



**IMPROVING OUR KNOWLEDGE OF
AND RESPONSES TO SINGLES
ON ONTARIO WORKS IN TORONTO**

Executive Summary Report

Prepared for the Ontario Centre for Workforce Innovation

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From the perspective of developing more effective policies, programs and services, listening to the voices of people living on social assistance and documenting their experiences is always important. This is especially true for this study given the current absence of detailed research on singles. With this in mind, it is important to acknowledge the partnership with the Ontario Centre for Workforce Innovation (OCWI), a leading-edge centre of research and innovation, which enabled Toronto Employment and Social Services (TESS) to undertake this project. This partnership was integral to the development and completion of the study. Similarly, the study benefitted from the support and insights of several City of Toronto staff and external reviewers.

Lastly, and most importantly, we are grateful to the people who agreed to take part in the study and share their personal experiences. Given the deep levels of poverty they face, it was important that we were able to provide an honorarium to thank them for their time, insights and expertise. A number of participants spoke openly about how they would use the money to make sure they could eat properly for a few days, while some indicated it would help them make a payment towards an outstanding bill, or even support the cost of an education or training course.

Over and above any financial benefit, however, the majority expressed an even more compelling reason for participating: to have their voices heard. They welcomed the chance to tell their own story, and hoped that their contributions would lead to changes that both reflected and respected their lived experience. The research findings provide important insights into the day-to-day lives, goals, successes and struggles of a population that is often overlooked. Looking at the arc of their lives, rather than simply their time on assistance, or experience with a specific program, allows us to see the whole person, their reasons for turning to assistance, the realities that frame their daily lives and decision-making, the hidden or unaddressed barriers that may restrict progress and their hopes for life after assistance. Such accounts not only deepen our understanding, but in challenging stylized accounts of singles on assistance, they conjure new images, tell different stories and open up new possibilities.

INTRODUCTION: THE CHANGING FACE OF SOCIAL ASSISTANCE



[S]ingles without dependents are the fastest growing family type on social assistance in Ontario, and today make up almost 60 percent of the province's social assistance cases ...Ontario Works recipients without children experience the most significant depth of poverty among social assistance recipients (Brighter Prospects: Transforming Social Assistance in Ontario, 2012: 68).

Nowhere have [the impacts of poverty] been felt more strongly than for single people – many of whom are grappling with mental health issues, addictions, violence and abuse, homelessness, and the overall traumatizing effects of entrenched poverty. They in particular have been left behind as a result of severe cuts to Ontario Works in the 1990s, which deepened due to mostly below-inflation increases in subsequent years, and other flaws built into social assistance programs (Income Security: A Roadmap for Change, 2017: 124).

Over the past two decades, significant changes have taken place in the composition of social assistance caseloads in Canada, with unattached individuals (singles) replacing lone parents as the “new face of social assistance.”¹ In Ontario, for example, the number of singles increased from 92,000 in 2000 (compared to 95,000 lone parents) to 151,000 in 2011 (compared to 76,000 lone parents). In other words, lone parents declined by 20%, while singles increased by 65%. Similar changes have taken place across much of Canada. For example, one study found that the proportion of singles on assistance in British Columbia grew from 62% in 1995 to 81% in 2012.² Moreover, while single men were the largest group (49%) in B.C., single women increased from approximately one fifth to almost one third.

Reflecting these trends, there have also been significant increases to the singles caseload in Toronto. In the late 1990s, singles comprised just over a third of the overall Ontario Works (OW) caseload in the city. Between the end of 1999 and 2016, the proportion of singles on the monthly caseload increased substantially from 38% to more than 60%. Singles were also staying on assistance for longer periods of time, increasing from an average of 21 months in 1999 to 34 months by 2016. Moreover, singles also represent a significant proportion of the longer-term caseload. For example, of those on assistance 3-5 years, 56% are single; while of those on 5 years and longer, almost half (47%) are single.

1 https://mowatcentre.ca/wp-content/uploads/publications/40_trading_places.pdf

2 Pulkingham, J. (2015), “Social Assistance in British Columbia”, in Béland, D. and Daigneault, P-M. *Welfare Reform in Canada: Provincial Social Assistance in Comparative Perspective*, University of Toronto Press: Toronto.

