MORE THAN JUST A NUMBER

A Quantitative Profile of Singles Receiving Ontario Works in Toronto 2016

TORONTO Employment & Social Services

Ontario Centre for Workforce Innovation
Centre ontarien Innovation-Emploi

ACKNOWLEDGEMENTS

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. 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.

TABLE OF CONTENTS

EXECUTIVE SUMMARY

Over the past two decades there have been important changes in both the proportion of singles without dependents on the Ontario Works (OW) caseload and their composition. In 1999, for example, singles represented just under 40% of OW cases in Toronto. By 2016, the share of singles on the caseload increased to more than 60%. Significantly, the face of singles has also changed. No longer dominated by younger males, a growing proportion of singles were 45 and over and a notable share were single women in their mid-50s. As well, singles were staying on the caseload for longer periods, with an increasing proportion in receipt of OW for a year or longer. In fact, average lengths of time on assistance increased from 20 months in October 1999 to over 34 months in October 2016.

Despite making up the largest share of the OW caseload in Toronto, very little policy and research attention has been given to singles without dependents. The singles study was designed to address this gap with a deliberate focus on documenting the characteristics and experiences of singles in receipt of OW in Toronto. Drawing upon administrative data sources, this working report presents the results of a quantitative analysis of the caseload to support a better understanding of the composition of singles in receipt of OW in Toronto.

The insights presented in this report lead to two main conclusions:

1. There is no one "type" of single person on OW. Consequently, policy and program responses need to be as diverse as the singles that are on the caseload. Singles require tailor-made approaches that address both the experiences of various sub-groups who share common features, as well as the unique needs of individuals to help them stabilize their lives and boost their employability.

2. While several key insights emerge from this analysis, rather than presenting definite answers, the report raises a number of important policy and research questions. The answers to these questions will provide further, richer insights into ways to best support singles on OW in Toronto.

By highlighting the diverse and evolving nature of singles on the caseload, the research makes a simple but important point – that singles are more than just a number in an administrative database and better addressing their needs starts with a more detailed understanding of who they are and how they are changing.

1. INTRODUCTION

With the enactment of the Ontario Works (OW) Act in 1997, social assistance for able-bodied individuals became much more focused on encouraging people to return to work. By the end of 1999, families with children (i.e. lone and two parent households with children) represented the bulk of the caseload, making up nearly 60% of the overall caseload. At the time, families with children stayed on assistance for longer durations than singles. Correspondingly, policy recommendations focused on supporting parents with children in their efforts to re-enter the labour market.

In contrast, singles without dependents were characterized as short-term recipients. Comprising just under 40% of the caseload at the end of 1999, singles without dependents were generally viewed as largely self-sufficient and requiring fewer supports in their journey through and subsequently off OW.[1]

At the start of the new millennium, however, the number of families on the caseload had declined significantly. As a result, singles and families began trading places on the caseload and by the end of 2001 singles outnumbered families with children. Still, singles were short-term recipients who spent relatively brief periods of time on assistance.[2]

Following the 2008 recession, the proportion of singles without dependents entering the caseload continued to climb so much so that singles (largely consisting of young males) were identified as the "new face of social assistance in Ontario."[3] The stark rise in singles on the caseload, corresponding with a decline in the proportion of lone parents, was partly the result of federal and provincial child benefits outside of Ontario Works, which were, by design, not accessible to singles. Moreover, changes to the economy resulted in a growth in service jobs that largely went to women at the expense of traditionally male, blue collar jobs. With fewer job opportunities and other sources of financial benefits, singles, particularly males, inevitably made up a bulk of the OW caseload.[4] These trends suggest that increased policy attention to singles is timely and necessary.

1.1. The Singles Study

Unlike lone parents, who have benefitted from federal and provincial child benefits and more generous tax credits, singles have limited options for financial support and unless they fit into specific categories such as youth and newcomers, they are often outside the focus of targeted programs and services. As well as being on the margins of policy discussions, singles

1   Commissioner, Community and Neighbourhood Services. (1999). *Ontario Works Caseload Profile: Report to Community Services Committee.* Toronto: City of Toronto.
2   Commissioner, Community and Neighbourhood Services. (2001). Recent Changes in the Profile of Toronto's Ontario Works Caseload: Report to Community Services Committee. Toronto: City of Toronto.
3   Stapleton, J., & Bednar, V. (2011). Trading Places: Single Adults Replace Lone Parents as the New Face of Social Assistance in Canada. Toronto: Mowat Centre for Policy Innovation. Retrieved from https://mowatcentre.ca/wp-content/uploads/publications/40_trading_places.pdf
4   Ibid.

are rarely the specific focus of research examining social assistance. The singles study was designed to address this gap with a deliberate focus on documenting the characteristics and experiences of singles in receipt of OW in Toronto. The study used a combination of 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.

This working report primarily addresses the first and second aims by describing the demographic and employment-related characteristics (as captured through administrative databases) of singles in receipt of OW in Toronto.

Through the presentation of descriptive statistics, this report illustrates aggregate characteristics, patterns, and trends of singles on Toronto's OW caseload.[5] The main contribution of this report is that it unequivocally demonstrates that singles are a diverse group with diverse needs. Rather than providing definite answers, it raises a number of important questions that need to be answered moving forward to understand the experience of singles on assistance and how best to serve them.

1.2 How to Read this Report

Section 2 of the report describes the demographic characteristics of singles on the caseload in 2016 and over time. Section 3 then considers differences between single men and women in recognition that the two groups may face very different experiences while trying to find their way out of poverty or back into the workforce. Section 4 considers variation across three age groups (i.e. youth, prime working age adults, and mature workers), which align with initiatives aimed at both youth and individuals 45 and older. Section 5 presents five groups of singles who share common characteristics, which were identified through an analysis of the administrative data. Despite sharing common characteristics, it is clear that individuals within each group have unique needs, which are discussed in this section. Section 6 presents the discussion of key questions and considerations and Section 7 concludes.

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5   Any correlations between variables should be treated merely as associations and should not be interpreted as a causal relationship. Any assertions of a causal relationship between certain characteristics would be merely conjecture at this point and would require more in-depth analysis, combining both quantitative and qualitative methods, to understand the linkages between certain variables and characteristics.

