

Cracks in the system

The Halton Social Audit – April 26, 2010



CRACKS IN THE SYSTEM

THE HALTON SOCIAL AUDIT

APRIL 26, 2010

“Halton has a clever disguise when it comes to poverty.

You folks don’t see it. No one sees it.

From N, a social audit witness

“I have and will continue to put on a brave face while keeping the depth and breadth of our dire financial circumstances a secret from my children hoping they will play along with me and pretend we are living like everyone else.”

From C, a social audit witness

“...these people from our community had not fallen through the cracks, but rather had been pushed there by circumstances, and were continually being pushed back into the cracks by a system that is too complex, too slow, too uncaring and provides a support level that is wholly inadequate to allow for a very basic standard of living.”

From MH, Rapporteur

“Change can happen...but we need to make it happen. If we all can unite and work together we can see the issue of poverty decrease, and the health and well being of others increase.”

From DH, a social audit witness

Introduction

This report is the result of the stories told by fifteen remarkable people with lived experience of poverty in Halton Region, who came forward to be a part of the Halton Social Audit on April 26, 2010.

Like an environmental or financial audit, a Social Audit provides an opportunity to identify trends and themes, in this case arising from the impact of government policy on people living in poverty.

Halton Community Legal Services, on behalf of the Interfaith Social Assistance Reform Coalition (ISARC) took the lead in organizing the Halton Social Audit. As a community legal clinic, Halton Community Legal Services has a mandate not only to provide direct legal services to low income individuals, but also to undertake systemic advocacy, community development and law reform activities to improve the quality of life of all low income residents of Halton.

The results from the Halton audit have been submitted to ISARC and the provincial findings will be compiled and posted on the ISARC website (www.isarc.ca) and gathered into a book for publication.

From the stories of the personal experiences and challenges of the witnesses who told their stories in Halton, we have attempted to identify themes for change and improvement in our communities' response to those experiencing poverty amongst us. It is imperative that those who are directly affected by poverty participate in its eradication.

'Rapporteurs' from the faith, business, education and health communities were charged with listening to the witnesses and writing their reflections of the day. Theirs was an active listening role, paying attention not only to what they heard but also to what the witnesses' stories evoked within them. Each responded with a willingness to serve and the gift of their time. We are pleased to share with you their experience and insights.

Rapporteur Reflections

1. A Reflection from the Faith Community – Bishop Michael Bird, Anglican Diocese of Niagara

April 26, 2010

I want to begin by expressing my thanks for the opportunity of being a rapporteur in this process and I want to say how much of a privilege it was for me to be present as the participants came forward to tell their stories and to share their experience of poverty in their life. I was humbled and greatly moved by their presentations and I want to pay tribute to the courage and determination they have displayed in face of disheartening and demoralizing situations. As I listened carefully to each of the people who spoke, I was both dismayed and inspired.

It is clear that our system of providing social services and assistance still falls short of the mark in some, if not, many cases and it appears to rely upon a common assumption that people have other means of support to call upon (namely family, friends, churches, food banks, etc.) in order to fill in the gaps when the need arises. In an age and society where people are more isolated and cut off from each other than ever before, this assumption becomes increasingly problematic.

The people who appeared before us were grateful for the help and assistance they had been given by social service providers, however, they registered their frustrations with a system that is often slow to respond and lacks clear lines communication and interconnection. Some had the regular experience of having to deal with many different people and departments in an attempt to have their file adequately dealt with and they sometimes received conflicting answers to their questions. It also seems that at times they have been given unhelpful and uniformed advice that has led to significant setbacks in obtaining the benefits they were entitled to.

Contrary to the common stereotype of a person receiving social assistance, these individuals would much sooner return to the work force and many are engaged in volunteer organizations and activities that contribute significantly to the well-being of their communities. For the most part they find themselves in their present situation through an unavoidable and calamitous event or series of events that include major

health problems, mental health issues, abusive relationships and recessionary employment challenges.

It was particularly difficult to listen to single parents discuss the struggles they have providing for their children on a very limited budget. In particular it was a real challenge to provide adequate winter clothing and footwear, and school trips and activities were especially difficult to deal with. It was noted, however, that some schools were sensitive to the parent's inability to provide school extras and often were able to waive the costs involved. There was also a great deal of appreciation for the role that faith communities and service organizations have played in the lives of these presenters that included the Salvation Army, various local churches, Food for Life, local food banks, women's shelters and Habitat for Humanity. It was also clear that for many their faith and their church communities were a real source of hope and strength.

The lack of transportation was a common theme for those who live in poverty and this was a major barrier both in terms of complying with the requirements for social assistance and in terms of their efforts to rejoin the work force. In rural areas the housing costs are less but the travel costs are increased and in more urban centres the reverse is often true. It is also true that when transportation is unavailable there is no capacity to shop at stores that offer the best value for limited household funds.

In listening to these remarkable stories I was struck by the degree to which these people live their lives under incredible amounts of stress and pressure. Recipients of the Ontario Works program recounted the numerous threats they have encountered indicating that their benefits would be suspended and in some cases the reasons for such suspensions were completely beyond their control. I was left wondering what quality of life is possible under such stresses; over and above a life lived in poverty itself.

The following are some quotes that were particularly moving and revealing:

- "I feel like I am in a hole and I can't get out."
- "I don't want to be rich. I just want to live a simple, private life."
- "You cannot live on Canada Works."
- "They only want to help you when you are really screwed up."
- "I needed more help and guidance making decisions at a critical moment in my life."

+Michael Bird
Anglican Bishop of Niagara.

2. A Reflection from the perspective of Community Health – Joyce See, Director, Community Health Services, Halton Region Health Department

Halton is a wonderful place to live. For anyone looking at the high level statistics used to describe this community, they would think there is no poverty here. But they would be wrong.

Yesterday, I had the privilege of meeting fifteen people from across Halton who are living in poverty. They had the courage to meet with four strangers and share with us their stories and their journeys that had led them to be living in poverty. We heard stories that covered the gamut from hope to despair. Two young women on either end of that

continuum – one who had just been selected as the recipient of a home to be built for her and her daughter by Habitat for Humanity described her feeling about hearing that news as “like winning the lottery”. The other young woman was living on a friend’s couch and fearing that, if her friends got tired of her being there, she didn’t know where she would go. She talked about looking for places in the community where she could sit during the day in case she became homeless. Her struggle, like many others we heard included a battle with mental illness. We heard from many that Halton residents who are poor have to leave their community in order to be able to exist on their limited incomes. We heard people go to Hamilton or into Toronto as they are better able to find affordable housing there.

Like others, I began the day thinking I would be hearing from people who were victims of the “cycle of poverty” that we believe exists. None of the people we heard from would fit this description. They were people who were: victims of the recession and had lost their jobs; people with health issues who had no benefits; women who were victims of abuse who had to move out of their homes and into shelters; a young man thrown out of his home because he disclosed to his family he was gay.

There were several themes I heard through the day. I will address them each separately. They are:

Communication/access issues

Several people told us of the difficulty they had accessing and maintaining services, including access to financial assistance (Ontario Works (OW) and Ontario Disability Support Program (ODSP)). Examples of the frustrations we heard were:

- Having to tell their story multiple times. Some of this was because their assigned case workers kept changing. *One person told of having four caseworkers in three months*
- Getting sent documentation for completion in order to maintain benefits. If the documentation is not completed properly or submitted on time, benefits are cut. *One woman talked of being sent a form that her estranged husband had to complete. He didn’t complete and so she and her kids had their benefits cut off*
- Caseworkers who don’t know about the resources are available through various organizations. *One person talked about caseworkers being new to a municipality and not knowing where to send clients for various services*
- General statements that lead to feelings of worthlessness:
 - *Many stereotypes “we are useless to society”*
 - *We are guilty before proven innocent*
 - *I hate being labelled . . . non-compliant*
 - *I was told I had anger issues and they wouldn’t let me finish my course until I completed anger management*

Financial issues

Generally speaking, we heard about the inadequacy of the amount of assistance. For those who were fortunate enough to be eligible for rent geared to income, they could just about eke out enough to maintain themselves. But many were not so fortunate - and I say fortunate with reservation as the people who got that benefit did so mostly because they had been victims of abuse and moved from a shelter into housing. There were many stories of how people coped