Both the large increase in the number of singles on OW and the significant amounts of time they remain in need of support, represent important public policy issues. Indeed, Stapleton and Bednar (2011) characterized this shift as “the major public policy concern in the post-recessionary period.” However, rather than a public policy priority, low income singles more often represent the “forgotten poor.”³ Unlike lone parents, who have benefitted from the introduction and subsequent indexation of the Ontario Child Benefit, as well as increases to the Canada Child Benefit, and newcomers and youth who are more likely to be the focus of targeted services, singles have limited options for support and are often outside or on the margins of policy discussions.

In addition, singles are rarely the focus of detailed research on social assistance. Notable exceptions include Stapleton and Bednar’s study which noted the rise of a new ‘family bias’ in the amounts of money paid to low-income people, evident not just in basic benefits, but also in the design of refundable tax credits such as the Harmonized Sales Tax and the Working Income Tax Benefit where singles receive significantly less. The study also highlighted important economies of scale that, for example, leave single people paying significantly more for accommodation than other household types. More recently, Food Banks Canada (2017) provided an overview of challenges facing singles (see Box 1).⁴ Describing singles as being at the leading edge of need, with a high risk of negative physical and mental health outcomes, lacking family supports, and without access to income supports that cover even basic needs, the report concluded that Canada is “utterly failing this population.”

3 Sauve, R. (2009), *The current state of Canadian family finances, 2008 report*, Vanier Institute: Ottawa.

4 https://www.foodbankscanada.ca/getattachment/cc364e94-0a7d-44ec-ab88-1aab064c44fb/Nowhere-To-Turn_final_web.pdf.aspx?ext=.pdf

BOX 1: SINGLES AND DEEP POVERTY

A recent report by Food Banks Canada highlights the challenges facing singles:

- Three times as many working-age singles (33%) live in poverty compared to all Canadians (10%).
- Singles live in deep poverty, with average incomes of less than \$10,000 a year or 50% below the poverty line.
- Singles face a much harder time exiting poverty. Characteristics strongly associated with a decrease in the probability of exiting poverty include being unattached, receiving social assistance, being an immigrant and being disabled.
- Among singles, those aged 45-64 have the highest risk of living in persistent low income: more than 20% experience poverty for six straight years or more.
- From a government program perspective, singles have few places to turn and seem to have been largely forgotten by federal and provincial governments. Indeed, government transfers to singles have declined from 23% of after-tax income in 1994, to 14% after 2007.
- Three times as many singles aged 45-64 (30%) are not working or looking for work compared to all Canadians (10%).
- Compared to all Canadian households, singles are almost twice as likely to have core housing needs (22% compared to 13%) and 1.3 times as likely to experience food insecurity (17% compared to 13%) compared to all Canadian households.
- Almost one fifth (17%) of singles experience mental illness and/or substance abuse-related issues compared to 7% of all Canadians.
- More than a quarter (27%) of singles aged 45 to 64 have a literacy score of Level 1 or lower compared to 17% of all Canadian adults.

Strikingly, therefore, although singles represent the largest proportion of the caseload, experience the deepest poverty, and have access to the fewest financial supports outside social assistance, few studies, if any, have developed a detailed understanding of the characteristics of singles on the caseload, and documented their experiences and needs.

THE BIGGER PICTURE



The dramatic changes in the composition of social assistance caseloads reflect both major transformations in labour markets and the nature of work and the combination of eroded, outdated and inadequate income and employment supports. Over the last two decades, as a result of globalization, technological advances, and the rise of outsourcing and contracting, labour markets have become increasingly polarized. This new ‘hourglass’ economy is characterized by the disappearance of ‘mid-level’ jobs and the expansion of higher-skilled and well-paying knowledge jobs, alongside lower skilled and lower paid entry level positions.⁵ Among other things, this shift has removed traditional career ladders which provided previous generations with clear pathways and realistic opportunities to progress.⁶ It is also apparent in the emergence of increasingly varied and often precarious forms of employment.

While some workers benefit from flexible working arrangements, these changes have broadened and deepened social risks, reinforcing disadvantage for some and creating newly vulnerable populations. This is evident in the growth of the working poor, the rise of long-term unemployment, especially for older workers, and growing underemployment. In general, the risk of labour market marginalization and exclusion disproportionately affects those with limited education and skills. More specifically, however, certain populations – such as recent immigrants, racialized minorities and Aboriginal Peoples – face multiple layers of disadvantage as well as systemic barriers to work.