2. WHO WERE THE SINGLES ON THE TORONTO CASELOAD IN 2016 AND HOW HAVE THEY CHANGED OVER TIME?

The following information contains details on individual clients without dependents ("singles") who were on the OW caseload in Toronto.[6] The data presented here represent two periods of time:

1. annual caseload data that captures all singles who touched the caseload at least once in 2016 for any amount of time; and

2. monthly caseload data from 1999-2016, which provides repeated snapshots of the singles on the caseload each month.[7]

While the numbers from each data source may not align,[8] the historical data allowed for the examination of trends over time while the annual data provided a portrait of all singles served in Toronto in 2016. In total, Toronto Employment and Social Services (TESS), served 68,908 unique singles in receipt of OW in 2016. Singles made up approximately two-thirds of all cases served in Toronto. In any given month in 2016, TESS had on average over 46,000 singles on the caseload. (Details on data sources and data cleaning can be found in Appendix A. Table 1 in Appendix B displays the full list of descriptive statistics for all singles.)

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6   Per the Ontario Works regulations (i.e. Ontario Regulation 134/98), a single person is defined as an applicant or recipient with no dependents.

7   A five month moving average was calculated for each variable to smooth out bumps in the longitudinal data.

8   The annual and monthly statistics do not align because not everyone stays on the caseload for the full year or for the same amount of time. For instance, a person on the caseload from January to June in 2016 would be counted once in the annual data. In the monthly data, this person would appear in the six months that person was on assistance but not in the remaining months.

Singles did not always make up the majority of Toronto's caseload. In the late 1990s and early 2000s, singles comprised just under 40% of the caseload while single parents with children made up the largest share of primary applicants (Figure 1). Since this point, however, the proportion of singles on the caseload has steadily risen, now outnumbering single parent applicants.[9]

Figure 1. Toronto OW monthly caseload by case type, October 1999-October 2016
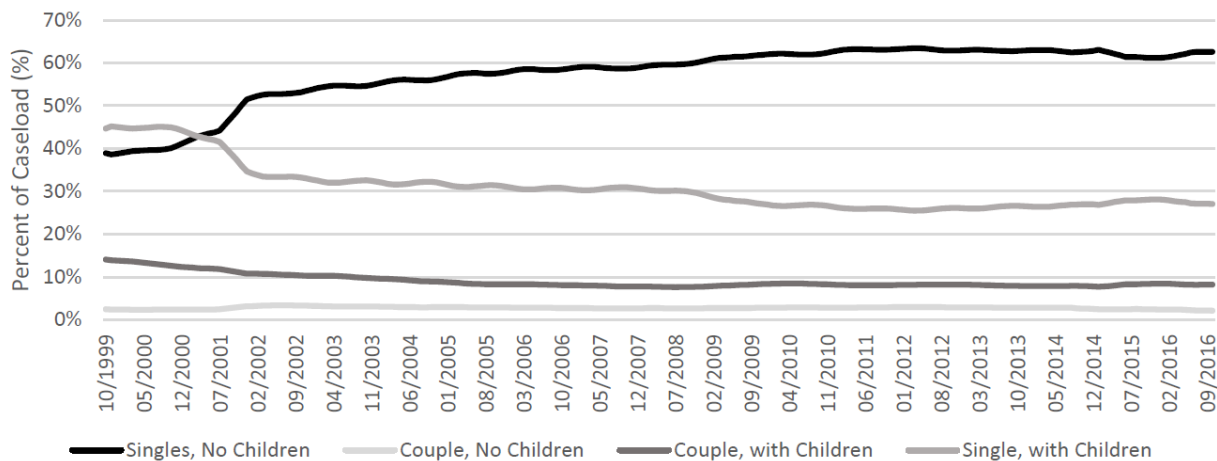
Note: Values were calculated using five month moving averages. The data presented here represents cases rather than the total number of individuals on assistance (i.e. a case can be made up of more than one individual).

Looking at the entire caseload (i.e. all case types), men and women were evenly represented among all primary applicants in 2016.[10] Among singles, however, 62% were men (Figure 2). [11] The ratio of men to women has been fairly consistent over time; for example, as of 1999, approximately six out of every ten singles were male (Figure 3).

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9   Note that the unit of analysis is the case rather than the number of individual members in receipt of social assistance (i.e. cases can have more than one family member).

10   Toronto Employment and Social Services. (2017). Workforce Development Annual Report 2016. Toronto: Toronto Employment and Social Services. Retrieved from https://www1.toronto.ca/City%20Of%20Toronto/Employment%20and%20 Social%20Services/Files/pdf/D/Workforce%20Development%20Month%202016%20Annual%20Report%20-%20V%20 9.81%20-%20Accessible.pdf

11   n=17 individuals were missing information on their sex. Also, the administrative database does not yet have a field that permits other options for gender identity. As a result, transgender individuals and other gender identities are not accurately captured in these data.