- Most people had to rely on food banks. *We heard from one mother of how dinner for her children was one can of soup that would normally be enough for one but stretched to feed two children. Mothers who didn't eat so their children could eat*
- Access to clothing – most relied on the Salvation Army. They and their children never had anything new
- Children who are deprived of those things that make them like other kids – school trips, access to recreational activities etc. We heard about children who would ask their parent “when is money day”;
- Clawing back assistance – one mother talked about submitting a piece of art work to a juried show. She said that if she were to win, the prize money would be removed from her next month's benefit
- Having to pay utilities “kills” people
- Not having transportation people needed and so having to access grocery stores that are within walking distance – they are frequently not the cheapest places to shop

Housing access

Housing seemed to be the core of many of the issues we heard. Several people were “couch surfing” with friends and families and lived with the fear that if they were turned away they would be homeless. As indicated above, if they qualified for rent geared to income, they were less stressed about income. Some people talked about having to sell their homes after having lost jobs another about being a border and having few rights. Some examples of situations we learned of:

- A woman sleeping on her daughters couch and keeping her possessions in the trunk of her car
- A family renting a home but discovering that there were heating problems and having to sleep in their overcoats to keep warm. The same house had mould in the basement. When they complained they were told they could move if they didn't like it. They couldn't afford to move anywhere else.
- We heard that the way to get into the Lighthouse shelter is “stupid” – you have to phone during business hours – not a great system if you are struggling

Transportation

Transportation was a significant issue throughout Halton, but definitely worse in the North. This impacted people in a variety of ways. Some stories follow:

- A woman in Acton had a car but came to a point where she could not afford insurance. This impacted her ability to attend job interviews – when people call for an interview they want to meet within the next day or so but if you have to arrange transportation - that can take you a week or more. Prospective employers won't wait.
- *What took 5 minutes when I had a car can now take me a week when I have to arrange transportation*
- A man who lived in a rural area. OW would pay large sums for a taxi but not enough to run his car

Mental Health issues

Many of the people we heard from had mental health problems. Two had had family members die by suicide. One described it as “feeling like I'm in a hole and can't get out”. One young woman who had obvious anxiety problems told of calling a mental health

worker and not being called back. She spoke of being referred and put on a wait list for service that would cost \$5 (at a reduced rate). Even this small amount may be beyond some. Several of the women had lived and escaped abusive situations but were still reliant on those partners for completion of forms etc. That reliance amounts to continuing victimization

Underlying Health Problems

Several people had underlying health problems. The lack of benefits and health insurance meant they had no sick time nor access to affordable treatments like physiotherapy. Transportation to access any affordable treatment was also an issue

Giving back

Having identified many problems, we also heard many positive ways that people coped with their situations. They spoke of others who were worse off than them, of feeling the need to give something back. One man talked about the four community committees he served on. Another woman was the drop off point for "Food For Life". She and her friend delivered food to 24 homes in her neighbourhood.

Where to from here?

As a representative of the Region, I heard many situations where I felt that our services can be improved. These I will take back to the various work areas and begin a process of addressing the issues. At the same time there was an acknowledgement that caseloads were too high and that case workers did not have enough time to provide the kind of service and advice many people felt they needed. Finally, there was praise for several organizations: the Legal Clinic, Salvation Army and Habitat for Humanity to name a few.

I want to thank the Halton Community Legal Services and, in particular, Colleen Sym for her leadership in organizing the ISARC process in Halton. It has been a truly rewarding experience.

Joyce See
Director, Community Health Services
Halton region Health Department

3. A reflection from the Business Community – Marc Hamel, Senior Investment Advisor

Overview

I consider my experience as a rapporteur a wonderful privilege. It was an opportunity for me to challenge the stereotypes that are often held of those living in poverty. They could have been, but for unfortunate or unforeseen circumstances, my neighbour, a friend or one of my family members. They are individuals who had a good job or a stable relationship or good health. They are in their position as a result of changing employment conditions, breakdown of a relationship, mental illness challenges or accidental physical infirmity.

Surprisingly, they were not generational poor and they did not express hopelessness, or a sense of entitlement for assistance. They all articulately expressed a desire and in

many cases, a plan for moving beyond their current personal circumstances and returning to a better life – this is not where they wanted to be. The challenge for them was focusing on those goals when considerable daily effort is being expended to ensure that their family has enough to eat, that they can afford their place of residence and that they stay outside of the myriad of rules that allow them to continue to obtain the meager allowance that is available to them.

I began to understand that these people from our community had not fallen through the cracks, but rather had been pushed there by circumstances, and were continually being pushed back into the cracks by a system that is too complex, too slow, too uncaring and provides a support level that is wholly inadequate to allow for a very basic standard of living.

There were several common overriding themes that could be summarized from the experiences of the witnesses. They were the challenge of affordable housing, food security, physical well being, transportation and program access.

Housing Needs

Most of us take adequate housing for granted. We can afford our place of residence; it is clean, it is healthy, it has furniture, it is heated and it is secure and safe. For all of our witnesses affordability was the main overriding criteria for their housing. Cleanliness, warmth, a healthy environment, safety and security were all secondary considerations. Even with this limited criteria, the allowances for housing were not sufficient for even the most mediocre options. The ability to obtain housing subsidized to income was the Holy Grail – and even then the overall safety and health of the environment may be compromised.

There is an inadequate supply of homeless shelters, especially for single women. Transitional housing appears to play an important role for women leaving abusive relationships and these families are fast tracked to appropriate housing. This is good, but still falls short of solving the overall problem. Many of the witnesses reported relying on their friends to ‘couch surf’ as a short term and precarious housing alternative.

I don’t see rent controls as a solution. I think this fosters poorly maintained buildings, makes it unattractive for owners to add rental units and unnecessarily lowers rent to the entire population. A solution geared to those living in poverty would be more effective. The first step is to provide an appropriate level of allowance for housing and then not penalize those families or individuals that share housing. We need to encourage individuals to support each other, not discourage it, similar to the way we encourage our children to share a living space at university to reduce the individual cost of living and to be in a supportive environment.

Nutrition Needs

The food security issue for those living in poverty is a major problem. In most cases, witnesses reported needing to spend part of their living allowance on housing which further reduced the small amount available for food and clothing. In many cases they reported feeding the children first by stretching a can of soup, and then not eating themselves. Fresh fruit and vegetables were a luxury and transportation of the groceries

was always a problem, forcing them to shop at the closest grocer – not always the most economical.

One wonders why this problem can't be approached in a similar fashion to how we manage prescription supply. A nutritious basic basket of food (purchased in bulk) is available at a local grocer on a biweekly basis for pickup and is paid for by voucher or a type of credit card. This would lower costs and hopefully provide a more nutritious and secure food supply. I can't imagine a better prescription for healthy living than a healthy diet.

I was impressed at the selflessness demonstrated when one witness said she did not use food banks because other people were in greater need, and another was acting as a distributor of perishable foods to 24 other families in need because they were shut ins or did not have access to transportation.

Health Needs

I was saddened as the witnesses shared stories of unfortunate accidents or illnesses which forced them into poverty. Sadly, in many of these cases these conditions are treatable and alternative forms of treatment (chiropractic, physiotherapy, massage...) which are not funded may have allowed them to recover their health and return to the workforce. Unfortunately, the system does not examine the treatment of the root cause as part of the solution.

We heard similar stories about mental health issues that push a person into poverty, and then the limited access to appropriate treatment and counseling restricts their ability to break free of their reliance on social assistance.

Coverage for dental and extended health benefits is a critical issue as well. We want to ensure those receiving social assistance have access to these basic services and this should be part of their assistance. However, since they are not normally offered by employers in part time positions and contract workers, some recipients of assistance are forced to decide to stay on assistance because it is the economically wise choice. Should we force employers to provide this coverage at a level in relation to the hours worked with the employee paying the balance of the cost? This is a challenging question that along with the minimum wage question has many ramifications. However, there is no doubt that a basic level of coverage would have provided a safety net to many of the witnesses and helped prevent them from falling into poverty.

