

DECEMBER 2020

A BRIEF FLOWERING OF HOPE



LIFE AFTER ONTARIO'S BASIC INCOME PILOT

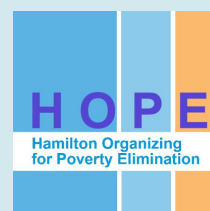
Principle Author: Bill Johnston, First Unitarian Church, Hamilton

Sarah Guinta, Diocese of Hamilton
Deirdre Pike, SPRC of Hamilton and Diocese of Niagara

Hamilton Social Audit: Hamilton Basic Income participants share their experiences of opportunity on the pilot project and the reality of life when it was suddenly cancelled.



**Hamilton Roundtable
for Poverty Reduction**



DIOCESE OF HAMILTON

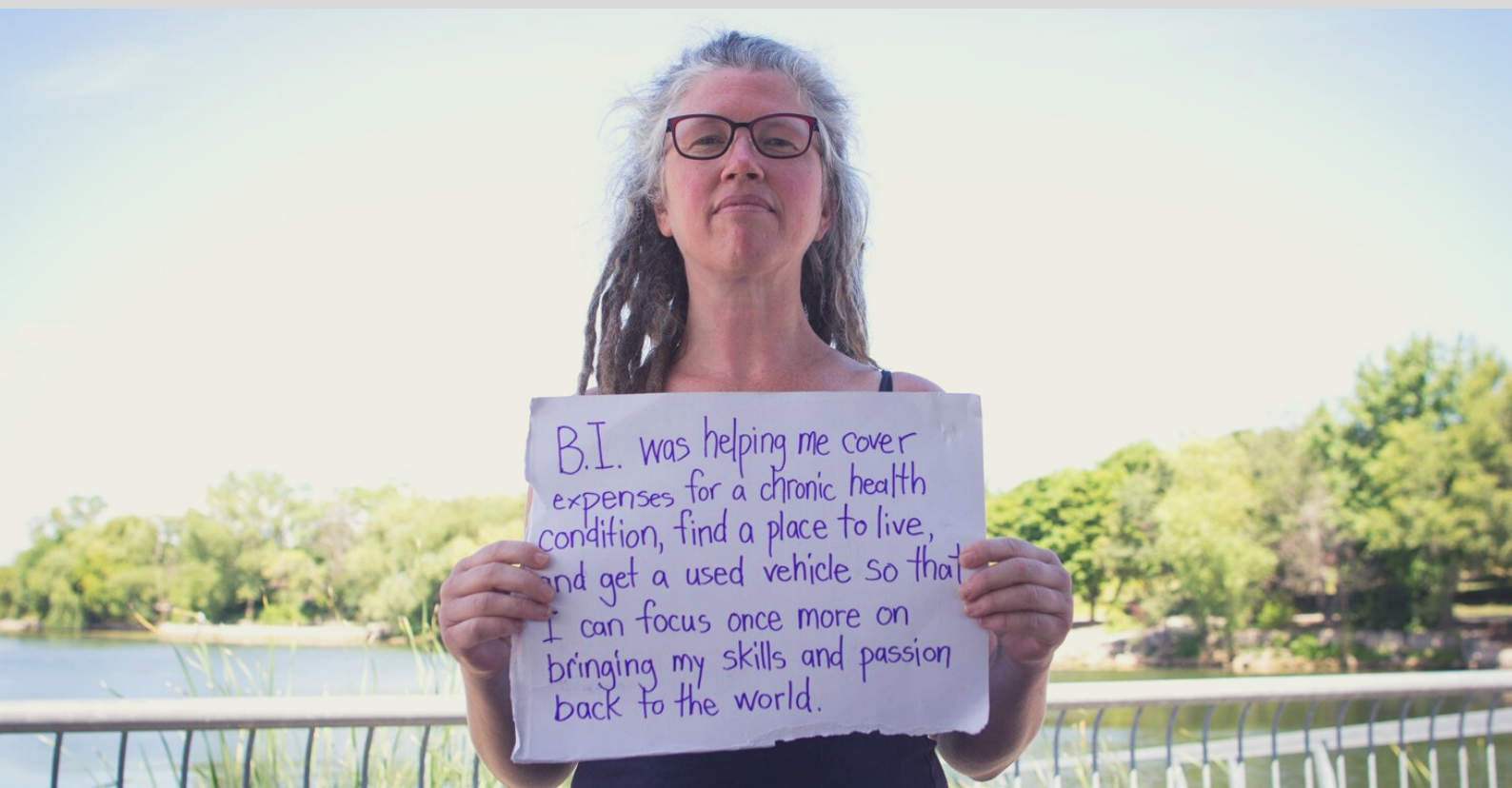


**ANGLICAN
DIOCESE OF
NIAGARA**

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IN BRIEF

Sixteen Hamilton residents described their experiences living in poverty and being in the Ontario Basic Income Pilot Project. The pilot gave them hope and the opportunity to improve their lives. With steady, modestly higher incomes, they could eat better, buy clothes and medicine, socialize more and participate more in their communities. Their physical and mental health improved and as it did, many took steps to permanently improve their lives, through education, better accommodation or paying down debts.

They were clear that it wasn't lack of motivation that had previously held them back. It was the impossibility of doing more than merely survive on the limited incomes they had previously received, mainly from social assistance. Forced to make difficult decisions about what to buy and what to forego and what bills to pay, they had lived with constant high stress. It was hard to be healthy, to buy decent clothes for a job interview, to afford bus fare to get to work or medical appointments, to have a phone or Internet that are vital to a job search. Just to survive in poverty was, as one participant said, "a full-time job."

TIMELINE

The first cheques for the Basic Income Pilot project were sent out to 400 participants in **October 2017**.

All 4,000 participants were enrolled by **April 2018**.

On **July 31, 2018**, the new Ford government announced the cancellation of the pilot. Participants had received pilot project cheques for only four to 10 months.

On **August 31, 2018**, the Ford government announced that pilot project payments would continue until **March 31, 2019**.

INTRODUCTION AND ACKNOWLEDGEMENTS

In 2017, the Ontario government rolled out a three-year pilot project to assess the impact of Basic Income, an unconditional monthly payment. The goal was to determine such things as the effect on health and healthcare use and on motivation to work. The pilot was abruptly cancelled by a new government before the first year was finished (*see timeline at left*). No assessment was completed.