Figure 2. Percentage of men vs women on the singles caseload in Toronto, 2016
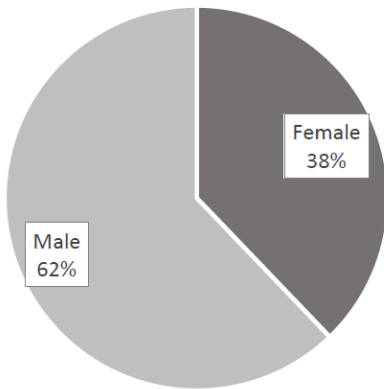
Figure 3. Percentage of men vs women on the singles caseload over time, monthly caseload data, October 1999-October 2016
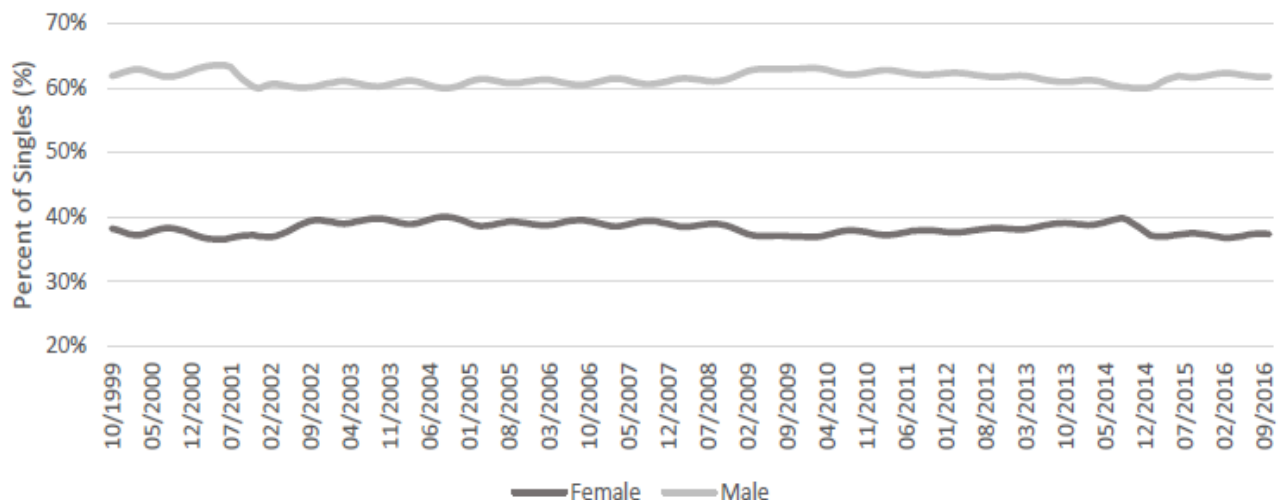
Note: Values were calculated using five month moving averages.

In 2016, the average age of all singles served was 39.4 years. This is misleading, however, as there were relatively few singles who were approximately 40 years old. In fact, the age of singles follows a bimodal distribution with a spike in the number of singles in their mid-20s and a substantial number of singles in their mid-50s (Figure 4). More precisely, 31% of singles were 29 years or under; 23% were 30 to 39; 18% were 40 to 49; and 29% were 50 and over. The most commonly reported age (i.e. the modal age) in 2016 was 27 years and the middle (i.e. median) age was 37.

Figure 4. Age distribution (histogram) for all singles up to age 70, 2016
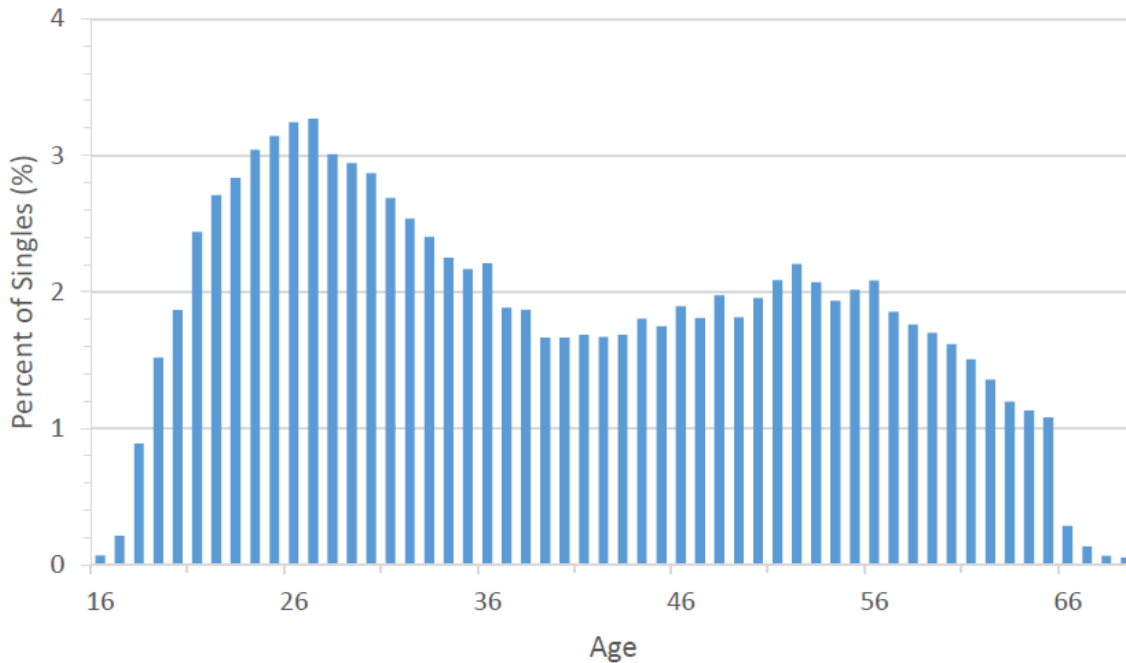
Note: Not shown - 250 individuals aged 70 and over.

Based on the monthly caseload data, the average and median age for singles increased from approximately 37 and 36 (respectively) at the end of 1999 to 40 and 38 at the end of 2016 (Figure 5). Over time, the proportion of older singles (i.e. 50 and over) slowly increased (on the monthly caseload). In the late 1990s and early 2000s, singles aged 50 and over made up roughly 20% of the caseload (Figure 6). By 2011, singles 50 and over made up 25% of the singles caseload and by the end of 2016, they made approximately 30% of the monthly caseload.