Transportation

In Halton, we have the additional challenge of accessing services that are provided in major centres away from the rural population areas. This challenge of getting from one area to another is magnified for those without their own transportation.

Certainly, it would seem to make sense to make public transportation accessible for those in poverty but in our region this will not completely address the travel from rural areas. Plus, we do not help with the inflexibility of how we manage the system. One witness was told that he could have \$11 to drive his car to receive treatment or they would pay for a \$100 cab ride. When he said that \$11 did not

even pay for gas but he would drive for \$50, they told him to take the cab. The logic of these types of decisions needs to be challenged.

Program Access

The lack of a central access point for government, charitable and community programs make delivery of these services more fragmented and difficult. There is a lack of communication between agencies such as ODSP, OW and Housing which results in a huge bureaucracy and a resulting lack of coordination of benefits and significantly increased difficulty in accessing those benefits. This is especially evident in the complicated process to apply for ODSP which puts the onus on our most vulnerable members to self advocate.

The fear of suspension of benefits is palpable and we heard many stories of it being suspended for reasons outside of the recipients' control and without communication. There was a case of suspension for a single mother because the ex husband in an abusive relationship would not sign a form.

After my one day experience I can only imagine the emotional drain that our front line caseworkers must face. However, I think by making them advocates for their cases, giving them direct contact ownership and empowering them in their role of helping our community members they will become reinvigorated.

All the witnesses reported repetitively being required to fill out forms and supply the same information to multiple agencies, and sometimes to the same agency but a different person. The consistency of contact and service is also a challenge. How can we provide a caring service when there is no consistency in the contact person? The main contact person should be an advocate for the recipients guiding them and informing them of the options available to them. In fact, a number of the witnesses who we listened to this week would be highly suited for this type of position and they could work from home. They could bring real world experience and a much needed human element to the process.

Other Thoughts

I had many other questions. Why don't we provide free access to our provincial parks and conservation areas to the poor? What about access to the museum or the zoo or our other cultural institutions? How does a single mom afford daycare so she can go to school?

IN CLOSING

I was heartened to hear gratefulness for the social programs available, for the family doctors, for schools that subsidize trips and special events, for breakfast programs, for subsidized housing, for family, for the church, for supportive communities, for the Salvation Army and for many other charitable organizations. I was grateful to see resilience, confidence and a willingness to be a contributing part of our society that I did not expect to see from those living in poverty. But, most of all, I was deeply saddened to realize that we are falling short in our support for the most vulnerable members of our community. Our attempts, though well intentioned, need to be at a more appropriate level and need to be

delivered in a more cohesive, effective, and respectful manner so that we can provide those living in poverty encouragement and restore their dignity.

Marc Hamel

4. A Reflection from an Educator – Kerry Sagar, Halton District School Board, Acting Coordinator

Halton Social Audit Hearing- April 2010

“Stress, Frustrated, Angry, Grateful, Sleepless, Feeling “less than””

The above words, spoken during the Halton Social Audit, paint a picture of hardship and challenges for those living in poverty in our region. My experience as a Rapporteur has given me a deep and profound respect for those who get up everyday to face a life that can be cruel and hard. Living in poverty in Halton is not an easy task, especially considering that this area is one of the most affluent in Canada. Those who live in poverty are forced to hide their situation, to live in shame amongst those who are ‘better off’ than them. This is something that we, as a community, need to rectify. As a community we need to work to make space for the generosity, bravery, humour, and skills, which these people have. We need to build a community where they can feel like they belong.

Listening to the stories people shared during the audit, three central issues really stood out as barriers when living in poverty in Halton. Housing, transportation and stigma are pervasive problems among Halton’s lower socio-economic status population, and are issues that make life very difficult.

Shelter is a basic human right, and one that should be available to all of our citizens. Some of the people we heard from literally had to choose between eating and rent, between going hungry and having somewhere to sleep. A large problem within this seemed to be access to subsidized housing. Providing ready access to subsidized housing is integral to ensure that families and individuals living in poverty can make their money go further.

In suburban communities like Halton, transportation is a very important factor which can be very limiting to those living in poverty. Halton’s public transit system is by no means extensive. The problem is especially fundamental when looking at more rural parts of our community, such as Acton. One family from this area talked specifically about getting to their local grocery store, which was a higher-end store. The nearest cheaper grocery store was another town over and therefore inaccessible for them in terms of transportation fees. The family therefore had to rely on the higher-end grocery store, which detracted from their food budget. Transportation or lack thereof, is therefore an important concern to our community. By making public transit more accessible and far-reaching, we can hope to give those living in poverty the ability to reach the services that they need without making sacrifices.

By in large, the Halton community sees poverty as an issue outside of our area. We know that poverty exists, and we know it's a problem, but we don't think of it as a problem in our neighbourhoods. When we do open our eyes to the issue that surrounds us, we don't do so without bias. Several of the moms who we heard from during the audit talked about the desire to protect their children from the stigma of poverty. They work to try and keep their children from knowing the full extent of stress they are under, to shelter them from the pain of being poor. They also talked about the importance of breakfast programs at the schools and how thankful they were to groups like the Halton Learning Foundation, who subsidize school trips, class pictures and school supplies. Without organizations and programs like this, their children would not be able to participate as fully in their education. The expansion of these programs is crucial to the children of those living in poverty and should be something that Halton, as a community, invests in. In conjunction with providing a valuable service to those who are living in poverty, the involvement of the community at large will hopefully begin to dispel the stigma associated with being poor. In this way, we can take steps to understand, mitigate and hopefully solve the issues surrounding poverty in our region.

Kerry Sagar
Halton District School Board
Acting Coordinator
Elementary Social Studies, History and Geography (JK to grade 8)
Environmental Education (JK to grade 12)
Business Studies (Grades 9 to 12)
Canadian World Studies (History, Geography, Law, and Economics grades 9 to 12)
Social Sciences and Humanities (Family Studies grades 9 to 12)

Next Steps

1. Systemic change to the System

The current system of providing social assistance and income supports is not a safety net for our most vulnerable citizens. By design it relies upon a common assumption that people have other means of support to call upon, family, friends, churches, and food banks as examples, in order to fill in the gaps in the system when need arises.

This reliance on charity on an ongoing basis to ensure that those known to be living in poverty will get the help they require to meet their most basic needs of shelter and food is problematic when the social and voluntary sector is itself under strain due to the demands on it and its constant search for resources to meet the emergency and humanitarian needs of those who seek their help.¹

The best intentions and efforts of faith and community groups, individuals, volunteers and non-profit social service agencies and ministries cannot overcome the financial

¹ "Hard Hit: The Impact of Economic Recession on the Nonprofit Community Social Services in Ontario." Community Development Halton and the Social Planning Network

hardship, material deprivation and social exclusion that results from social assistance rates that do not permit recipients to meet their basic needs of shelter and food without undue reliance on charity.

In the short term, charity and compassion are essential when people are suffering and as community we need to continue to respond to the needs of our neighbours and work to build healthier, stronger and more inclusive communities.

But the system must also change.

Having committed to a poverty reduction strategy, the provincial government must take bold and transformative action to turn social assistance into a program that enables those in need to flourish, participate and be fully included in our communities.

2. What we can do in Halton

A Community Based response

Many communities across the country are engaged in poverty reduction and poverty eradication work. There is a need for Halton to engage in cross community, cross sectoral poverty reduction work to improve the situation of those living in poverty in Halton. This is particularly so at the present time as the impact of the economic downturn has caused and is continuing to cause hardship for many in the Region².

Community based solutions are possible and within our reach to address these themes arising out of the Halton Social Audit:

- the need for better understanding of the needs of service users,
- the need for streamlining administration,
- the need for enhancing awareness of services region wide and referral capacity,
- the need for changing attitudes about poverty in the community
- the need for coordinating services between programs, agencies and services to serve the whole person/family.