This report is the result of a process called a “social audit,” initiated at the provincial level by ISARC (Interfaith Social Assistance Reform Coalition). It is meant to provide an “eyewitness account,” of life on social assistance in Ontario. This report also includes accounts of life on Basic Income and having to return to social assistance (Ontario Works, Ontario Disability Support Program) or another source of income.

The audit is completed by having people with lived experience on social assistance share their stories with influential community members who listen deeply and spend time considering system implications from their sector or vantage point. It is hoped the “auditors” and the rapporteurs, those who record the proceedings, will be able to use the information to influence change in the systems in which they hold sway.

This is the third time the Social Planning and Research Council of Hamilton has partnered with HOPE (Hamilton Organizing for Poverty Elimination), the Diocese of Hamilton (Roman Catholic), the Diocese of Niagara (Anglican), the Hamilton Roundtable for Poverty Reduction, and other community partners, to organize this local social audit.

This year we are grateful once again to Bill Johnston, a retired Hamilton Spectator editor, who used his gifts to record each participant's story with pen and paper and then helped organize them and write them up for use in this report. Sarah Guinta, the Coordinator of the Office of Justice and Peace, Diocese of Hamilton, was also essential in pulling this process together. Sarah also accompanied the story tellers as they spoke with the auditors. Each of the days was hosted in a different location and we are grateful to the communities of Cathedral Place (Diocese of Niagara), Beth Jacob Synagogue, and St. Patrick's Church (Diocese of Hamilton), for opening your doors to this process with hospitality and grace.

The social auditors this year came from a variety of backgrounds, from faith community leaders and academics to Chamber of Commerce staff and not-for-profit leaders. Thank you to each one of these "deep listeners," who gave their time and compassion. (These auditors were divided up over the three days in ways that ensured there were never more than four in the room, along with a recorder and facilitator.)