Figure 5. Changes in average and median age, monthly caseload data, October 1999-October 2016
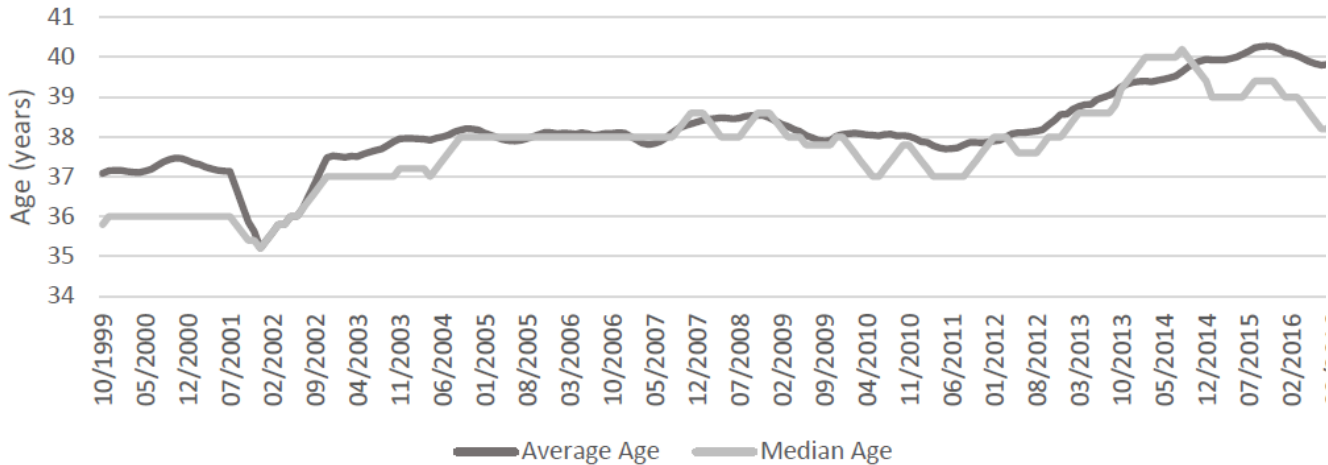
Note: Values were calculated using five month moving averages. The spikes in 2001 and 2014 are likely due to changes in administrative systems in these years. See Appendix A for more details.

Figure 6. Age groupings of singles over time, monthly caseload data, October 1999-October 2016
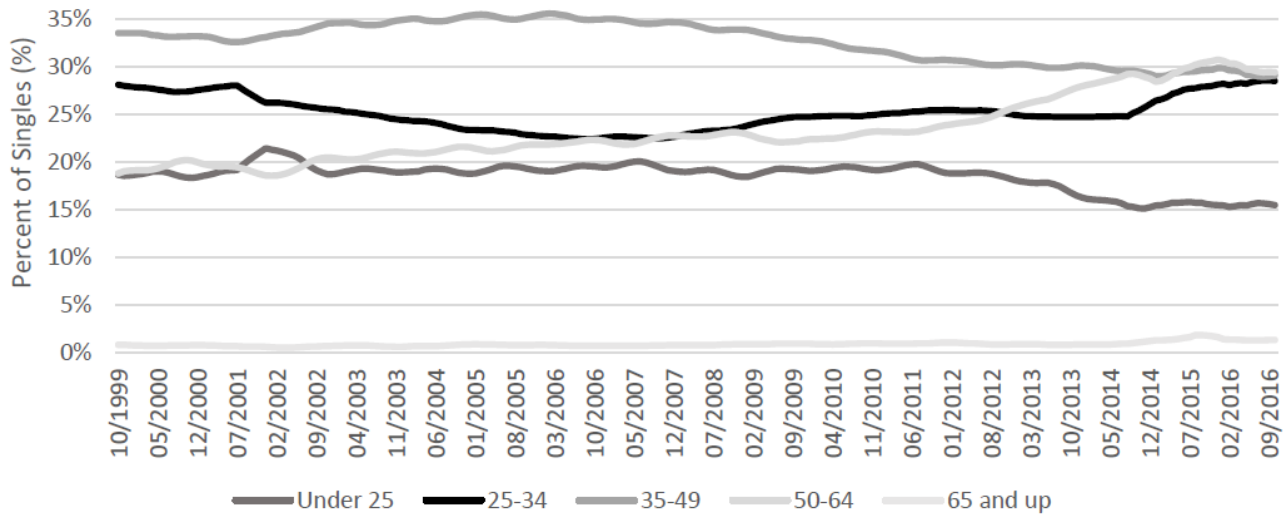
Note: Values were calculated using five month moving averages.

Educational attainment varied among singles in 2016. While 33% had not completed high school and an additional 38% had high school as their highest level of educational attainment, 30% of singles had post-secondary credentials.[12]

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12   The administrative data did not differentiate between type of post-secondary credentials (i.e. university versus college, or level of degree obtained). Moreover, n=500 individuals were missing information on educational attainment.

Historically, the share of singles on the monthly caseload who had post-secondary credentials was always lower than the share of singles who had not completed high school (Figure 7). However, since the early 2000s, the percentage of singles with post-secondary credentials on the monthly caseload gradually increased while the share of singles who did not finish high school steadily decreased. Take, for instance, the change in the share of singles with post-secondary just before the most recent recession onward. In January 2007, a few months before the peak of the recession, singles with post-secondary made up 25% of all singles on the monthly caseload. Those who did not finish high school comprised 43% of the monthly singles caseload. By October 2016, the share of singles with post-secondary rose three percentage points to 28% while those with less than high school dropped to 34% of the monthly singles caseload.