The Enabling Resilient Communities Committee

In the fall of 2009 a group of service providers and funding agencies came together to start the conversation on how the community can develop a plan to move forward to develop a comprehensive approach to poverty in Halton. The group started by considering a “Place Based Interventions on Poverty” framework to review what is already being done in Halton.³

The framework identifies 4 clusters – Sustenance (basic needs), Adaptation (basic coping skills), Engagement (emotional supports – belonging/participation), and

² Region of Halton Report SS-14-10 - *Coordinated Intervention Services (CIS) Client Profile During the 2009 Recession Period*

³ *Shared Space: The Communities Agenda*, Sherri Torjman (2007)
<http://www.caledoninst.org/Publications>

Opportunity (economic self-sufficiency). A comprehensive approach to the issue of poverty examines how communities can work better within and across the clusters.

Going forward, the Enabling Resilient Communities Committee is planning a day of learning to bring together a broader group of people, including those with lived experience, to develop a broad based community plan addressing poverty in both the short and long term. In doing so the committee is striving to change the attitudes about poverty that exist in our communities and improve our response to it.

Institutional Responses - Region of Halton

At a reflection session held at the end of the Audit Day, Regional Chair Carr and Mayor Burton of Oakville, as well as members of the Health and Social Services Committee, the Commissioner Social and Community Services, Chief Medical Officer of Health and other Region staff had the opportunity to hear the findings of the Rapporteurs first hand. As the administrator of Ontario Works and many other social services, Regional Council's strategic investments in services and programs for people are critical in building resilient communities and responding to poverty in the Region.

Informal discussions have already taken place between Halton Community Legal Services as the Social Audit Convener and the Directors of Community Health and Employment & Social Services at the Region of Halton to brainstorm responses to the themes for change arising from the social audit.

A series of "did you know's" is planned for Region staff to increase knowledge and awareness of the Region based and community based programs that are available to assist those in poverty to supplement social assistance. This will enhance awareness and referral capacity of the workers.

An examination of intake systems to permit better coordination of services between programs, agencies and services to serve the whole person/family and to streamline administration should be considered.

Form a NEW OW/ODSP Operational Advisory Group

An Ontario Works/Ontario Disability Support Program Operational Advisory group should be formed to provide an opportunity for representatives from the community to meet with municipal and provincial staff to identify and where possible resolve issues that arise in the operation of the Ontario Works and ODSP programs.

The group, with administrative support from the Region, should be made up of Ontario Works and Disability advocacy representatives including those with lived experience and Halton Community Legal Services with Employment and Social Services Division representatives and representatives from the Burlington Local Office of the Ontario Disability Support Program.

This would provide a forum to create a better understanding of the needs of service users and keep service users and other community members apprised of changes in

both the Ontario Works and ODSP programs to ensure that all viewpoints are taken into consideration in the planning and implementation of the programs.

Conclusion

By coming forward and telling their stories, the witnesses wanted to be part of the solution and we must learn from their lived experience. We have heard them and now as community we must act.

All of which is respectfully submitted by:

Halton Community Legal Services
72 Mill St.
Georgetown, ON L7G 2C9
www.haltonlegal.ca
(905) 875-2069

Appendix 1 - What we heard

1. C is a single mother who grew up in middle class family. There was no cycle of poverty; she was not raised in poverty. She didn't go without a roof over her head, food, clothing or education. Now day to day is about survival.

Growing up her lived changed with her parents divorced and she stayed with disabled mother. She worked in bingo hall to help out with her mother.

For C history is now repeating itself. She is now a divorced disabled single mother. After leaving an abusive relationship, she returned to the Georgetown area. She went on Ontario Works and participated in ON-Track. This helped her get gainful employment. She found a job that she loved. This was at a fitness club in Acton.

She was promoted and got transferred to a site in Georgetown. She was happy about the transfer because it was close to where she lived. She was able to walk to work and limit use of her car. She slipped on her way to work in Feb 2004 and suffered a herniated disk. By August her back was in full spasms, and she spent 6 months on her back.

She had to fall back on EI. There were no benefits for employees at her place of work. She had to fall back on family for financial support for medications.

Everyone in this room is “one slip on the ice away from disability”

She was asked to participate in a video for Ontario Works client intake process. She was happy to participate. She was given a plaque from Halton Region for sharing her experience and opening her heart

It wasn't until she made a recent re-application to Ontario Works when she found out the video was never used because it was out of date because of new policies and procedures.

The first time she was on Ontario Works was in 2001.

Now the Child Tax Benefit, Ontario Child Benefit and National Child Benefit Supplement are now all clawed back, making it difficult to be able to afford things for the children. She really misses the Christmas bonus (winter clothing allowance) and the back to school allowance. Her monthly allowance doesn't give sufficient amounts to survive on.

She receives \$732/mth from benefits other than Ontario works and receives \$641.41 from Ontario Works per month. She has two children. It is difficult to pay \$90 for swimming classes for her daughter.

She is on a rent geared to income subsidy. She would have an extremely tough time affording market rent. She has stood in the line ups at the food bank. She is fortunate to have a car to get to the food bank because the earlier she gets there, the better the pickings are.

Government supports is a “pathetic joke”

“I will continue to put on a brave face for my children, pretending we are like everyone else”.

The recommendation she makes is to look at the amount of income Ontario Works recipients receive; it's not conducive to the cost of living today. A really big issue is affordable housing.

Another recommendation is to make information more available to people in the system. People have no idea what other communities have to offer within the region. OW dental coverage doesn't offer coverage for sealants. She can't understand why they wouldn't offer this to be a preventative measure.

2. M, a 28 year old single man, came in late for his testimony and highlighted problems with transportation in the rural area he lives in. There was no taxi to pick him up. He was scheduled for 9:30 a.m. but came in after 10 a.m. He borrowed \$5 for gas for his truck.

Last year he left Ontario to participate in a training program for the Coast Guard in Newfoundland. 2 weeks later he was hit by a car. He was given money to come back to Ontario.

Currently he is living with his mother and sleeps on the couch. His mother suffers from recurrent strokes. She is also terminally ill and cannot afford to feed him. He has to be driven to Oakville twice a week for his physiotherapy and this costs \$40 in both directions. Ontario Works would give him 19c per km for the use of his vehicle. His vehicle is an old truck that burns a lot of fuel. 19c per kilometre is not enough for a Prius hybrid let alone to operate an old truck.

Ontario Works will not provide cab fare or mileage allowance for him to get to get to a food bank. He cannot afford a phone (which costs \$30 a month) How does he get in touch with his lawyer?

He has applied for Ontario Disability Support Program (ODSP) benefits. He called the ODSP office and was initially told he could not get information over the phone. He requested that adjudication of his application be fast tracked. He spoke to a supervisor who assured him his file was being fast tracked. The following day he called and was told the supervisor was not available. The person told him he was putting his file on the supervisor's desk. He called again the following day and was told the supervisor was not available and that the phone call would be cut if he persisted. Someone then later called and warned him about harassing the staff.

Every time his issue is not resolved it makes his life so difficult. In the past he has worked 3 jobs at time and right now he could simply work someone's vegetables for \$10 an hour if he had the strength.

His family doctor is in Georgetown and Ontario Works pays only \$6 for a round trip.

“I am treated like a number; told to take a number and piss off” that is how he feels like. Ontario Works and social services are not doing their jobs. This is population control which needs to stop.

Social services expect everyone else to support him but he has no one else to help. M wants something to happen immediately about this whole situation.

3. S is in his fifties. He was employed for 15 years in the mental health/addictions field. In 2005 he was diagnosed with PTSD and struggled with his work but finally surrendered in 2006. Canada Pension Plan Disability told him if he had applied for disability benefits in 2005 he would have qualified but because he continued working he no longer qualified.

At that time he was out west in Saskatchewan and he came back to Ontario to take care of his brother who was in a coma for 20years. His father had also recently died.

He was also an addict himself for a number of years and is currently on ODSP benefits. He has found the ODSP system resistant. The system is set up to discourage help. One has to tell their story over and over again. The people at the top are so removed from the trenches they do not know what is going on. The system is always suspicious of clients. It is set up to be suspicious and discouraging.

In Toronto, ODSP initially lost his application and he ended up in the street before re-applying. He got clean and started self advocating. He is also a member of Narcotics Anonymous.