- Bishop Susan Bell, Anglican Diocese of Niagara
- Garth Brown, Housing Advocate, Oakville
- Bianca Caramento, Manager, Hamilton Chamber of Commerce
- Tom Cooper, Hamilton Roundtable for Poverty Reduction
- Rebecca Gewürtz, School of Rehabilitation Science, McMaster University
- Katherine Kalinowski, Chief Operating Officer, Good Shepherd Centres
- Shira Kates, Manager, Beth Jacob Synagogue
- Rabbi Hillel Lavery-Yisraeli, Beth Jacob Synagogue
- Keanin Loomis, President, Hamilton Chamber of Commerce
- Kim Martin, Executive Director, Social Planning & Research Council of Hamilton
- Father Con O'Mahony, Vicar for Education, Roman Catholic Diocese of Hamilton

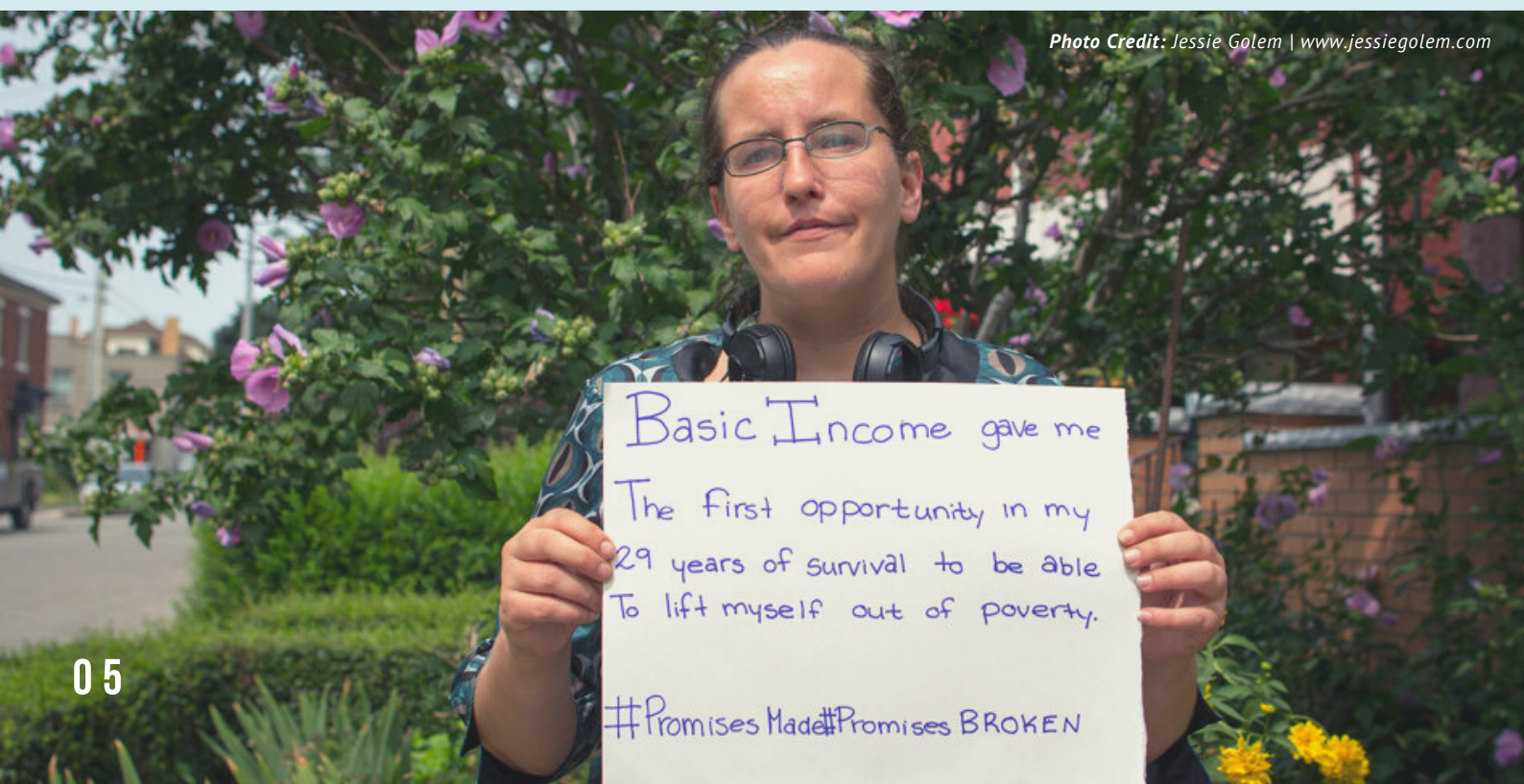


Photo Credit: Jessie Golem | www.jessiegolem.com

THE PARTICIPANTS

None of the insights gathered on these pages or carried in the hearts of the auditors could have happened without the bold sharing by the participants, the living experts on the social assistance system and/or the basic income pilot project. We who have learned much from hearing your stories now, and those who will benefit down the road when recommendations made on the basis of these stories result in real and lasting systemic change to the income security system in Ontario, thank you for your truth-telling.