Figure 7. Educational attainment among singles on the Toronto caseload, 2016
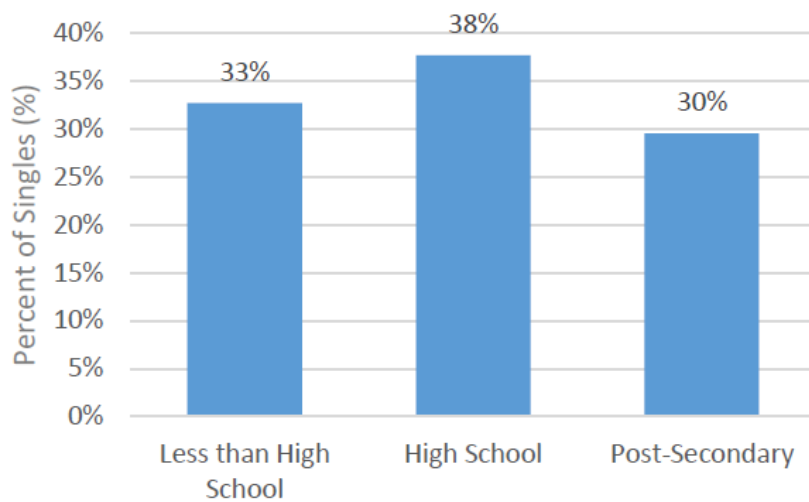
Figure 8. Educational attainment of singles over time, monthly caseload data, October 1999-October 2016
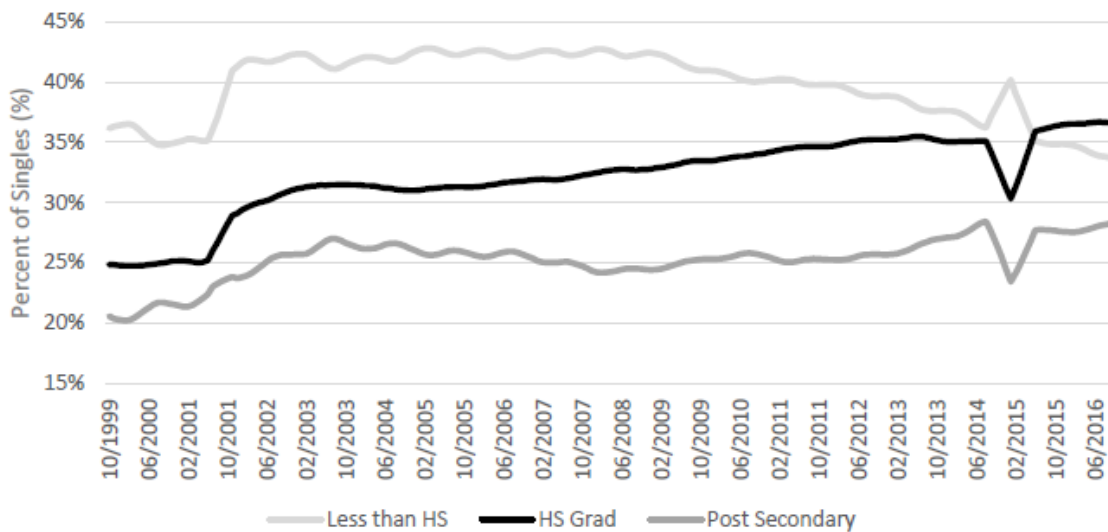
Note: Values calculated using five month moving averages. The spikes in 2001 and 2014 are likely due to changes in administrative systems in these years. See Appendix A for more details.

The majority of singles on assistance were Canadian citizens (either by birth or following naturalization) (Figure 9). Among those on assistance, 43% were born in Canada, 28% were naturalized citizens, and 15% were permanent residents. Some 14% of singles were either Convention Refugees or refugee claimants.[13]

Figure 9. Immigration Status of Singles on the Toronto caseload, 2016

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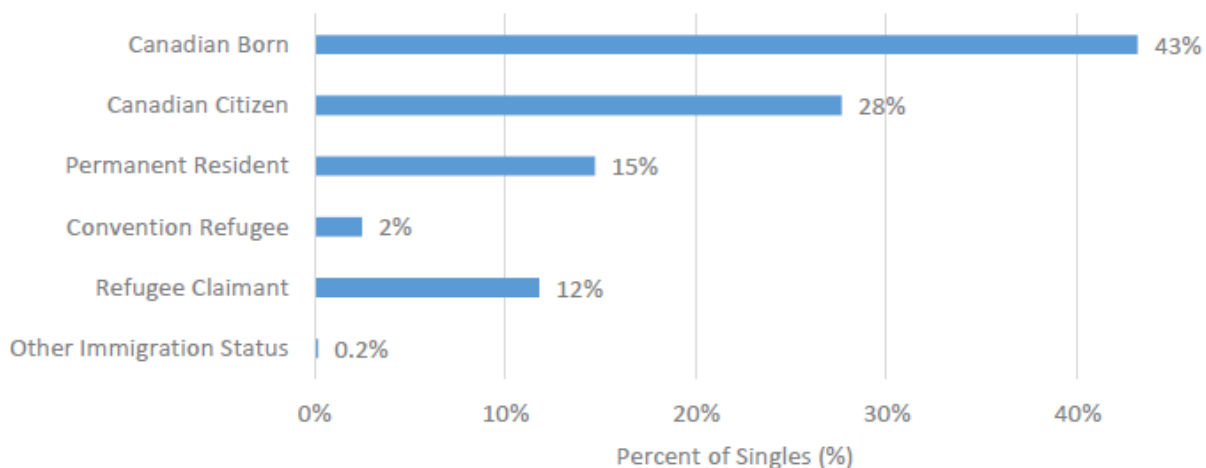
13   Unlike other demographic variables discussed in this report, historical details on immigration status were not available from the same data repository.

Nearly 9 out of every 10 singles on the caseload rented in the private housing market (Figure 10).[14] Four percent of singles lived in a subsidized rental unit, while 5% reported no shelter costs or homelessness.[15]

Figure 10. Type of housing for singles on the Toronto caseload, 2016
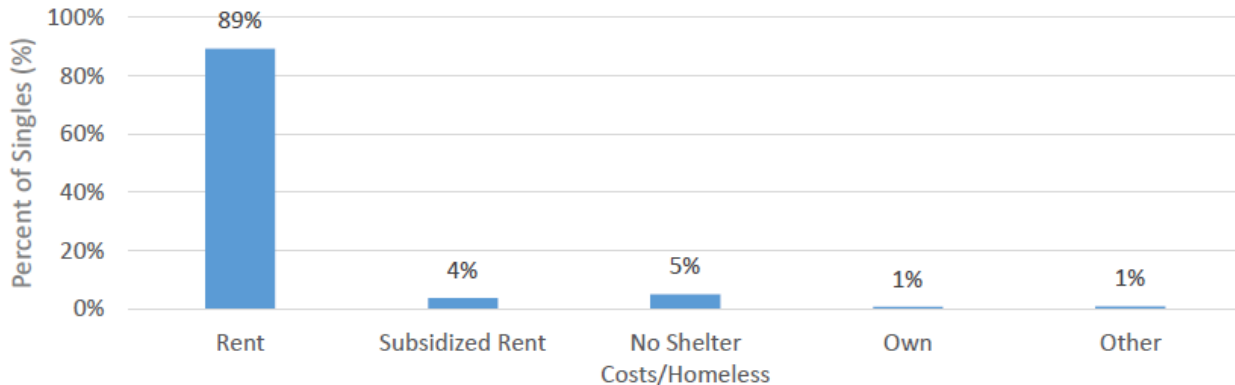
The proportion of singles who reported earnings greater than zero was quite low. Only 18% of singles reported earnings greater than zero in at least one month in 2016. Among those who reported positive earnings, the average monthly earnings was $935 and the median monthly earnings was $712.[16]

For the most part, recidivism (i.e. leaving and returning to OW) among singles was quite low. Since 2002, singles had been on OW in Toronto an average of two times. Most singles (60%), however, were only on assistance in Toronto once since 2002 (Figure 11).[17] This did not include whether an individual was previously on assistance as a dependent child or whether the applicant received social assistance in another jurisdiction. Thus, this estimate of the number of times an individual was ever on assistance should be treated as a conservative estimate and interpreted with caution.

