

## **Interfaith Social Assistance Reform Coalition's**

### **Religious Leaders Forum**

**Queen's Park, Toronto**

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**Presentation by**

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Good morning and thank you for giving me the opportunity to share a little bit about myself and my own experience with some of the many challenges a person faces when they find themselves relying on Ontario's social service system. I will also attempt to offer my thoughts on what must be done in the name of social justice and fairness.

We are all humans and not any one of us is more or less deserving than another to have the opportunity to live life to the fullest. I should start by telling you that *I never thought I would find myself facing these types of issues first hand, but I have.* Even now I'm still in transition to full independence from social assistance.

The short version is that I graduated with distinction from an Office Administration program at St Lawrence College and reached my career goal at Queen's University within three years. I held the title of Pre-service Education Program Assistant, and had amazing benefits, and paid holiday, and sick time.

About a year after obtaining what at the time was my dream job, I met a fellow. We eventually married, and relocated to the US to enable him to get his own career off the ground. Unfortunately, I was not eligible to work in the US, but I did volunteer at a nearby

elementary school. Eventually, we had a child. Over a period of time, the relationship became quite volatile and I chose to leave for the health and safety of both my young son and myself. I returned to Kingston where we stayed for a short time with my Mom in her little one bedroom ground floor apartment. Within weeks we were forced to move on to a shelter for abused women and children to better ensure our safety.

In what seemed like no time, I was thrust into a whole other world. This nether-world included shelter-life, limited means to say the least, family court matters, police matters... *I never would have thought my life would take such a turn.*

Eventually, I secured rent geared to income housing and we moved out of the shelter. We moved into a beautiful 2 bedroom apartment close to many amenities. Ontario Works granted me the \$1,500.00 “start up” funds to get some furniture and what not for our apartment. There was still much work to be done in terms of counselling to deal with all the chaos my little one and I had been through. We found ourselves needing to move beyond it to feel whole again. We had to gain independence from the social service system. Independence. It’s what I want. It’s what OW wants for me. So, if independence from social assistance is the universal goal, why must it be so hard to obtain? This just shouldn’t be!

Along the way to feeling that we deserved a decent life, I realized that I also needed to give back in some way for all the blessings that had come my way. I mean, things had been really hard, but at the end of the day, I had a happy healthy little boy, a roof over our heads, and food in the fridge. Things could have been much worse. Within days of having this overwhelming desire to do something that mattered, I

saw an ad in the local newspaper. A Kingston group called the Mayor's Task Force on Poverty was looking to form a Roundtable on Poverty Reduction that would be comprised of a cross-section of the community. I knew this was for me so I applied with a letter of support from my counsellor from the shelter and was accepted.

I was over the moon, but had no idea what I had gotten myself into. As I'm sure you all know, all too well ~ the work in this area never stops. In any event, being part of Kingston's Roundtable on Poverty Reduction has led to so many opportunities. I was actually offered part time contract work on account of the roundtable. I was given the opportunity to address a diverse crowd at Minister Deb Matthews' travelling Roundtable on Poverty Reduction last June. I was part of a television panel that interviewed Kingston's Federal Candidates at election time.

More interesting to this group may be that I was part of a two person delegation from the Roundtable that spoke at the Provincial Government's pre-budget hearings in Ottawa last December. I went with Alice Gazely, one of the Roundtable's Co-Chairs at the time. It was a tremendous experience. The spot we were given could not have been any better. We were sandwiched between people who spoke so openly and with heart about issues that at the end of the day come down to poverty, and its effects on people. I had only two minutes to speak, but I really felt that the panel heard me. Alice followed with the expectations we as a Roundtable had of the budget. I implored the panel to be mindful that, behind the stats, are people like me. We are more than just numbers. I left there feeling empowered. At least I took the opportunity to tell 'em like it is, in my eyes anyway.

Not too long after the hearings came ISARC's Prayer Vigil on Queen's Park. I was so pleased to be part of such a worthwhile movement. Thank you so much to the organizers of such a powerful event. I listened that day to several readings from a variety of religious teachings and was moved by each and every one of them, as I was by the passion with which they were read.