In order to maintain anonymity, the names of the participants have been changed to pseudonyms throughout this report.

RAPPORTEURS AND HOSPITALITY

An essential element of the social audit process is the recording of the stories and conversations shared between the participants with lived experience of the social assistance system and the auditors or “deep listeners” and influencers.

In this process we have always relied on the traditional “pen and paper” note taking practice of the recorders or “rapporteurs,” to be less intrusive than audio recording. The stories being shared are deeply personal and often triggering or tear-inducing. We try to create a calming atmosphere and each participant is accompanied by someone they feel safe with if they like. This includes having designated people in the hospitality area to help prepare and debrief before and after their half hour with the auditors. Thank you to the following people who used their skills and compassion as rapporteurs and/or welcome hosts:

Jordan Kolaski

Alana Baltzer

Sandra Khounborinh

John Mills

Ursula Samuels

Susan Muma

Elizabeth McGuire

Jen Chivers

Jean Ryan

Chad Upson

THE PROCESS

On three different days in 2019 – July 3, August 20 and October 29 – 16 people, 11 of whom had been participants in Ontario’s Basic Income Pilot project, were interviewed about their experiences or observations on social assistance, including the return to that system after the pilot project was halted at the end of March 2019. They were also asked for their recommendations. Panels of leaders in the Hamilton community– the social auditors –listened and discussed what they heard.

KEY LEARNINGS

Repeatedly, the participants talked of hope and opportunity with the somewhat higher, secure incomes the pilot made possible. *(See table at right for the amounts paid on social assistance and Basic Income.)*

Therefore, the decision to stop the BI Pilot more than two years early was devastating. They were gutted, heartbroken, demoralized.

“Basic Income works,” participant Cheryl said. “Basic Income gives people hope. It shows people the light at the end of the tunnel that is worth planning for and pursuing. It gives people purpose and a desire to achieve more.”

“I don’t believe people want to stay in poverty,” she added. “I sure don’t. But the system is broken. It’s not set up to actually help people get out of their situations ... You hit wall after wall after wall. You just want to give up.” Two participants said it would be easier to live in jail – they would have a place to live and three meals a day.



ANNUAL PAYMENTS ON SOCIAL ASSISTANCE AND BASIC INCOME

	Basic Income	OW maximum
Single	\$16,989	\$8,796
Couple	\$24,027	\$13,632
	Basic Income	ODSP maximum
Single	\$22,989	\$14,028
Couple	\$30,027	\$21,000

The participants' stories illustrated how quickly things can go downhill, with a job loss, divorce or serious injury. Many people are just a pay cheque away from homelessness, one auditor noted.

"People get tired of hearing about poverty," participant Julie said. They blame the poor or they say poverty is not that bad or that it can't be solved. "There's lots of rationalizing about poverty," she continued. "It is simply a lack of resources, lack of choices, lack of stability."

What the pilot showed is that with more resources, people living in poverty can change their story to one of hope to escape poverty.

HEALTH

Basic Income Pilot participants were able to afford to meet basic physical needs that were often unmet or inadequately met on social assistance. Food, for instance.

Melissa grew up in poverty. As a child who didn't get to eat every day, she felt ashamed when her stomach would growl in class; she thought everyone heard. As an adult, she learned to drink water or coffee to quell hungry pangs. Not surprisingly, when she received BI, "for the first time in my 30 years, I could have a full fridge, a full cupboard." She bought six months of food.

All of the participants were able to eat more and to eat better quality food on Basic Income. Most stopped using food banks, which, many said, did not always provide nutritious food. Not surprisingly, they reported their health improved.

Amber, a 60-year-old widow who had diabetes, high blood pressure and osteopenia, bought more fruits and vegetables, and the gluten-free food she needed, on BI. Her diabetes improved. When BI ended, she went onto Ontario Works. "Food has been the biggest change because I can no longer afford a healthy diet." No matter how carefully Amber budgeted, she said, "It's like you're a week short on groceries on OW." Her health is worse now.

Cheryl, a single mom now back on OW who has struggled with health and money management problems, said she stresses over choices – “if I buy a bag of applies, can I afford bus fare to get to an appointment?” On BI, she was able to meet the needs of her daughter who has dairy and gluten intolerance. Melanie, who had been on OW for many years, needed a healthy diet after two surgeries, but pasta and other carbs were all she could afford or get at food banks.