Such a challenging labour market means that large numbers of Toronto residents require support through the income security system which includes federal programs such as Employment Insurance (EI) and provincial social assistance programs like OW. Over more than three decades, various reviews and reports have not only highlighted the current system’s complexity, but also its inadequacy and ineffectiveness.⁷ These concerns have intensified as the disruptive changes noted above have exposed the weaknesses of existing responses which were created under very different conditions and, in some cases, have been significantly eroded. For example, the limited coverage provided by EI means

5 Zizys, T. (2011), *Working Better: Creating a High-Performing Labour Market in Ontario*, Metcalf Foundation.

6 Noack, A. and Vosko, L. (2010). *Precarious Jobs in Ontario: Mapping Dimensions of Labour Market Insecurity by Workers’ Social Location and Context*. Toronto: Law Commission of Ontario.

7 See, for example, the reports of the Social Assistance Review Advisory Council at: <http://www.mcass.gov.on.ca/documents/en/mcass/publications/social/sarac%20report/SARAC%20Report%20-%20FINAL.pdf> and the Commission for the Review of Social Assistance in Ontario at: http://www.mcass.gov.on.ca/documents/en/mcass/social/publications/social_assistance_review_final_report.pdf

that many unemployed people who would previously have been supported ultimately turn to social assistance for help. Once on assistance, they find that rates no longer reflect even the most basic costs of living. And singles are the most disadvantaged family type in two ways:

- First, financial benefits for single people are significantly lower than other family types. Research shows that the poverty gap – the distance between total benefit income and the poverty line – has worsened significantly over time.⁸ For example, in 1989, a single person on OW faced a poverty gap of just under 40%. By 2014, the gap had widened dramatically to 59% and it would take an additional \$12,301 for the year to close the gap. Recognizing this, in recent years, the Province has allocated additional increases to singles and taken important steps to improve asset limits ensuring that individuals have at least some financial cushion once they qualify for assistance. However, rates are still far below any accepted measure of poverty. In the summer of 2017 when the interviews were conducted, singles were entitled to a maximum of \$706 for basic needs (\$330) and shelter (\$376), and, depending on individual circumstances, some might qualify for additional discretionary benefits to meet health needs, for example.
- Second, unlike lone mothers, who have been helped to move out of poverty as a result of targeted programs and benefits, singles have little access to supports outside of social assistance and have become mired deeper in poverty. Again, in 2017, those who filed tax returns could qualify for a GST/HST credit of approximately \$23 a month and an Ontario Trillium Benefit of \$65 a month, for a maximum of \$794.⁹ Some do not file returns, however, believing there is no reason to do so if they have little or no income, lacking the appropriate identification/paperwork, or worrying they may end up owing taxes. With average monthly rent for a bachelor apartment in Toronto reaching more than \$950, and the monthly cost of an individual's nutritious food costing \$280, it is apparent that even basic costs leave singles struggling to make ends meet.¹⁰

Indeed, overall, it is estimated that singles receiving OW have experienced a decrease in their spending power of \$315 per month over the last two decades.¹¹ If not entirely forgotten by policymakers, there is a strong sense that singles are too often overlooked and have been largely left behind. As the Daily Bread Food Bank (2016:6) notes¹²:

While large strides have been made in the last 10 years in improved income supports for children, there has been little done for a large cohort of older adults, especially single people, who have lost their jobs and are having a difficult time re-entering the labour market. Many of these individuals were forced to rely on social assistance after they lost work, and are facing ongoing struggles in keeping up with the rising cost of living in Toronto.

8 <https://www.policyalternatives.ca/sites/default/files/uploads/publications/Ontario%20Office/2016/05/CCPA%20ON%20Ontario%27s%20social%20assistance%20poverty%20gap.pdf>

9 <https://www.toronto.ca/legdocs/mmis/2017/hl/bgrd/backgroundfile-107929.pdf>

10 <https://www.toronto.ca/legdocs/mmis/2017/hl/bgrd/backgroundfile-107929.pdf>

11 <https://www.ontario.ca/page/income-security-roadmap-change>

12 <https://www.dailybread.ca/wp-content/uploads/2018/03/Whos-Hungry-2016-Report.pdf>

Given these challenges, a number of commentators have stressed the need to transform existing income security programs and services to address emerging labour market realities and risks.¹³ The provincial government has begun to rethink income security and social assistance and test new approaches. For example, Ontario launched a basic income pilot in three communities to test whether it helps people living on low incomes better meet their basic needs and improve their education, employment, and health. Building on the kinds of incremental changes to rates, assets and rules noted above, they also established a number of working groups to examine the income security system and to provide advice on how to improve the overall system by improving incomes, encouraging work, and enhancing access to core supports outside social assistance.¹⁴ A final report -- [Income Security: A Roadmap for Change](#) -- was presented to the province in November 2017.