Moving to Acton helped him stay clean. The first psychiatrist he saw wanted to put him on drugs and he fired her and found one who prescribed sleep, exercise and proper food as the solution. He has a room mate on 14 pills a day. No longevity studies have been done on drug combinations. It appears doctors want him stuck using medication rather than providing solutions.

The system looks down upon him. People are afraid to do more to help him because of fear of losing their jobs. The intention to help is there within the social service system. He has been **“provided with access to psychiatrists and transportation but is this best way to help people. The question is how do we assist people in the long term? “**

If he gets enough sleep, exercise and shops efficiently he can regulate his condition.

4. R attended the hearing with her friend D to provide support. She has been on ODSP for 7 months. She was on Ontario Works before that for 5 years. She was working as a sub contractor for a big company doing construction work when she got pregnant. She is a single mother. She chose not to go back to work because it was difficult to work in the construction business while pregnant.

Ontario Works doesn't supply enough money for people to live. **“Where on earth are you going to find an apartment for \$500 per month?”** She was getting eviction notice

after eviction notice until she got on social housing. It was **“Very Stressful.”** She would have to make deals with the landlords to pay rent.

She used to live in **“Burlington - the land of not cheap housing”**. She couldn't afford to stay there. She didn't want to raise children in Hamilton where her family lives, it's not safe and it's dirty.

She used to live with children's father but he had extra issues that she was not aware of at the time. There was lots of fighting because of issues with food and how they were going to pay the rent.

He became abusive. She was taken out of the abusive relationship by neighbours and family.

She has relied heavily on food banks. She has had to stretch the food to make it work. A can of soup would feed one person, but she made it feed both her children. **“There were times when I wouldn't eat”**.

Her family helped her but because she is old, they think she should be doing it on her own.

Her children are 8 and 6. She currently lives in Acton. There were newsletters in her complex, which had a pamphlet about Food for Life. She now volunteers for the program. It took them 6 months to start the program with her. It runs out of her home. The other program runs out of the Hub (a community agency). Food for Life gets food donated to them and they bring it to her and she distributes it to people who need it. She did pamphlets to bring awareness to people in need. She serves 24 families once a week

She delivers the food to my clients. She takes on the extra cost, **“but I am helping people that can't come and get the food themselves. It would be nice if there was affordable anything. If it wasn't for affordable housing, most of us would be on the streets.”**

You can't find a 2 bedroom apartment in Acton for less than \$500. The town has only one grocery store. They have high pricing. She wishes there was an affordable grocery store. Not everyone can afford to drive to Georgetown.

Food is a big issue in my community

Housing utilities is a big issue

She can't afford to buy clothing for myself

A bargain store in Acton has sales sometimes for kids clothing.

“First priority is children, adults come second. If I have to eat bread and butter so my kids can eat better, that is what I have to do.”

She relies heavily on Salvation Army for boots and winter coats. Clothes from the Salvation Army can be crappy, they have been worn a thousand times

Once bills are paid, she still has buy groceries, and cable. Cable is their entertainment because she can't afford to take the kids to the zoo or to the movies.

Her kids are very withdrawn. **“My kids ask me “when’s money day?”**

The kids were offered a chance to go to a fancy camp, but it was \$500 per week. No way can she afford that.

The school covers lots of the expenses for school trips

“It would be good if there were a support place to go when you are struggling to talk to someone, someone to identify with you.”

Salvation Amy is a lifeline. If it weren't for them, her family wouldn't eat sometimes. Links2Care offers some assistance, but she doesn't go there often, because it's not a comfortable place for her to go because there are lots of people in there at once.

“Everyone is too individual. There is a big turnover of people in Acton. Once you connect with someone, they all of a sudden are gone.”

5. J is an older woman. J's husband committed suicide and she found him in the basement. She had 4 children at the time. Money wasn't tight when she was married, but there was a suicide clause her husband's insurance plan. She had help from mothers allowance (Family Benefits).

Three years later she remarried. She had 2 more children. She was married for 12 yrs. Her husband started drinking and abusing. She was able to keep her housing.

She went back to school at 40. She still had 4 children living at home. She took an Early Childhood Education course. She taught JK and nursery school for 10 yrs. She also completed a Personal Support Worker course. She worked 12 hr shifts. The job was getting really bad for her health.

She is still working part time as a PSW, but not doing the physical part of the job. Her daughter asked her to move to Walkerton. At that time her health was really fading. She has asthma and was diagnosed with COPD.

Money was always tight, but the kids were always looked after. She moved in with her sister to assist with financial help. Then she came to Milton. She rented a room for \$600 per month. She lived with a couple. Their marriage broke up and she had to leave.

Now she is sleeping on her son's couch. She cannot live on what Ontario Works gives her. She is having issues with ODSP because they don't think she is disabled.

“Can't get OW if you don't have a fixed address. How the hell can you get a fixed address if you don't have any money?”

She is on the wait list to get into a seniors housing for people 59 yrs and over. Rent would be \$700 per month. Her children are willing to help her out with rent.

She really needs privacy. It's hard sleeping on her kids' couches, having to ask if she can have a shower, or get something out of the fridge.

Her children are all very good to her.

“Sad because I am not in this position because I want to be, I am in this position because I have to be.”

She has a wonderful family doctor. **“It is wasn't for him, I would probably be in a straight jacket”**

“All of my stuff is in my daughter's garage. The clothes I wear I keep in the trunk of my car. I tell my son I'm going out to my closet” (trunk of my car)

“Feels like I am in a hole and I can't get out. Don't want to be rich, don't want anything that doesn't belong to me, I just want to live and I just want privacy in my old age”

To add insult to injury, they found a tumour on J's lung at Christmas time.

6. C used to live in a semi-detached house in Acton and some nights it was so cold she and her two children went to bed with their clothes on. The basement had so much mould she tried to get the place condemned and torn down. She was told by the landlord to leave if she could afford to. Someone encouraged her to apply for a house through Habitat for Humanity and she was successful.

Her children now have their own bedrooms and she herself has a garden which has long been a dream of hers. She has had the house for 3 years now.

It has been a struggle to find a job and recently she signed up for a PSW course. Transportation affects everything and she cannot afford car insurance. It takes 2 weeks to get something done she used to do in 5 minutes with a car. She foresees problems attending interviews.

Her church has helped a lot. The school is aware of her situation and always helps out. She tries to keep busy so that the situation does not overwhelm her; she tends her garden and does a bit of painting. She sent in some of her pieces to an art competition, but even if she won a prize, Ontario Works would take it away from her.

She is concerned about repair issues coming up for her house.

She finds that the general attitude is that people on welfare are milking the system. She has always assumed welfare will take care of things but every 2 weeks her benefits get suspended for one reason or another when in fact Ontario Works can do a better job of communicating with her.

Ontario Works has become a source of stress instead of making life easier. There is always one thing or another in dealing with Ontario Works. One is automatically guilty even before an investigation is conducted.

But there is always hope and her children provide her with the greatest hope.

7. N was born and raised in Oakville. He is 21. N says **“Halton has a clever disguise when it comes to poverty”**. Halton doesn't get the attention it deserves around poverty. He thinks poverty can have a snowball effect that can lead to irreversible poverty.

N was brought up in a strong European background. He was kicked out of the family home out at 17 yrs old for being gay

He stayed with friends and thought it was great at first. But his friends started going to school and he had nothing to do.

He went on Ontario Works in 2006. He was now forced to live on a budget

He had been enrolled in a Catholic school and had a hard time finding supports.

He drinks occasionally and is a chronic user of marijuana. He had to grow up at 17 yrs old.

The supports made available to him in Halton are okay, but there needs to be more.

ADAPT-helps with harm reduction.

He has been involved in pride education for youth in Halton. He thought it was a great program, but not many people joined. **“I can tell there are so many other kids who struggle like I did with being gay and having no supports. You need to bite the bullet on your own. When I called for support, they called the police and wanted to take me to the hospital”**

He used to live on Lakeshore Rd. and drove his dad's Jaguar. He didn't see poverty.

He is not perfect, and has broken the law maybe because of economic status, or not thinking properly.