Ed, who’d been on OW and ODSP since a 2006 injury from a work-related fall, found that on BI, he didn’t have to collect and cash in beer and wine bottles “because I could breathe at the end of the month.” Back on ODSP, Ed eats just once a day, even though he is supposed to take his medications with meals three times a day.

It wasn’t just food. On BI, Melissa could afford the mood stabilizing drug that works for her and the \$55-a-bottle ear drops she needs that are not covered under ODSP. She bought a year’s supply.

Nancy, who had an injury that progressed from a muscle strain to a tear, was able to afford a new walker on BI and to pay for travel to frequent medical appointments. Brent, who lost a leg in 1988 as a result of a bad fall, was able to buy silicon pads for his prothesis.

With lowered stress, Melissa was able to quit smoking, which reduced her risk of the lung infections she normally experienced every winter. Many participants, accustomed to second-hand clothing, bought new, better quality clothes. Amber and Melissa bought winter coats. They were able to afford to do laundry and thus not have to worry that their clothes might not be clean or smell bad.

With the financial stability of BI, most participants said their mental health improved. Many reported that they were no longer depressed. Cheryl’s case was dramatic. With three years of expected BI, Cheryl created a plan to turn her life around. When she was reassessed by her psychiatrist, “I no longer met the criteria for any of the diagnoses I had previously received.”

INCOME STATISTICS

Median gross income

- of all Hamilton households **\$69,024**
- of single person households **\$33,153**

Number of Hamilton households earning

- below \$10,000: **5,975**
- below \$20,000: **21,015**
- below \$30,000: **39,545**

Poverty rate among Hamilton

- children 1 to 17: **15.7%**
- adults 18 to 64: **12.4%**
- adults 65 & older: **7.4%**

From the 2016 Census. Poverty rates are low-income cutoffs, after tax.

AUDITOR IMPACT AND INSIGHT

Keanin Loomis, Chamber of Commerce, asked one participant her age. She was 32. “I was astonished. She looked middle-aged. This woman had no children, did not suffer from addictions ... It was the clearest indication to me of how the mental and physical ravages of poverty will diminish one’s life expectancy.”

“It is clear that poverty both exacerbates and creates mental health issues, ultimately preventing those in poverty from being able to lift themselves up by their bootstraps as many clamour,” added Loomis.

Father O’Mahoney, Vicar of Education, noted, “Mental health continues to be a major difficulty and poverty contributes to the poor mental health of those who must navigate the many levels of the system that is supposed to be of assistance.”

Garth Brown, Housing Advocate, “The wait times for professional mental health support can be months and even years away from the initial request.”

WELL-BEING

With the income she received from BI, Anna, a young woman who had still been living at home as she struggled with mental health challenges, was able for the first time to find her own place, live on her own and feel independent. She did not need to rely on family and friends to make sure she was stable. She could also afford a dog. Being able to be independent and having a pet helped stabilize her mental health. She enrolled in an accounting program and completed one semester. A recurrence of mental health problems forced her to drop out. Then the BI pilot was cancelled. Now on ODSP, she struggles to pay the rent she committed to when on BI.

Adequate and affordable housing was a challenge for many of the participants. If the pilot had continued, several were planning to move. On BI, Ed was saving up the cost of moving and first and last months’ rent payments so he could move from the “hell hole” he’s lived in for four years, a place that has had people he described as criminally insane, ex-cons and thieves. Now he feels stuck there.

Several participants lived in subsidized housing but felt unsafe there. Julie has a PhD but lost her job when her employer folded, then injured her back and is in chronic pain. She was assaulted in her own building but there was no follow-up when she called police. The person who did it still lives in her building.

AVERAGE RENTAL RATES, HAMILTON

- 1 bedroom apartment
\$1,489.00
- 2 bedroom apartment
\$2,170.00
- Single Family Home
\$2,500.00

AVERAGE RENTAL RATES, ONTARIO

- 1 bedroom apartment
\$1,702.00
- 2 bedroom apartment
\$2,071.00
- Single Family Home
\$2,600.00

Sources:

[Rentals.ca August 2020 Rental Report](#)

[Rentboard.ca 2020 Rental Rates by Owners](#)

Robin was a security guard until she was injured. She has a history of hoarding; when a social housing provider put her in the only unit available to her, it turned out to be a crack house. Melissa lived across the hall from a drug dealer. But she said the drug dealers are being evicted from her City Housing Hamilton building, so it is getting better.

