and what’s decent.” – Michael

“I went on OW when I was around 50, and went on ODSP when I was around 60. The difference in payments is quite large. But it’s a false dichotomy that splits the deserving poor from the undeserving poor, and it’s got to go.” – Peter

On dealing with the complexity of benefits

We favour systems that reduce paperwork, complicated and inconsistently-applied rules and unhelpful intrusions into our lives.

However, we are wary about bundling shelter allowances, special diet allowances and one-time and other special payments into a single standard rate. Our concerns are:

- Social assistance spending will be reduced when the special allowances are eliminated. We are concerned a re-allocation of the various special allowances will be an opportunity to “scoop” money from the program.
- Our own incomes will go down. It would be helpful if the Commission could present projections that would show whether we benefit or not, and who might lose money through this change
- The standard rate will not reflect the true costs of rent – a cost over which we have little control
- The standard rate will not provide for emergencies or infrequent expenses.

Our thoughts:

“I’m not sure about these reforms. It might be just a way of covering up something. They’re not really giving you more benefits. If anything, they’re giving you less. Having the benefits broken out is better for budgeting purposes.” – Angela

“If they give us a fixed amount of money, but our rent keeps going up, how can we afford where we live? We’ll be on the street.” – Lestor

“Less bureaucracy, stress and blaming”

Comments on Chapter 3: Easier to Understand

We were pleased to see the Commission’s interest in a “complete culture change” in the way OW and ODSP approach risk management.

It is an interest we share. We note that social assistance recipients are subjected to a level of scrutiny and mistrust that is markedly different from those imposed on other recipients of public benefits. We do not see Old Age Security withheld from seniors who own their own homes or who have money in the bank. We do not see recipients of tax credits told they can’t save money by sharing an apartment with a friend.

This section outlines our responses to the two ideas proposed in the Discussion Paper: an audit-based (rather than surveillance) approach and the treatment of assets. However, we would like the Commission to go further.

We are intrigued by Manitoba’s “Mincome Experiment” in the 1970s and the potential for a Guaranteed Annual Income or “negative tax” system. We request the Commission explore this idea, with the view to creating a pilot project to test similar approaches in Ontario.

Surveillance vs audit-based approach

Many of us strongly prefer an audit-based system. We see it as a way to:

- “de-criminalize” the social assistance system by treating us in the same way as beneficiaries of tax credits and deductions
- reduce paperwork and stressful reporting deadlines
- reduce overhead and release funds that could go directly to social assistance recipients

However, some of us also had concerns about an audit-based system:

- Some people will have difficulty retaining papers. This is particularly true for those who move frequently, lose their housing, or are ill.
- Some of us find monthly reporting a helpful way to organize our financial affairs
- All of us were concerned about being punished for simple errors or missing paperwork. We were particularly concerned about repayments – possibly covering several years of benefits – or losing our benefits altogether. Monthly reporting ensures that any overpayments will be for small amounts.
- We were also concerned that minor errors would be seen as evidence that people on social assistance can’t be trusted.

One suggestion was to allow recipients to choose whether they want a monthly or annual reporting system, just as the tax system allows for monthly, quarterly or annual reporting options.

Our thoughts:

“Remove stigma from OW and ODSP by normalizing bookkeeping on an annual basis. Much less bureaucracy, stress, and blaming – and less criminalization of the poor and disabled. Definitely the direction we should be going in”. – Peter

“People who cheat the system should be penalized in the same way as those in the income tax system. They don’t monitor income tax system they way they do OW. The OW system assumes that we are guilty until proven innocent.