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14   Note, n=530 did not have housing information.

15   For better estimates of homelessness in the city, refer to Toronto's Street Needs Assessment. In 2013, the most recently conducted Street Needs Assessment, there were an estimated 5,253 individuals who were homeless. Source: City of Toronto. (2013). 2013 Street Needs Assessment Results. Toronto: City of Toronto. Retrieved from https://www.toronto.ca/legdocs/mmis/2013/cd/bgrd/backgroundfile-61365.pdf

16   Monthly earnings for each individual was calculated as the total amount of earnings reported by an individual annually divided by the number of months they reported earnings greater than zero.

17   Due to challenges that resulted from switching administrative data systems in 2014, some individuals could not be matched to their historical records. As a result, historical length of time on assistance and spell count data for some individuals may be incomplete. A return to assistance was considered a new spell if the person returned after a one month calendar break from assistance and was thus no longer eligible for a rapid reinstatement. The length of time for a rapid reinstatement increased to 6 months in September 2017.

Figure 11. Number of times singles on the 2016 caseload have been on OW in Toronto (i.e. spell count) since 2002
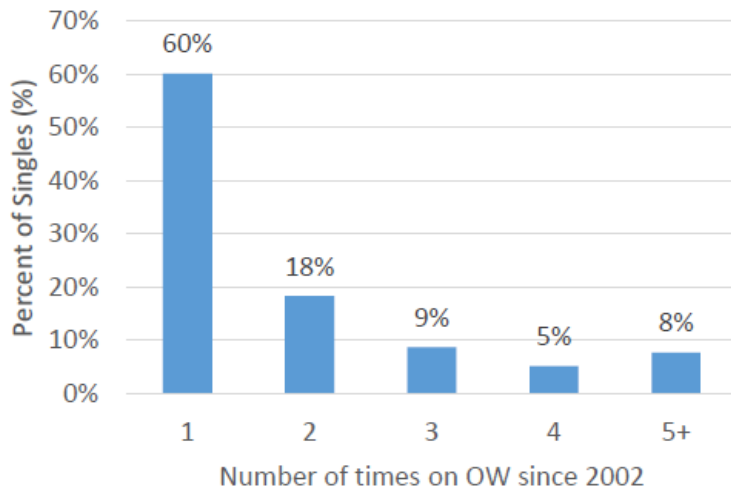
The average length of time on assistance for all singles who touched the caseload in 2016 was 30.4 months, or 2.5 years. This statistic, and the following statistics, captured a person's current or most recent spell on assistance. The average length of time on assistance for singles increased between 1999 and 2016 (Figure 12). For instance, in October 1999, singles on the monthly caseload had been on assistance for an average of 20.9 months. By October 2016, duration on assistance for singles on the monthly caseload rose to 34.3 months.

Figure 12. Average length of time on assistance (LOTA) over time, monthly caseload data, October 1999-October 2016
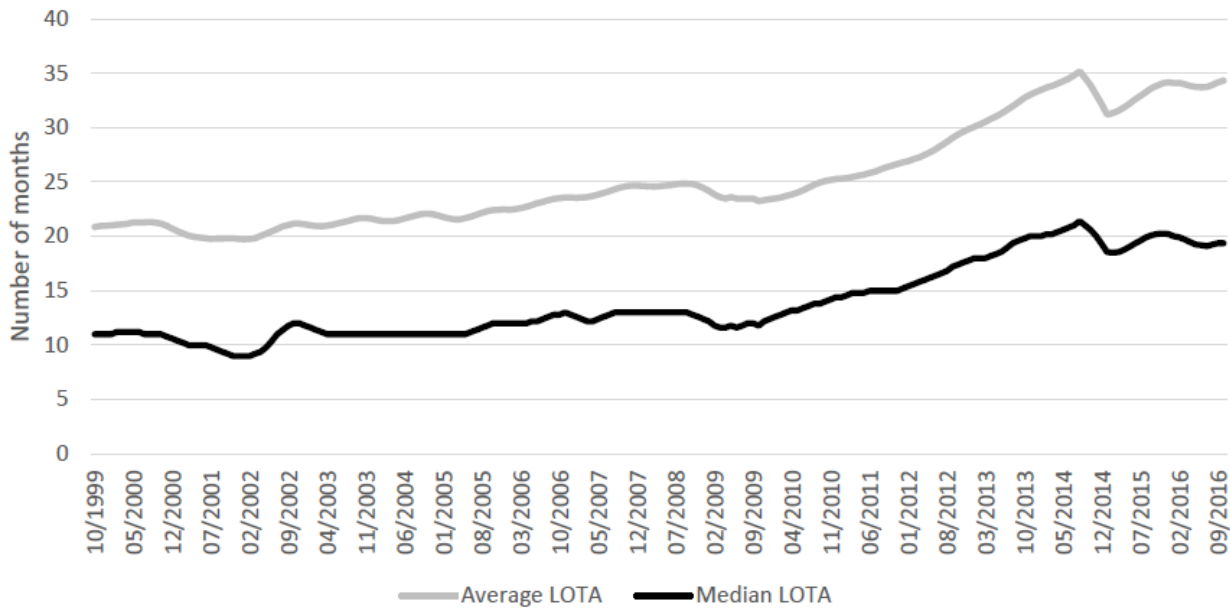
Note: Values calculated using five month moving averages. The spikes in 2001 and 2014 are likely due to changes in administrative systems in these years. See Appendix A for more details.

In 2016, a large percentage of singles (42%) had been on assistance for less than a year (Figure 13). However, a growing share of singles were experiencing longer stays on assistance (i.e. spells that lasted 3 years or more) (Figure 14). Between October 1999 and October 2016, the share of singles that were long-term recipients of OW rose from less than 20% to 33% of singles on the monthly caseload.[18] Over the same time period, the percentage of short term stayers (i.e. less than one year) dropped from 52% to 37% of singles on the monthly caseload.