He went to a youth employment program that helps youth at risk with resume, and things like Smart Serve. It was very helpful for him, but he doesn't see much help with others. Has been told by others they had to move out of the region because of the cost of living.

“Halton is a great place to live, a perfect place to raise your kids, but it is not a realistic place to live in you are struggling with poverty”

He found a great friend, who has been a great support for him. He now works at Turtle Jacks as a server.

Poverty is getting better, but it is still an issue

“I don't want to live over 30 and be gay, because it will be horrible for me”

“Don’t think you need to worry about poverty being epidemic in Halton, because people living in Halton will move because they cannot afford to live in Halton”

He stayed in the local shelter. You have to call during office hours to find out if there is space.

He has 4 younger brothers, and he doesn’t want them to go through what he had to go through. He wants them to turn out alright and normal. There are so many pros and cons, it drives him crazy

Family would have been a good support to help him through his experience.

“I have seen things that I think will make me into a better man”

8. L grew up and lives in Oakville. She has good education- 2 university degrees. She had a good job. She worked her way up from lower positions to higher positions. Then she lost her job. She had to go on Employment Insurance benefits. Then EI ran out. She went for 3 months with nothing coming in. She had her own home in Oakville.

She applied for Ontario Works. They told me **“you don’t need help because I walked in clean and fresh and presented in a business mode”**.

She comes at her situation from a positive place. **“If I get down on me then no one is going to take a chance on me”**.

She could do a number of jobs and has applied for every type of job. There is huge competition. She is outside the age group for employment.

She was cut off Ontario Works because she didn’t provide information. She is very conscientious about providing information.

She had to move all her things out of her house.

When she finally got to meet with a new caseworker at Ontario Works she was called a liar by caseworker. Her file was suspended. This is reverse discrimination. The worker made her feel like white trash. She had no money and no place to move to.

She is still cut off Ontario Works. She plays telephone tag with Ontario Works. She is desperate. She has gone to all the resources, friends, family, church, and Ontario Works is still not giving her assistance because they want a piece of paper. Her house was sold without her signature. Ontario Works wants her to sign money over to them when she receives the money from the sale of the house

She volunteers with the United Way and with Lab rescue association.

“I have reached out to everyone for help, but people think I’m kidding because I still smile”

She will do any job. She is always put in a certain category because of her experiences and education. The first people she dealt with at Ontario Works were wonderful and supportive.

9. L is retired. She is bothered by filling out forms all the time she has to apply for assistance. She has cut back on food to make it stretch longer and has to stop and think about everything. She lives in rent geared to income housing which does help a lot. She is not eating as much as one should. But she is grateful that everything is within a walking distance. She is close to her doctor; the grocery store and other facilities. The downside though is that because this is subsidized housing it is known as a "crazies" area.

She volunteers to keep her social contacts.

She thinks she might have done a lot better if she had been more careful about her finances earlier on in life. She did not make good decisions and thinks it would have been helpful a lot if she had had access to professional advice and counseling services early on in life.

L choked up when she talks about his son who took his own life.

She feels blessed to have great friends and to continue volunteering despite her precarious financial situation.

10. J used to have a car which she has lost in the last couple of weeks. She was working 2 jobs. She lost her first job to downsizing and as a result could not afford the \$1,200 required to fix her vehicle. She could not drive to her second job which involves taking pictures at community events. The two jobs combined were giving her a decent income.

After she lost the jobs she was on Employment Insurance benefits for a time. She is now on social assistance.

She has arthritis on her hands; problems with her back; depression and has been diagnosed with a obsessive compulsive disorder.

She is currently staying with friends. She was giving them \$400 while she was on EI but now because she is getting \$580/month from social assistance, the friends are simply letting her stay for free.

She does not really qualify for a shelter. The only one available in Oakville will only let her stay for a maximum of 2 weeks and help her find other accommodation but without money to pay the kind of rentals for Oakville it is of no use.

Last Thursday her social assistance was suspended because she did not fill out her application forms for the ODSP program correctly. She called COAST after receiving this letter from social assistance and was referred to a psychiatrist for counseling.

She has 2 children aged 15 and 16. She left them with their father in the townhouse they called home so they could get a chance to be brought up in a proper household.

She finds she spends a lot of time crying and believes access to counseling would help.

While you don't see homeless people in Halton like you do in Hamilton and Toronto, now every time she goes out she scouts for places where she might sleep on the streets because she realizes it is only a matter of time before she has no shelter.

After the audit J wrote:

“I really appreciate the opportunity to be a part of the audit. I have been trying myself to make sure that what is going on with me is able to help some how. The time off allows an awful lot of time first to be able to volunteer ... I kind of look at it as a job where the government is paying me. I have also be able to come in contact with quite a few individuals as well that at the very least I am able to tell my story to and give them a little bit of a different prespective of Halton and then what they and I too was led to understand growing up in Burlington, that "poor people living on welfare chose to because they are lazy and that Burlington doesn't have homeless people ... we ship them to Hamilton." is a completely ignorant statement to make and the continuing belief of it is in my opinion actually harmful. Money doesn't seem to be going to help the real situations that have led people to ending up on welfare and the homelessness that does exist in Burlington and makes me wonder if part of it is because of thoughts just like that? The visiting pastor on sunday service at my church yesterday used the description of homless and poverty of a man on the street begging for change. It made me wonder is he aware that there are so many other examples and so many things those people have gone through before they made a decision like that? Would he have been surprised to know at least one person there if not more were going through some of those things right now?”

11 D used to live in Caledonia. She moved there to help out her aging mother. She lived with her husband, mother and her son. Her relationship with her husband was abusive. There was a long history of violence and police intervention to protect her. It got so bad that she ended the relationship. She spoke to her mom and her son before doing this. The CCAC arranged housing for her mother. She let her son know that she couldn't support him. She was reluctant to leave the house because of her interest in it and why should she have to leave when he was the abuser. She and her husband lived separate and apart in the house. He would do things like put a sign on the fridge making it clear she was not to eat any of the food as it was his. She got so desperate that she applied for Ontario Works financial assistance. She did that as a single person. She did not realize since she was living under the same roof as her husband, she was not eligible as a single person. This was so even a lot of nights she slept in her car because the situation was so bad. At times while she collected assistance, he could not be in the house because of bail conditions prohibiting contact. When Ontario Works found out that they were living separate and apart but in the same house, an overpayment of all the assistance she received was imposed. She appealed that to the Social Benefits Tribunal. She lost and has to pay the money back.

She and her son are now living together again. She got special priority for housing in Halton as a victim of abuse. The rent is subsidized. Her son is 21. The requirements to provide details of his situation to Housing cause tension in their relationship. She is trying to re-build a sense of community here. She has applied for disability benefits

12 D is in his fifties. 2 yrs ago his company downsized and he was one of the lucky people who lost their job. He couldn't collect Employment Insurance because he only worked part time, so he didn't have enough hours to qualify. He couldn't pay his rent, and received an eviction notice. He lived with friends and then moved to Ottawa to be with his sister and husband. That didn't work out

He moved back to Oakville. He went to the shelter. The counselors were very helpful.
“Traumatic experience that I was in my 50’s and having to stay in a shelter”

He contacted Ontario Works. It was not helpful because he wasn't told about all the other services OW provides in addition to financial assistance.

He found a bedroom to rent in a house in Oakville. He gets get along with the owner, and the rent is \$387/mth, which is cheap. The owner works nights, so he spends most of his time in my room reading because she sleeps all day and doesn't want the television on.

He sits on the board of directors for affordable housing, Crime Prevention committee and the Justice Camp Planning Committee.

He has looked for work, **“but it’s tough. My age isn’t helping”**

He loved his jobs and prefers to be busy. He went into sales, but couldn't do it. He now works with Goodwill

He is frustrated because he is at a time in his life where he should be doing a lot of stuff.

In a period of 3 months, he went through 4 different workers at Ontario Works. He only meets a worker twice a year. He participated in On-Track.

He can do most things, but he has a problem with my right leg and back, making it hard to stand for long. He recently applied for ODSP.