Whoever is guilty should be penalized. It’s a huge offence – a breach of trust. But if it is a trust, that trust should go both ways. We shouldn’t have to send in every pay stub before we get the next month’s cheque. That just causes stress. It’s not good for people’s mental health.” – Michael

“We’ve had government decide that too many people are cheating. But it costs millions to look for fraud. We should stop fraud, but at what cost to find the few who cheat?” – Sharon

“I forget things. Reporting monthly helps me. In two months I might throw out the papers. Keeping records for clients is very important. It also can reduce overpayments.” – Sandra

“ I found that being on ODSP and welfare, I get all these papers from social service. I don’t always keep them. You’d have to keep all this stuff, regardless of your mental state. Monthly verification works.” – Brad

“You don’t eliminate surveillance, you just delay it. Say the government contacts 50 people after four years. They find no-one has kept all their papers. And then the news story is about how many people are cheating the system.” – Yousef A.

“Keeping records for seven years is a business model. For people going through terrible experiences, this isn’t the right system. The choice should be up to the individual whether they want to be on the surveillance or audit system.” – Mark

On treatment of assets

We were agreed that getting out of poverty depends on our ability to keep and build assets. These assets could include cash savings, a vehicle needed to get a job, and money to go to school, to retire, or give to our children.

We also note that beneficiaries of the tax system and publicly-funded services are not required to spend down their assets before accepting these benefits.

Although we do not have a recommendation for a specific asset limit, we do believe:

- Limits should be geared to enabling people to get out of poverty. That includes saving money to go to school, to succeed in a job or to break the cycle of poverty for our children

- Limits should be indexed to reflect increases in the cost of living
- All asset rules should be published. Some of us have been given wrong information that dramatically affected our lives.

Our thoughts:

“The aim is to promote dignity. It is pretty “undignifying” to be struck down with a mental illness and then stripped of your assets?” — Peter

“I think it unfair I can’t save no money in the bank and if I get the a job the ODSP will take half of your cheque.” – Marlon

“ If you are working, if you are able to work, then you should be able to keep a greater amount than \$5,000, so you can get a firm foothold on savings. Then when you go off ODSP you don’t have an empty canister. You can get clothes, and get yourself over the probationary employment period.” – Sharon B.

“ If you go to university or college to get a better career, it takes a lot more than \$5000 to get a higher education. If you can’t save more than \$5,000, you’ll never get off ODSP.” – Sharon M.

“When I went onto ODSP my worker told me my life insurance was an asset and I had to get rid of it. So I went on a trip to Montreal to spend it down. When I got back the worker told me he’d made a mistake.” – Sharon B.

“We should always be asking about the policy’s impact on wellness. With the current asset limit I’m always asking, ‘will this put me over the limit?’ It makes me feel as if I’m doing something bad if I have a computer.” – Michael

“We talk about breaking the cycle of inter-generational poverty. So why can’t we save money to give to our children?” – Emma

The Mincome Experiment

In 1974, the governments of Manitoba and Canada embarked on an experiment with a guaranteed annual income. The experiment was spurred by a 1972 conference of provincial welfare ministers that called for a joint review to “develop better mechanisms for achieving a rational social security system in Canada.”

From 1974 to 1979, Manitobans were selected to participate in a variety of guaranteed income or “negative tax” plans. Although the specific rules varied, the aim was to create a system that was objective, efficient, avoided stigma, and had the potential to become integrated into the regular income tax system.

The experiment’s chief finding: participating in the program did not reduce the incentive to work. The impact on work effort was about 1% for men, 3% for wives and 5% for unmarried women. The experiment also showed the efficiency of mailed cheques and direct deposits, annual reconciliations and integration with other benefit programs. (The experiment also revealed the complexities in dealing with the self-employed, farmers, and those who moved frequently or split up.)

A final report was never published, and the experiment results have been largely ignored. But participants, now in their 80s, remember the experiment well. They said:

“Everybody was the same so there was no shame.”

“This isn’t welfare. This is making sure kids get enough to eat.”

“The idea behind the program . . . was to take the money and spend it in the community.”

“They should have kept it,” said one. “It made a real difference.”

Sources:

Derek Hum and Wayne Simpson, “A guaranteed annual income? From Mincome to the Millenium,” *Policy Options*, January/February 2001.