As conversations about the future shape of social assistance and income support continue, detailed insights into the changing characteristics and experiences of those in need of support are critically important. This study represents a small contribution to that work.

13 See, for example, <https://mowatcentre.ca/renewing-canadas-social-architecture/>

14 The Province established three working groups: the Income Security Reform Working Group; the First Nations income Security Reform Working Group; and the Urban Indigenous Table on Income Security Reform.

TOWARDS A MORE DETAILED UNDERSTANDING OF SINGLES



The singles study was designed to develop greater insights into the characteristics and experiences of singles in receipt of OW in Toronto. The study used quantitative and qualitative approaches to better understand:

- the characteristics of singles on the OW caseload in Toronto;
- how the singles caseload is changing over time;
- the factors that predict exits to employment; and
- the service experiences and needs of singles.

Leveraging the rich information captured through administrative data systems, the quantitative analysis of the nearly 69,000 singles on Toronto's OW caseload in 2016 included three pieces of analysis. First, descriptive statistics described the range of personal characteristics of singles across sex and age groups as well as changes in demographic characteristics of singles over time. Second, a cluster analysis was conducted to identify common groups (or "clusters") of singles with similar observable characteristics. Third, a multivariate regression analysis identified the personal and contextual factors that were associated with exits from OW to employment.

To complement the quantitative analysis in-depth, semi-structured interviews were held with 51 singles who had received OW in Toronto during 2016. Conducted between June and August 2017, the interviews lasted from 1 to 3 hours and were recorded for subsequent transcription and analysis and field notes were taken to provide additional detail. The interview schedule was deliberately extensive, enabling participants to talk about issues such as their family background and support networks, education and work history, day to day living and making ends meet, health and housing, and experiences with OW. Participants also shared their hopes for the future, including on social assistance reform, basic income, and any changes they believed would better support singles on OW. Collectively, the interviews provide rich, detailed insight into the daily realities of participants' lives and their journeys onto, through and, in some cases off, assistance.

In addition to this summary report, the study has developed a number of detailed working papers, which are briefly described below:

■ **Working Report #1 – *More than Just a Number*** – documents the demographic characteristics of the 69,000 singles on the caseload in Toronto in 2016 and identifies trends in the singles caseload in Toronto from 1999 to 2016. The report finds that perhaps contrary to popular belief, singles are not just younger and male. In fact, the caseload profile illustrates that there is no one “type” of single person on OW in Toronto. It shows that in 2016:

- 38% of the singles caseload were aged 45 and over;
- 38% of the singles caseload were female;
 - Among women on the singles caseload, 42% were 45 and over;
- Young men (i.e. under 30) represented less than 19% of the singles caseload and women 45 and over comprised a sizeable share (16%) of the singles caseload;
- 30% of singles completed post-secondary training of some kind; and
- 35% identified struggling with physical and mental health issues.

■ **Working Report #2 – *Walk a Mile in their Shoes*** – details the key themes and issues that emerged through the in-depth interviews. Participants shared a range of positive experiences, where specific workers, programs or simply just access to financial assistance (albeit extremely inadequate) helped them stabilize their lives or make progress. However, participants also spoke about the barriers they faced, the rules and practices that held them back and the services and supports they needed most. And, most importantly, they described the deep poverty and social isolation (especially for older singles, those with poor health and newcomers/refugees) that shaped their daily lives, creating challenges with housing, food security and poor health, among others and frequently forcing them into impossible decisions.