Cheryl lives in a neighbourhood filled with drug addiction and prostitution, which she said is “hardly an ideal place to raise a seven-year-old daughter.” Her 12-year-old son is afraid to live there and instead stays with his dad.

“Good luck finding rent under \$1,000,” Cheryl said.

The shelter allowances provided by either Ontario Works or Ontario Disability Support Program – a maximum of \$390 for a single person on OW and \$497 on ODSP – are too little to rent even a room, several participants noted. Sharing a unit is one possibility – Paul and his mother share, as does Amber and her daughter. But sharing space raises trust issues, noted Helen, who ended up on OW after a bad car accident.

Bob, who went on ODSP after an injury, was able on BI to pay market rent and felt good about paying his own way; it restored his dignity. He feels sorry for those like Hannah who committed to higher rents while on BI and who are now stuck with those payments but without the income.

Many of the participants were able, on BI, to have more social engagements, like going for a coffee with friends, something they previously could not afford. Brent even got engaged and bought a ring. Many of them actively volunteered. Julie noted that having a network of friends is important to finding jobs.

Ed, who hadn't been able to visit his family in Timmins in a decade, was able with BI to spend some time there. “Getting to see my great nieces growing up is priceless.” Amber could afford the bus to Toronto to see family and to go bowling or to a movie with her daughter. Julie rented a car to visit family.

Elizabeth, who chairs the Campaign for Adequate Welfare and Disability Benefits, said that all the campaign's members got on Basic Income.

“On BI, they became engaged, happy people, who greeted each other politely and enthusiastically, they worked together and took care of each other. The loss of BI didn't just take the money away, it took away their spirit, their hope, their motivation and desire and ability to set goals.”

Carmen, a part-time social work student at Mohawk, has three daughters, two of whom have special needs and one has seizures. On BI, the first thing Carmen did was buy a parking pass at the hospital, which her children go to often. She had the awful experience once of rushing her daughter to hospital and not having any money to pay for parking. At a time when her daughter needed her mom's full attention, Carmen instead was having to scramble to find money just to park. Having the pass took away a lot of stress.

Photo Credit: Jessie Golem | www.jessiegolem.com



One of the big benefits of Basic Income is that it is paid without conditions, so there is no stigma attached to receiving it. Paul said the stigma around social assistance added to his already very low self-esteem. Others noted the constant surveillance they face on social assistance. There are monthly requirements to report income, for instance. Nancy missed reporting once, because she'd had to go into hospital, and had to prove to her caseworker that she'd in fact been in hospital.

Several participants noted that some caseworkers really try to help their clients, which makes a big difference, but others don't. Many participants noted how complex it is to navigate social assistance and that there is little help to do so.

AUDITOR IMPACT AND INSIGHT

Shira Kates was, “possibly struck most by the deep longing for normality and independence. No one felt entitled or even had a desire for wealth. They simply dreamed of the freedom to modestly live their life without the constant threat of violence, hunger, or looming homelessness.”

Father O'Mahony later reflected, “The words that had the most impact were around the fear that accompanies poverty and the amount of time and energy that is required to navigate the agencies, individuals, systems that are in place to assist those who are in need.”

He added, “The story of being able to buy a new winter coat for the very first time, the pride and confidence of wearing it, and the realization that it was back to charity handouts if they no longer have access to the basic income supports was seared into my mind when I heard it.”

“People were stuck on Ontario Works. Basic income changed that, making people healthier and happier,’ said Bishop Bell.



BUILDING SECURITY

Basic Income may have saved Paul's life. It certainly transformed it.

Paul's mom lost her job when he was born. His father left. His mom struggled with mental illness but eventually found work in a call centre, where she's been for 20 years. They never had much money. Paul was bullied in school and not supported by teachers. After high school, he held seven or eight low-paying jobs in five years. He was bullied at his last job. Deep feelings of inadequacy plunged him into depression. He attempted suicide three times.

Then he got on the Basic Income pilot. It allowed him to enrol in university. His marks were good. His face lit up as he described making friends and having interesting conversations at school. After years of isolation and anger, Paul emerged quickly from conditions that might have led to another suicide attempt. With school colleagues, he said, "I can feel my faith in humanity coming back," and he can see "how beautiful humanity really can be if it is allowed to flourish and people are allowed to reveal their talents."

Education of course opens up new prospects for employment. Brent, who grew up illiterate, completed a course through McMaster University's free Discovery Program, an introduction to post-secondary education, and had hoped to enrol. Nancy was able to take a financing course at Mohawk College. Melissa was accepted into Mohawk. Anna was learning accounting.