13 T got pregnant at 21 yrs old. She got engaged. She is from Nova Scotia. Her fiancé moved to Ontario with her. He freaked out when he found out she was pregnant, and moved back to Nova Scotia. She is now 28. Her daughter is 6 ½.

At that time she didn't have her Grade 12 and no driver's license.

All she wanted was to get married and have kids

She went back to school. She got a drivers license and bought her first car for \$800.

She was on Ontario Works. She was able to go to hair dressing school. She is now working in a salon and loves her job.

“Being on OW is frustrating because you don’t know what to expect”

It was a relief that she had subsidized daycare

She also got subsidized housing. It ended up being a lot more work than what it was worth. Not the ideal place to raise a kid. It was in a co-op. She was motivated to volunteer with co-op. She climbed the ladder fast, got elected to be on the board of directors. She was the vice president.

Lots of the people who lived in her community had a lot of issues. If she had to tell a person a decision made by the board, they took it as if it was her telling them no. It was hard to live in that environment which was not safe. People would bang and spit on her door. It was not a good environment for her daughter.

The moved out. She met a guy. Moved in with him and got engaged. It didn't work out.

She and her daughter moved out and found an apartment at market rent. Rent is \$800 plus utilities. Pretty reasonable for Oakville

The landlord is great; lets her pay her rent in 2 installments. The apartment is not great for kids, but it works.

She pays child care \$30 per day 2 days a week. Kerr St. Ministries has an after school program which her daughter attends.

She made \$24,000 last year. It took a long time to get to this amount. She makes \$14 an hr.

The after school and breakfast programs at Oakwood School are helpful for her daughter.

“All the kids in the area where I live and my daughter goes to school are low income as well, so no one says my sneakers are better than my daughter’s”

“When I went on OW, they told me not to worry, they were pretty sure I was going to be a success story, and I am”

“I have been selected to be a homeowner with Habitat for Humanity. Financially and emotionally a huge burden is lifted. My daughter will now have a stable home, and the roots to grow and not be stressed. It’s like winning the lottery”

Her daughter will be still attending the same school when they move into their new home.

14 S is a single mother. Her ex-husband has not paid support in 8 months. He is on Ontario Works so she has gone with no support. He was good paying his support when he was financially able to. To get by, she works 2 part time jobs, seven days a week

Her job during the week is at a cafeteria high school, but the conditions are not very good. It is stressful. She goes home feeling upset.

Her life is not stable. Her assets are depleting, which is okay if she needs to get on Ontario Works.

It is hard to find a good job. All the jobs in Oakville are late hours. She cannot leave her daughter home alone. Her Daughter goes to her dad's in Toronto on the weekends

She is always trying to get income. She has housing support. Rent is always being recalculated because her income is always changing

Her ex-husband wouldn't provide proof to Ontario Works that he has no income. **It feels like I am consistently having to do paperwork. Sometimes I think I would be worse off on OW, but sometimes it is so mentally draining dealing with my boss at work"**

She is grateful for social housing and great friends, but wish there were more opportunities for jobs for people with families. The good jobs in Oakville, require you to have a car. Transportation is not great in Halton. Employers want you to have access to a car.

It is a great safe community to raise her daughter.

She has spent time in a in a women's shelter. It was very good and supportive, but lacked privacy. **"It's hard to live in a group environment with a bunch of people who are just as stressed as you."**

She buys groceries at one of the more expensive stores because she has limited time during the workday and it is close to where she lives. **"It is a more expensive grocery store, so it eats up more of my money. I feed my daughter, then my 2 cats, then I am last on the list. I'm always last on the list"**

Ron at Kerr St. Ministries was always helpful.

"Don't like relying on my church all the time because I know there are a lot of people that also need help"

She is involved with 'voices for housing' which discusses prejudice with housing. She loves to write. She wrote a piece to the paper because of an incident about a kid who she overheard bashing people on Ontario Works.

There needs to be better access to jobs for people with families and single moms.

Her daughter knows more than what she lets on. She wants things the other kids have, like ipods, but she knows they can't afford it.

"My daughter tells people when she grows up she wants to make lots of money

Kids feel it more than parents realize.

My daughter once said "everyone else has it so much easier than us". That hurts."

15. R spent 20 years working as a personal support worker. She worked all these years with Crohns disease; arthritis and a pinched nerve on her back trying to do her best. She came to Canada in 1970.

When she turned 60 her doctor told her to slow down. She called the Canada Pension Plan (CPP) and was sent 2 sets of forms to fill out for her pension benefits. She was told to apply for Disability Benefits and Early Retirement Benefits. She was denied the Disability benefit and was accepted for the early retirement pension. It is \$271 per month.

That was not enough to survive on and she has had to use up her RRSPs and go into her line of credit to keep up with expenses. Her savings are gone now. She has to get rid of her RRSP to qualify for social assistance. In the meantime she has applied for Employment Insurance sick benefits.

She has dealt with the whole system from CPP to ODSP; EI and Ontario Works. She has sleepless nights and night sweats. The stress has taken its toll on her. Only her faith has kept her going.

She did not know that once she started collecting CPP old age pension it would be difficult to convert this to a CPP disability pension. She believes she was not given proper advice by Service Canada.

“It is sad that after assisting so many as a personal support worker I cannot access any support. I am ashamed of the whole system”

Appendix 2 – The Written Submissions We Received

1. From DH:

Allow me to introduce myself, as sadly, I was not able to attend this year's 2010 Interfaith Social Assistance Reform Coalition hearing. Instead I asked if I could write this in lieu of my absence, so that my word can get out to those who need to hear about the issue of poverty in Ontario.

My story is no different than a lot of others, but it is my story and I wish to share it with you all now. I am a 45-year-old single Mother of 4 wonderful children, who lives in Burlington Ontario. I have been on my own now for just over 7 years. Having said that, going back in time, some 7 years ago, I never thought in my wildest dreams I would be where I am today, have gone through what I have gone through and writing what I am writing. It has been an incredible journey for my children and I, and it is true when they say; *"What does not hurt you, makes you stronger."* This is my story.

I had a normal life. I was married for 14 years, owned a townhouse/condo with my Husband and we had 4 beautiful, happy children; 3 sons and 1 daughter. The eldest child was 9 years old and the youngest was 5 years old. I worked part time, to help support our family. For the most part, I was happy and thought everyone else in my family was as well.

Devasty hit our family hard in the fall of 2002. It appeared there was not the happiness I thought there was with my Husband. He claimed he had not been happy for some time and wanted out of the marriage, the family. As shell shocked, hurt and of course angry, I was... my first thought was to protect the children. And so, that is what I did, and now my children and I had to face the world on our own.

My now Ex-Husband packed his belongings and moved out. With out going into all the details, he did move in with another Lady and was quite content starting his new life over with her. Except the fact, he had forgotten that he had 4 children to be responsible for. Thus, we lost our family home to a Power of Sale by the bank and were forced to move. I searched everywhere for decent, affordable housing but was not able to find any such thing, so I had no choice but opt for decent. The only good thing was, I was able to stay in the city that my children all knew and loved so much.

We all moved into a small townhouse complex that was fairly decent, however the rent fees were extremely high. I was told over and over I could not afford to move into a town home. I should be looking into some kind of an apartment, but I would not hear of it. It simple would never have worked for us all, and I was not going to compromise my children's health in that matter. Subsidy was an option, but I had to go on a long waiting list that was over 2 years in wait time. Knowing that, I signed up and was on *"the list."*

Making ends meet were tough. But once I finally got my Ex-husband into court and he was forced to pay some Child support for his children that did help me out. He never paid a lot of money, he still does not for that matter...but we all soldiered on. Every bit helps and with the help, love and support of so many friends, family, my Church and our community we all muddled through.

We lived in that location for just over 3 years and just by luck I had read in the local newspaper about a local Charity organization looking for potential families to apply for a future home to be built in the city. Nothing fancy...just a simple, decent, affordable home built by the many hands of caring volunteers from our community. The organization is called: **"Habitat for Humanity of Halton."** This was not the first time I had heard of this charity, as my Minister at **"Brant Hills Presbyterian Church;"** had told me about his amazing experiences with them. It warmed my heart, the stories he shared.