Lindor Reynolds, “Dauphin’s great experiment,” *Winnipeg Free Press*, March 12th, 2009.

“Why lose benefits because you’re sick?”

Comments on Chapter 5: An Integrated Ontario Position on Income Security

Note: We did not discuss the questions posed in Chapter 4: Viable over the Long Term.

We were pleased to see the Commission discuss problematic interactions between social assistance and other programs.

Members of Houselink and the Dream Team have already described many of these problems in *What stops us from working?* (June, 2011), a report on the treatment of earnings under ODSP. The report’s recommends changes related to the Work-Related Benefit, Ontario Student Assistance Program, childcare reimbursements, and Canada Pension Plan – Disability.

Another report, *Zero-Dollar Linda* (November, 2010) also describes the interaction between ODSP and Rent-Geared-to-Income subsidies, as experienced by Dream Team member Linda Chamberlain.

We also note that employer-led programs and practices can have an impact on social assistance, even though they are not considered part of the social assistance system. For example, the failure of Employee Assistance Programs to help people with mental health issues can mean people end up on social assistance that might otherwise have stayed employed.

Here are some other comments:

“On ODSP, the most you can have in your bank account is \$5,000. But business start-up programs for people with disabilities require you to have \$10,000. That policy excludes many from participating and moving forward.” – Yousef A.

“I’m told if I’m in school full time I get to keep 100% of my earnings. But how do I save up to go to school? It’s great to be able to keep the money, but realistically, if I’m in school I can only work 10 hours per week.” – Cathy

Pension plans

“I’m 57. Until five years ago I was working and paying into a pension plan. I let it slip out that I may qualify for the company pension at 55. It was a big hassle. They wanted to force me to take my pension and then claw it back. I paid into this plan for many years. When I start to collect it shouldn’t be clawed back.” – Leslie

*“I think it’s a shame and a crime – a disgrace – when the government deducts your Canada Pension Plan from your ODSP cheque. You might pay into CPP all your working life. Then you get sick and the government says, “Thank you for your contribution” and turns its back on you. If you paid into CPP you should get it **and** ODSP – why lose benefits you paid into just because you are sick?” – Sandra*

Employment assistance plans

"I've had some great truck driving jobs with benefits and pension plans – and I thank them all for hiring me. But when I suffered an attack of mental illness and didn't have the faculties to ask for help, I wonder why my employers didn't tell me there is help with their Employee Assistance Plan. It appears they would rather see me go elsewhere than help me keep my job!" – Richard

"EAP sucks. When I was ill it was like having a brand new psychiatrist. They don't know you. It's over the phone. And they don't care. It's crappy, crappy, crappy." – Michael

“There’s a difference between needy and greedy.”

Some final thoughts for the Commission’s work

We believe that the recipients of social assistance are the system’s chief stakeholders. But we also know we are not the only ones who will influence the Commission’s deliberations. No doubt you are being told that government needs to cut back, that Ontario’s economy is stagnant, that businesses are struggling and that taxpayers are too fearful about their own futures to contemplate higher taxes.

We have a different perspective.

Three years ago both the Ontario and Federal government spent billions of dollars to prop up the economy and preserve jobs. The government reasoned that failing to act would plunge the country into a downward spiral, where many would be out of work, stop spending, and become reliant on public services.

We would like the Ontario government to apply the same reasoning to social assistance. We believe that *failing* to properly fund social assistance or make essential reforms will:

- Keep us out of work longer
- Increase public spending. A stable income is one of the key determinants of health. Having enough money for decent food and a stable home help keep us out of hospital
- Reduce our ability to stimulate the economy by spending money in Ontario.

We also question why Ontarians with disabilities should sacrifice our wellbeing to keep taxes down. If we who are ill or disabled are expected to survive on less than \$14,000 per year, we do not know why healthy people earning five or more times that amount cannot make do with a little less.