On BI, Cheryl tackled a backlog of debt. She was able to create a budget and a plan to set aside \$300 a month to pay down debts and repair her credit rating by building a three-year history of payments. Back on OW, she struggles to make those payments.

Amber noted that Ontario Works pays so little, you can't save anything. And to qualify, she had to get rid of her RRSPs and life insurance. (The asset limit to qualify for OW was raised from \$2,500 to \$10,000 for a single person and from \$5,000 to \$15,000 for a couple, as of January 1, 2018. Registered Retirement Savings Plans are counted as assets unless they are locked in. The cash surrender value of a life insurance policy is counted as an asset.)



With BI, Amber had the means to buy a laptop that allowed her to search for secure work. She wanted to go to school while working part-time but doesn't see that happening because of cuts to the Ontario Student Assistance Program. Julie, who has a PhD, said a computer was essential for keeping up to date in her field.

On social assistance, several participants said there are many barriers to working. These include one's mental and physical health and not being able to afford laundry, appropriate clothing, transportation, a phone or internet access. Amber said to get bus tickets for job interviews, she needed to go to meet her case worker, and, if you needed a uniform for work, you had to buy it first and then get reimbursed later. On social assistance, it's hard to come up with that money first.

Cheryl said there isn't any real job counselling, just job boards. Many available jobs have impossible hours for single parents, and child care is scarce and prohibitively expensive. There was a one-year wait for spaces at the child care at her daughter's school, she said.

"I'm willing to work," she stressed, but because of plantar fasciitis, she needed work where she could sit. She couldn't find anything and so is back waitressing, risking permanent damage to her feet.

AUDITOR IMPACT AND INSIGHT

Rebecca Gewürtz, McMaster University noted, "It seemed to me that the additional income allowed people to build social and economic security in ways that many low-income individuals are often unable to, especially those managing multiple barriers to employment including mental health issues."

Keanin Loomis, "We need simplicity and a basic income seems the best way to do so. With each person I met, I was confident that a basic income would alleviate some of the myriad issues that they were dealing with, helping them keep their head above water, instead of causing them to be idle."

"Education was not accessible to the participants without Basic Income," observed Shira Kates. "They had a deep desire to learn and quickly jumped on the opportunity."

"One could feel the absolute frustration felt after many years of trying to secure employment and housing on their own," noted Bishop Bell.

RECOMMENDATIONS

HEALTH

Income: Introduce Basic Income as a permanent, federal program. Make the payments sufficient not just to survive but to live with dignity. Base payments on the actual cost of living in different communities. A broad Basic Income should be designed to remove the stigma that attaches to receiving welfare and allow a simpler system of income support without the extensive surveillance involved with social assistance.

Even with a reasonable Basic Income, however, other measures would be still needed to ensure everyone has the chance to prosper. Extra support for those with high medical costs, housing that is affordable, and sufficient, affordable child care are essential. As income is earned, Basic Income payments should be reduced at a rate that provides strong incentives for people to work.

WELL-BEING

Income: See above

Support: Provide technical supports, such as how to use a computer. With Basic Income in place, shift the role of caseworkers from policing their clients to being advocates to help them find the jobs, services, education, mental health care and other support they need to thrive. Provide financial education for those who want it (some participants said they needed it; others demonstrated great skill in stretching a dollar.) Help to file income tax forms—millions of dollars in tax benefits go unclaimed because people either don't file tax returns or fail to claim all the benefits to which they are entitled.

POVERTY AND MARGINALIZATION

Proportion of the population with low-income status:

- Black population: **23.9%**
- Other visible minority: **20%**
- Not a visible minority: **12.2%**

Unemployment rate:

- Black population: **12.5%**
- Other visible minority: **5.7%**
- Not a visible minority: **7.3%**

First generation Black Canadians earn an average income of nearly \$37,000; new immigrants who are not members of a visible minority earn an average of \$50,000.

Third generation Black Canadians make an average income of \$32,000; Canadians who aren't members of a visible minority earn an average of \$48,000.

From Graham Slaughter, "Five charts that show what systemic racism looks like in Canada," CTV News, June 4, 2020, based on the 2016 Census.

Racism: Only one of the 16 participants we spoke with was Indigenous or a person of colour. But as statistics included in the sidebars note, racism makes the challenges of low income and poverty worse. Provision of adequate income and other measures to boost well-being will be insufficient to tackle poverty without specific measures to counter the racism endemic to Canadian society, policies, programs and practices.