I have tremendous respect for all of the people that took the time to make the statement that **ALL** people matter, full stop. Young, old, single, married, male, female, red, white, or purple, we **ALL** matter. It's supposed to be about all of us, not just some of us. But if that is so, then why is it that even within the realm of poverty - and in turn social assistance - there is a hierarchy? The budget itself reflects that very idea. Is a single person less deserving of enough social assistance to cover rent and put food on the table than a single parent receiving assistance? One would think no, but at the end of the day, that is exactly what plays out. By no means am I suggesting that children don't matter. But people without dependents also matter. They're people too.

As I've mentioned, I have a child. Although I face many a challenge as a single parent with a limited income, I'm further ahead financially because I have that child. Besides the limited means provided by Ontario Works, I receive regular child support payments which OW takes dollar for dollar, and my part-time earnings, which OW takes 50% of. I also receive the Child Tax Benefit which OW doesn't factor in when calculating my financial assistance. I'm fortunate too in that we live in rent geared to income housing so the low levels of support from OW isn't nearly as daunting as it could be for us.

So, it's a matter of solid budgeting, and planning ahead for us. But I can barely imagine how a single person, with no dependents is to manage without the additional funding I am entitled to because I have a child. The Child Tax Benefit is nearly \$400.00 a month. That alone is \$75.00 more a month than what a dear friend of mine receives in Ontario Works assistance. Her circumstances are dire and she too is in rent geared to income housing. After her rent is paid, she is left with \$199.00 for the month. That's it. \$199.00 to buy groceries, pay the phone bill, wash clothes, and so forth.

In Kingston a city bus pass for an adult is \$65.00. So that's out. You can just imagine how demoralizing this is. Falling short of the basic necessities of life month after month after month. Finding yourself hitting up the local food bank as often as permitted because you simply don't have enough food to carry you through the month. Add to that, OW takes off 5% from each monthly payment to reclaim an overpayment from EI benefits she once received. It's brutal. It's rampant. And it's despicable.

This is one person's life, but there are thousands of others across Ontario living the very same struggles every single day. That's the hierarchy I was referring to. I'm better off financially because I have a dependent. Heaven help me if I didn't. But again, it makes me question why? Why is she, a single person with no dependents seemingly less deserving than I am as a single parent? Surely it can't be true that single people in need of assistance are less deserving of the basic necessities of life, can it?

On the other end of the spectrum is another dear person in my life, my Mom. Mom is 62 years old, and has worked for the same employer for 27 years. She earns minimum wage, has no benefits,

and has had to downsize to a wee little seniors bachelor apartment because she could no longer afford her one bedroom apartment. Add to that medication costs due to deteriorating health. Thankfully she is eligible for Ontario's Trillium Drug Program, but there is still a deductible to be paid up front before the benefit kicks in. How is it that after 27 years in the same full-time job, a loyal, hard-working employee can barely afford the basics in life? How is this possible? Why would a person want to leave OW to face the significant challenges that this dedicated employee faces after so many years in the workplace? You try to work full time, and can still barely make ends meet. Not much incentive really. It seems to me that single folks, gainfully employed or not, really are facing significant challenges. And yet our society tends to focus on the easy sell, which is usually children and families as reflected in the budget.

I guess it should be no surprise that the three personal stories of struggle I have shared with you today are all about women. Stats show that most single parents are women, many of whom are in receipt of social assistance. Women still earn much less than men do, but we do have an edge in terms of life expectancy. Yep, women still live longer, but I can't say that is too attractive to me if I'm going to find myself in the same state my Mom is in at the age of 62. You know, my Mom should be looking forward to retirement, but the only comfort she finds in retirement is finally being able to get off of her tired feet.

Today is tax day. While thousands of upper class folks are filing and investing in their future retirement, thousands of others are just doing their best to file on time. As I mentioned, my Mom has worked full time for 27 years. But she has never been able to save enough money to invest in her own retirement. RRSPs? Sound like a good

plan. But our highly individualized pension system doesn't apply all 'round. Living longer with less just sounds really, really hard.

Just last Friday I had the opportunity to attend a dinner and lecture hosted by the School of Policy Studies at Queen's University. Senator Hugh Segal, one of the Roundtable's Honorary members was speaking. His topic was "Progress on Poverty: Why So Slow?"