Figure 13. Length of time on assistance for singles on the Toronto caseload, 2016

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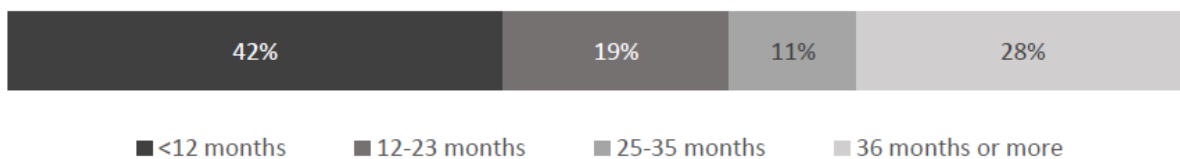
18   For the purpose of this report, "long-term recipients" are defined as those on assistance for three years or more.

Figure 14. Length of time on assistance over time, long- and short-term stayers, monthly caseload data, October 1999-October 2016
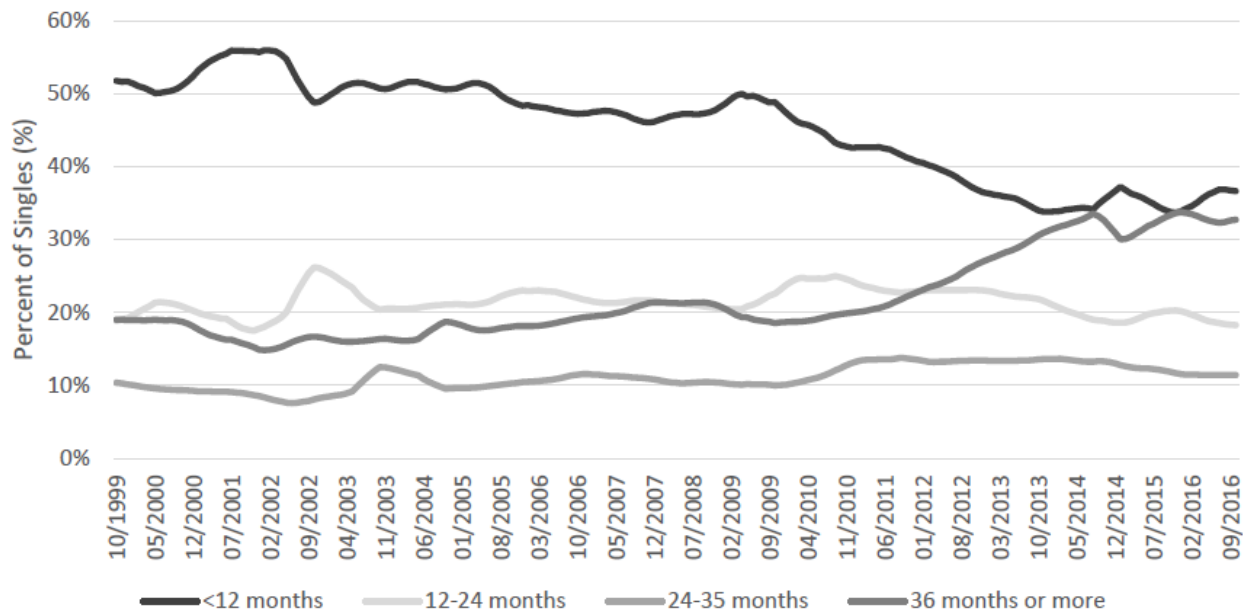
Note: Values calculated using five month moving averages. The spikes in 2001 and 2014 are likely due to changes in administrative systems in these years. See Appendix A for more details.

During meetings with their caseworkers, those in receipt of assistance can disclose the various barriers they face to securing employment. For the purpose of this report, "commonly reported barriers" is defined as barriers identified by 10% or more of singles. Commonly reported barriers disclosed by singles in 2016 are listed in Table 2-1.[19] Poor health was the most commonly reported barrier followed by a lack of education and/or skills. Transportation was also a major challenge for over one-fifth of singles in 2016.

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19   Barriers are recorded by the caseworker in administrative databases after speaking with a client. Information on barriers to employment was available for 96% of all singles in 2016 (n=66,340).

Table 2-1. Barriers to employment disclosed by 10% or more singles in 2016.

Employment Barrier (ESP)	% of Singles disclosing this barrier
Poor health (self)	35%
Lack of education and/or skills	22%
Transportation	21%
Lack of "Canadian" work experience	19%
Financial pressure (e.g., debt)	16%
Language skills	15%
Disability (self)	13%
Housing/homelessness	13%
Loss of motivation or depression	11%
Pardon/Record suspension needed	11%
N	66,340

Note: Barriers data were available for 96% of all singles (n= 66,340). Individuals can disclose more than one barrier.

Through these descriptive statistics, a high degree of heterogeneity among singles is readily apparent. Singles on Toronto's OW caseload differ significantly with respect to sex, age, educational attainment, country of origin, time on assistance, and the challenges they face. The diverse range of singles on Toronto's caseload strongly suggest that there is no single or simple story that can neatly summarize a "type" of person on OW. The following sections further explore some of the differences between various groups of singles.

3. WHAT ARE THE DIFFERENCES BETWEEN SINGLE MEN AND WOMEN?

It is well established that men and women face different experiences in the labour market. For instance, across the country in 2015, nearly 19% of employed women held part-time positions, while roughly 6% of employed men were in part-time jobs.[20] Additionally, despite increasing proportions of women obtaining post-secondary qualifications (and outpacing the university graduation rates of men), as of 2014, women still only earned on average $0.88 for every dollar earned by men.[21]

Men made up the majority of singles on the caseload in 2016. On average, men were younger than women by 1.5 years (see Table 2 in Appendix B). The average age for men was 38.9 years while the average age for women was 40.4 years. As with the overall population of singles, the average age did not convey the full picture. The age distribution for women was bimodal (Figure 15) while the age distribution for men was right skewed (Figure 16). For both men and women, a sizable proportion of singles were in their mid-20s. Among women on the singles caseload, 42% were 45 and over whereas 35% of single men were 45 and over. Given the age distribution among men and women, the face of singles on OW in Toronto can no longer be typified by the young male recipient. In fact, less than one-fifth (19%) of the overall singles caseload were young men under 30 while women 45 and over made up a notable share of the singles caseload (16%).