BUILDING SECURITY

Income: See above

Supports: See above

Education: Make it easier for low-income people to get the education they need to succeed. Increase grants for low-income people to attend university and make loans forgivable if certain conditions are met. Expand excellent initiatives like Mohawk College's City School where education is delivered in the community and McMaster University's Discovery Program that provides adults who have face barriers to education with a free, university-level course as an introduction to post-secondary education.

Housing: Housing – whether owned or rented – has become extremely expensive and the supply of affordable units is declining. Participants said some of the housing they could afford, including subsidized housing, is unsafe. Even with a Basic Income program, there needs to be a much larger federal-provincial financial investment to fund construction of new affordable units, to repair and preserve existing units including low-rent private-market units and to provide adequate rent supplements to those whose housing is adequate but too expensive. Affordable housing needs to be well-located, mixed in with existing neighbourhoods to reduce stigma and located close to transportation and basic services. And there needs to be sufficient financing so that affordable housing is well-managed, and well-maintained. We also need many more accessible units, which are now short supply, for the significant number of Hamiltonians who are disabled but also to provide for aging in place.

INDIGENOUS IN HAMILTON

Poverty rate

- Indigenous people: **24.3%**
- General population: **11.8%**

Unemployment rate

- Indigenous people: **12.2%**
- General population: **6.9%**

*From Aboriginal Population Profile,
2016 Census*

BUILDING SUPPORT

Public education: The participants felt it was important for them and for others who have experienced poverty to keep speaking about what it's like, how easy it is to slip into poverty and how much change is needed to allow people to move themselves out of poverty. Health professionals, teachers, social workers and policy-makers in particular need to hear from people with lived experience, who should be involved in decisions affecting them. The participants supported continued advocacy for Basic Income and for linking levels of income support programs to evidence of the real costs of living in different communities.


CONCLUSION

The evidence from our participants is clear: Giving them a basic income – even one set at only 75 per cent of the Low-Income Measure – gave them the means to improve their physical and mental health and to feel hope. It also made it possible for them to take steps that would permanently make their lives better.

Our participants' experiences show that it is counterproductive to keep social assistance rates as low as they are (and have been for decades). If low rates are intended to be an incentive to escape social assistance, by finding a job or getting an education, they don't work. They hold people down. They keep people struggling, day to day, just to survive, to stay housed, to find food, to support their kids, making it impossible to plan for, or try to find, a different, better future.

In holding people back, current social assistance rates work against the acts that set up Ontario Works and Ontario Disability Support Program. The purpose of the Ontario Works Act includes promoting "self-reliance through employment," but low rates in fact thwart efforts to achieve self-reliance. And low social assistance rates do not effectively serve people in need, which both acts require.

An adequate basic income is necessary but not sufficient to allow people a reasonable life and a chance to thrive. There would still be a



need to build more affordable housing, to have affordable child care and good public transportation systems – otherwise, any income gains through a basic income would be bled away by rising rents, child care costs that can be as high as rent or mortgage payments and expensive commutes to work. Some people will still need services including job training, low-cost and free education and mental health and addiction services. Extensions of medicare to cover prescriptions and dental work will reduce the risks that costly health emergencies can pose for financial stability.

There are costs for these measures, but there are significant costs to keeping people in poverty—extra costs for healthcare and other services to treat the damage caused by poverty, for instance, but also the lost contributions from people held back from contributing through work and volunteering, and the loss of dignity and wellbeing of too many men, women and children.

The evidence from our participants is that we know how to make it possible for many people now consigned to poverty to have the resources to thrive and contribute. We need the will to do it.

POSTSCRIPT: THE IMPACT OF COVID-19

Those who were already receiving Ontario Works and Ontario Disability Support Program benefits when the COVID emergency began were to continue to receive their monthly payments, the Ontario government said. If a person already receiving Ontario Works or Ontario Disability Support Program payments also received Canada Emergency Response Benefits, the CERB benefits would be treated the same as employment income.

The province did provide a Temporary Emergency Benefit for Persons on Ontario Works and Ontario Disability Support Program from March through July, 2020, that could provide \$100 for singles and \$200 for families for COVID-related costs such as personal protective equipment for hospital or clinic visits, cleaning supplies if a family member was diagnosed with COVID, or delivery of food or other essentials for someone quarantined.