Part of a Poverty Reduction Strategy

When the Ontario Government launched its Poverty Reduction Strategy it said:

“We all agree that the moral imperative for reducing poverty is clear: children should have the opportunity to succeed in life, and people facing challenges should be given the tools they need to get ahead.

We have another equally compelling rationale for reducing poverty: it’s the smart thing to do for our economy. An educated, healthy and employable workforce is critical to the economic future of this province. . . .

It is going to take a lot of hard work. And it’s going to take all of us: citizens, governments, the business community, and the non-profit sector working together.”

The moral imperative has not changed. Neither has the economic rationale. We are ready to work hard to champion a system that will enable all Ontarians to live with dignity. We look forward to your doing the same.

Some final words:

It's time to stop punishing the poor

“Ontarians with disabilities should be supported to live with the same dignity as other Ontarians.” – Michael

“Discipline is very important in our system. There has to be some rules. But we also need to look at some of our leaders, getting away with bloody murder – unlawful, dishonest. Yet they're not in desperation like people on the downside. How can they say, “Lock this little guy up because he wants a bigger sandwich?” If they reduced poverty and brought people up to a decent level, then people wouldn't feed so much desperation. There's a difference between needy and greedy.” – Emma

“Someone who has had a decent job for five years and is still in the OW system – that's one thing. Someone who gets \$221 a month and works for cash once a month is another. They're not living the rich life.” – Angela

“The strength of society is judged by how it treats its most vulnerable citizens.” – Youssef C.

It's time for structural change

“If reform tackles the structural issues and all the connecting issues at all levels of government, it could have a lasting impact. But if the reforms don't speak to the structural issues, then there will be little or no impact.” – Youssef C.

“It's a structural issue. Until the federal government is willing to pump money into the provinces, this discussion is futile. They have the money. Do they have the political will? Promoting the well-being of the people affected – these are the values that we need to talk about.” – Yousef A.

“This is a shell game. We're not going to solve this problem moving around these little shells with their little pots of money. We need to focus on a decent income to start with. On ODSP, you can get \$1100 a month. At \$10.25/hour, 35 hours a week, you get \$1550 a month. Meanwhile in Toronto, how much does it cost to get a decent place to live? We need to re-organize things. Where is our focus to achieve quality of life for everyone?” – Mark

“Society needs to recover.” – Peter

It's not just about money

“I've been in a shelter since May. Lots of people there are extremely sick. There are people right out of jail. There are people using it as a drug haven. We need a place we can be calm at the end of the day. We need food.

I don't think it's just about money. We need access to housing and good food. The idea of money is to transfer value. We should be working towards a good life. The money is about stature. But it's not about the good life in itself.” – Yoni

“The system is not just stigmatizing and criminalizing. It's over-monetized. All this concentration on money, and not our success in society.” – Peter

The invisible welfare state of the top one percent

Wealthy and middle class people benefit most from government programs, but many have no idea they are receiving any government assistance at all.

This is the conclusion of Cornell political scientist Suzanne Mettler, author of *The Submerged State*. She asked a scientifically selected sample of Americans whether they had ever used a government social program. Only 43 per cent said they had. But when she read out a list of 21 social programs and asked the same questions again, she found 96% had, in fact, used one or more programs.

Mettler found that the more a government social program benefitted the wealthy, the less obtrusive it was. For example, the majority who benefited from home-mortgage interest deductions or student loans thought they had never used a government social program. However, most public housing residents and food stamp recipients *did* know they were using government programs.

(The public costs of tax expenditures – primarily tax credits and deductions – are substantial. The US-based Tax Policy Center estimates the value of tax expenditures to be \$931 per person for the bottom 20 per cent of Americans, and \$280,000 per person for the top one per cent.)

Mettler found that people are more likely to have a positive opinion of programs they have used. She said, “I think one of the drivers of the kind of polarization we have today is policy design and delivery, because we have these policies where people can benefit a lot from the government but become more anti-government because they're paying higher taxes and don't think they're getting any benefits.”