After reading the article and making a few phone calls, I soon found myself in the meeting for all those interested and filing out the booklet of paper work that was required. I was told it would take months for them to go through each applicant and find the right family, even though they wished they could help us all out. There were so many of us all, which really opened my eyes to the issue at hand. With that, I kept my fingers crossed, and month after month I was in contact with this organization giving them further information they required, hoping that I was indeed getting closer to being considered, one of the partner family's of choice, for the 2007 semi-detached build.

I can still remember it all, clear as a bell and always will. That day in December 2006, when 2 ladies from HFHH came to my home, holding papers for me to sign, as my family and I were chosen to be one of the two families to build a new home for. Our new start, a new life that will be more affordable, safer and stable. An answer to one my many prayers.

My children and I were elated as were so many of my family, friends and Church members. We all knew we were about to embark on a life changing experience and the outcome was going to be beautiful. I signed all papers, agreed and understood what was to be expected of myself and then and there, began my new journey.

I helped out HFHH, as I was required to. Assisting with public speaking events, public functions, writing letters as this one and the biggest and most rewarding task...helping build my family's new home. Truly hands on.... and most importantly, able to meet, work with so many caring people in our community, whom some today I still keep in touch with and call my friends.

The process went very quickly and within less than 1 year my family and I were moving into our brand new home. How exciting!! This was our chance to start over, to truly shine!

It has now been almost 3 years my family and I have lived in our wonderful HFHH home, and we have never looked back. It truly has been such a blessing to us all and we all will be forever grateful to those who had their hand in this life altering experience. It touches and warms my heart to see so many caring people helping those in need. It does make you very humble to know that so many others do care. Sadly though, there are still so many others out there in the same situation, if not worse than mine trying to survive in this world. My family and I were one of the lucky ones, and for that I will do what ever I can to make my voice heard and bring public awareness to the poverty issue within our community. This was my solemn promise I made to myself when I was given the new keys to my new home, to my new start. And I am hoping that today, my words will speak volumes.

Change can happen...but we need to make it happen. If we all can unite and work together we can see the issue of poverty decrease, and the health and well being of others increase. It takes just one person at a time to make the difference, so lets all get on board and **"help be the one."**

I truly want to thank you for allowing me to write this for you all, and I hope I have inspired you all. I am and forever will be grateful to so many, and so I will close and say may God richly bless you, as I have been.

2. From A Person of the System

To live in poverty is not knowing if there is enough money to pay the balance of the bills, or for food. Phone is a luxury. The Government will not cover anything that is needed to prolong life. Medication, leg braces or the basic of health, laundry, haircuts. Food banks are not the answer when half of what you receive is thrown away because it is bad.

The fact is people living on ODSP or Ont Work are numbers to the government and are not worth anything but a burden. These coalition are a waste of time and money which be put towards helping people who need it, those on Ont Works and ODSP.

I will not attend and waste my time. Time is money. This is not worth my time.

3. From Kerr St. Ministries

When Kerr Street Ministries received the information about the Social Audit, I was given the opportunity to approach families to ask if they were interested in talking about their personal stories. For the following reasons individuals were unable to commit to attending the Social Audit.

- They were working and could not take the time off
- They were working and could not afford to take the time off
- Did not want to be embarrassed of their social situation (with the understanding that it was anonymous)
- Many were not ready to tell their story as painful memories were attached
- Some commented that it would not make a difference
- Some expressed that they were interested in doing it but that their spouses would not approve

I was able to acquire verbal confirmation with clients that I could write up their story as long as they remained anonymous. Names have been changed.

Paul – wife and 1 child

Paul his wife and son came from Columbia three years ago for safety and security in Canada. Paul worked for an organization in his home country that led him to make the decision that they must flee Columbia, because his line of work did not provide him with the security he needed, because of the lack of security both he and his wife were tortured. They settled in the United States as refugees for a number of years. Columbia and the US (as was explained to me) have reached some sort of trading agreement, and because of this papers were sent to the family stating that they needed to go back to

Columbia. Knowing that they would not be safe they came to the Canadian border and once again claimed refugee status. The family settled in Halton region after a short shelter stay. Paul was able to get a job and his wife was able to start her recertification. This past winter Paul fell and sustained an injury at home. He went to the doctor and was told that he could not work for 4 – 5 months. This is when I met Paul, he came to my office and explained to me his situation, and that he was in need of \$200 because OHIP did not cover his type of brace that was prescribed. Since he had the brace I told him that paying for rent was more important at this time, and hold off on the payment for one week. KSM was able to assist him with a donation. The following day he applied for Ontario Works, Paul qualified for \$1050 a month. His rent is \$949 (utilities included), which is considered low rent in Halton Region. This left him with \$100 for food, clothing, hygiene products, insurance, gas and other medical bills that came in, not an ideal situation. The family has pulled together resources and cut back on everything that they can, as well as visit the food bank on a weekly basis. Surgery has been scheduled for the fall, and recovery time of about 2 months. The family daily goes out in faith, in hope that the bills will be paid and food will be on the table. They love Canada, but sometimes get confused with certain rules;

- why recertification for his wife is necessary as she was a hairdresser for 13 years previous
- why OHIP only covers certain braces when they know you are on OW
- why OW would give you 1050, knowing an automatic \$949 goes to rent, and that \$100 is near impossible to live off of

SILVIA - Single mom of 3

Silvia is a single mom with 3 children; she fled an abusive relationship and found herself in a shelter. Priority housing was given to her, and Ontario Works came into place. It has been 1 ½ years since she left her spouse, she is unable to work full time, as child care is expensive and one of her kids is in Kindergarten, half days. Silvia is unemployed and daily Silvia is attending ESL classes. Silvia has said that she has come to terms with her living situation, as well as financial situation. What she finds frustrating is that when she did have a part time job that helped bring in an extra \$700 a month, OW stated that they would take that money for the first 3 months and then 50% after that. She felt discouraged that she would spend the money to travel to her job, as well as spend an extended amount of time in transit, and come out with less at the end of the month. Today she is still in ESL, raising her three children and looks forward to the day that she will be able to support her children on her own. She knows that going back to her spouse is dangerous but at times thinks about the financial security she can provide for her children. The pros to enduring her current situation far outweigh moving back in with him. She says that she is very thankful for what the government has done for her, what she struggles with is that when she calls agencies inquiring about services, she at times feels like a criminal due to the language barrier.

Albert – Senior - taken in his son – a recovering addict

Albert is a senior of Oakville, he has three children, 2 have moved away from Oakville, however his third son suffers from arthritis, has been a drug user and now has a prescribed methadone treatment. Albert loves his son and has recently taken him in so that he does not have to live on the streets. He is never quite sure if his son is spending his money appropriately, if the treatments will ever stop, and if he has made the right decision to take him in. Ontario Works papers have been filled out, but his son is not diligent in filling them out or keeping his receipts up to date. Albert is torn, he son does

not want to go into a recovery program but also does not want to live by the rules that his dad has set out. He is 30 years old and his father feels that he will never gain a sense of direction for his life. Albert lives below the poverty line; he makes a limited income and spends a lot on his son. He has helped him apply for the trillium drug program, but follow-up is always a challenge. He fears that if he kicks them out then he will hear that he is back on the streets, using, or the worst it leads to fatality. Albert knows that in life you do not always get what you want, nor is it always fair, but he says "what's next?" "Tough love? And make him defend for himself?"

Submitted by Andrea Torenvliet, Social Service Worker, Kerr St. Ministries

4. From BH

Unfortunately, I was very ill the day of the hearings. My heart stopped when I had my daughter in 1963 but I did go back to school to complete high school. I was 16. I later worked full time, then 12 years later had my son in 1975. I suppose with the heart stoppage, confidence had been broken.

I worked again for years but have now reached 63. I have angina, celiac but am unable to get a disability.

It is very difficult to pay bills on a minimum pay, salary, inheritance. The inheritance was just \$594 per (?) but with the subsidy, my rent is \$271 plus heat and hydro. There are also other bills, dentist etc. that are not covered.

I cannot snack on normal items with celiac. I appreciate the work that A does with the food bank.