I can tell you if you ever have a chance to hear him speak, please do. He totally gets it. From the demoralizing Ontario Works application process, to the plexi-glass wall between the applicant and the receptionist, to the meagre financial support provided. Senator Segal gets it. If only more of our political leaders "got it". If they did, I would imagine there would be a much greater commitment to revamping social services.

The Provincial Government promised a social assistance review in its Poverty Reduction Strategy released a few months back, but so far there seems to be little to show for these good intentions. Locally, the plexi-glass remains, and recipients of OW still struggle to put food on the table. I guess a 2% increase in OW allowance is better than nothing, but when the cost of food has gone up consistently since last summer, 2% just doesn't cut it. While tax breaks for those living with limited means are all well and good, the immediate and meaningful review of the social service programs must happen now. It need not take all that long either. I mean, don't we all know what the issues are? Aren't they the same as the issues of the last review, and the one before that?

It's pretty much everything. From the lack of dignity in the process of applying for assistance, to the lack of funds gained once approved. From the limited support available in transitioning from

Ontario Works to the workforce to the sheer immorality of having so much poverty in a province that is so very rich. *I never would have thought that I would be* standing here before you today at Queen's Park talking about my own experience with Ontario's broken social service system. I mean, I'm only one person with something to share. Thousands of other Ontario Works recipients are living in our communities with less, and having to pay more for housing, food, and other basic necessities.

Given our economy, just imagine the thousands more that will find themselves in the very same predicament. Given 60% of those paying into EI aren't eligible to tap into it when needed, OW will surely have to pick up the slack. This is where people will have to turn, but only after they have depleted their life-savings of course.

In my case, my OW file will be closed and I will lose my extended health benefits. I will soon be relying on my fluctuating part time earnings, child support payments, and child tax benefits. I imagine my self-esteem will soar when I no longer have to deal with any number of indignities of the system, but I will sorely miss the health benefits. The whole situation is quite daunting, but I can assure you that I will do my very best for myself and my little boy because the last thing I want to do is apply once again for social assistance.

In my opinion, all the government needs to do is poll the people receiving assistance. If they dare, they should ask them directly – ask the Ontario Works Experts themselves – “What's working for you? What isn't working for you?”

I'm sure that tremendous insight would be gained by a social assistance review administered properly so that OW recipients have no

fear of retaliation from their OW Case Managers, and a system that is broken.

I have already let the powers that be in Kingston know that I am more than willing to help with our local social assistance review. Involving OW recipients would address the part of the equation that I believe to be so important and often lacking in most policy decisions, **the inclusion of the people most affected by said decisions**. How can reasonable policies be formed in the best interest of OW recipients when those same people don't have a voice at the table? I do hope with all of my heart that when the review comes to fruition that it is inclusive, thorough, and expeditious. And that it will bring about immediate, positive change that will benefit **ALL** recipients of OW, not just any one group.

Ten days ago, in this very building, the government learned of a study by the Wellesley Institute. It revealed that one in ten Ontarians in receipt of social assistance has considered suicide. One in ten! Worse still, the despair is so deep that suicide attempts are ten times higher in this group. This is grave. And it just shouldn't be in a province of such wealth!

When I read over the highlights of the latest budget I can't help but shake my head. The latest budget does do some good. There will be an investment of 1.2 billion dollars into the construction and retrofitting of affordable housing units. There will be an infusion of 700 million dollars into new skills training and literacy opportunities. And more than 5 million dollars will be allotted to municipal rent banks to help low-income tenants avoid eviction. Good stuff, but it seems to me in this time of global economic meltdown, the number crunchers have missed the boat on one really big way to stimulate the economy. I've

heard time and time again that if you put money in the hands of those in need, they spend it locally, and quickly too. Conversely, if you put money in the hands of those already well off, it is more likely to translate into a holiday abroad or added savings, neither of which boosts local economies. This seems to make such good sense.

Ontario's social policies must no longer be timid. As Nobel Laureate John Polanyi explained in this morning's paper, "But the rewards for timidity are modest."

So, let's call for an expeditious review of social assistance. Let's move on with fundamental and meaningful reform of social assistance. And let's get money into the hands of those most in need. We'll **ALL** benefit, full stop.

Thank you.