■ **Working Report #3 – *No Simple Story*** – starts from the premise that the stories told about people on assistance hold incredible power. Understanding who is on assistance and the lives they are living, shapes how both the challenges they face, and the policies, programs and services they require, are viewed. As a result, the report presents 30 narratives that describe the lived experience of singles in rich detail through the respective lenses of Pathways; Supports; Experiences and Journeys. These stories provide a unique and powerful way of documenting participants’ lives and highlighting intersections with policies and practices. They reinforce the importance of understanding singles as unique individuals with rich, complex, and sometimes contradictory life stories: People with past successes, current skills and future dreams, who turn to assistance for example when ‘life happens’ or other systems fail and who often need support to address multiple and intersecting barriers to progress.

■ **Working Report #4 – Exits to Employment** – identifies the factors associated with leaving assistance for employment among singles in Toronto in 2016. Using multivariate regression analysis, it finds that poor mental and physical health, disability, and loss of motivation (i.e. depression) were significant barriers to leaving OW for employment, even after factoring in other variables that influence employment (i.e. educational attainment etc.). It also finds that systemic issues, such as the need for a record suspension and higher unemployment rates, were also significantly associated with a lower chance of leaving OW for employment. Overall, it highlights the need to address a range of personal and systemic barriers and to further expand supports that go beyond immediate employment and training.

KEY FINDINGS AND NEXT STEPS

Over and above the detailed findings in each report, collectively the study suggests the following:

- By highlighting the multiple and interconnected impacts of deep poverty on all aspects of individuals' lives, the research underscores the need to raise rates inside assistance and enhance financial supports outside assistance;
- Given the levels of poverty and isolation, as well as challenges with poor and deteriorating health, the research supports the need for more empathetic and supportive relationships with workers, with the provision of wrap around supports and enhanced human services coordination;
- In confirming that singles are staying on assistance for longer than was previously the case, the research underlines a simple but significant point – that detailed assessment of need, rather than family type, should be the primary driver of services; and
- Finally, the findings provide support for approaches that recognize that for those individuals facing multiple and complex challenges, progress might involve many small steps over time and supports for multiple facets of life, such as housing, health and education and training. As a result, resources need to be in place to support the whole person. Moreover, both individual plans and system measurement must better recognize 'softer' outcome measures – which capture intermediary stages towards goals, such as improvements in work and life skills – as well as more traditional, 'harder' measures of success such as employment outcomes.¹⁵

This richer understanding of who is on the caseload is especially important during a period of time when the overall social assistance caseload has fallen and as singles constitute a greater proportion of those that remain.¹⁶ In this context, it is tempting to believe that fewer resources are needed because singles represent a much less complex and resource intensive family type than single parents. While that may be true in general terms, the primary overarching message from the interviewees was their desire to be served based on the individual realities of their lives and their specific needs. Looking forward, building a

15 <https://www.lemosandcrane.co.uk/dev/resources/IES%20-%20Guide%20to%20measuring%20soft%20outcomes%20and%20distance%20travelled.pdf>; <http://www.networkforeurope.eu/files/File/downloads/A%20Practical%20Guide%20to%20Measuring%20Soft%20Outcomes%20and%20Distance%20Travelled%20-%20Guidance%20Document%202003.pdf>

16 <https://www.toronto.ca/legdocs/mmis/2017/ed/bgrd/backgroundfile-103798.pdf>

social assistance system that adopts a truly collaborative and holistic approach, thoughtfully assesses individual needs, co-develops appropriate action plans and helps people navigate through more integrated human services, will require additional investments in highly trained front line workers, more varied supports and enhanced services.

The recent *Roadmap* report provides important insights into many of the steps required to ensure that social assistance programs provide adequate financial support, advance social inclusion and help people overcome the multiple and complex barriers they may face to moving out of poverty. Recent federal, provincial and municipal actions with regard to poverty reduction, as well as steps to address the needs of people with low income are aligned with this work. The experiences of research participants support these actions and as efforts to reform social assistance and income security continue, underline the point that both policy directions and on the ground practice can further evolve to address the pressing and often complex needs of singles.

Given this, beyond the study's value in documenting the characteristics and experiences of a population that is often overlooked, the findings provide opportunities for government, service providers and other stakeholders across the income security and workforce development ecosystem to review their approach to singles. While more research is necessary to understand the experiences of various sub-groups of singles and to better track their experiences over time, continued conversations and collaboration among stakeholders can help to turn the findings into concrete changes.

The views expressed in this publication are those of Toronto Employment and Social Services and do not necessarily reflect the views of the Ontario Centre for Workforce Innovation, Ryerson, or the Ministry of Advanced Education and Skills Development.