Figure 15. Age distribution for single females on the Toronto caseload up to age 70, 2016
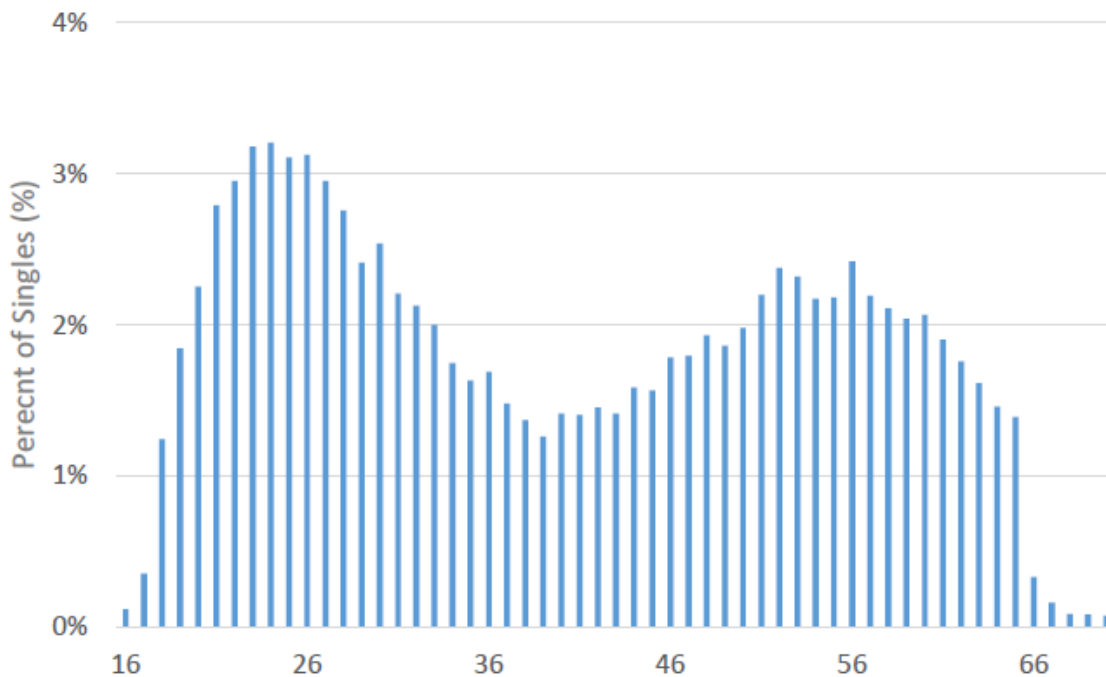
Note: Not shown - 160 individuals aged 70 and over.

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20   Moyser, M. (2017). Women and Paid Work. Ottawa: Statistics Canada. Retrieved from http://www.statcan.gc.ca/pub/89-503-x/2015001/article/14694-eng.htm
21   Ibid.

Figure 16. Age distribution for single males on the Toronto caseload up to age 70, 2016
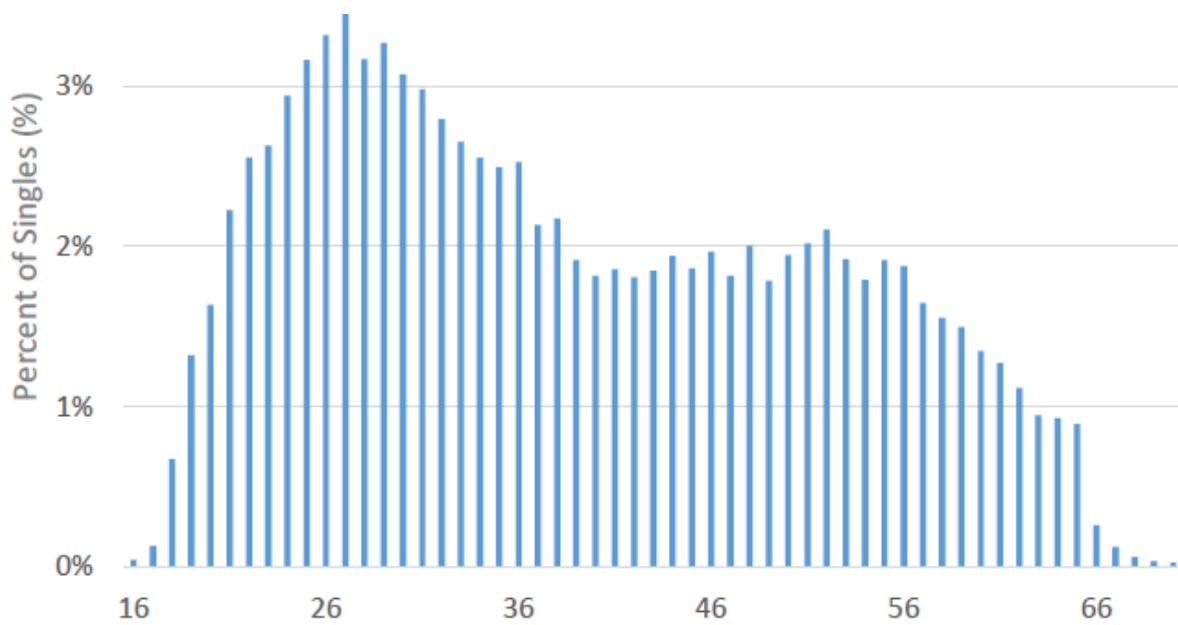
Note: Not shown - 89 individuals aged 70 and over.

Women were more likely than men to have post-secondary credentials (Figure 17).[22] Among women, 35% completed post-secondary training while only 26% of men finished post-secondary schooling. Conversely, 73% of men had their high school diploma or less as their highest level of education attained, compared to 65% of women with the same credentials.

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22   N=513 were missing information on educational attainment and/or sex.

Figure 17. Educational attainment of males and females on the Toronto caseload, 2016
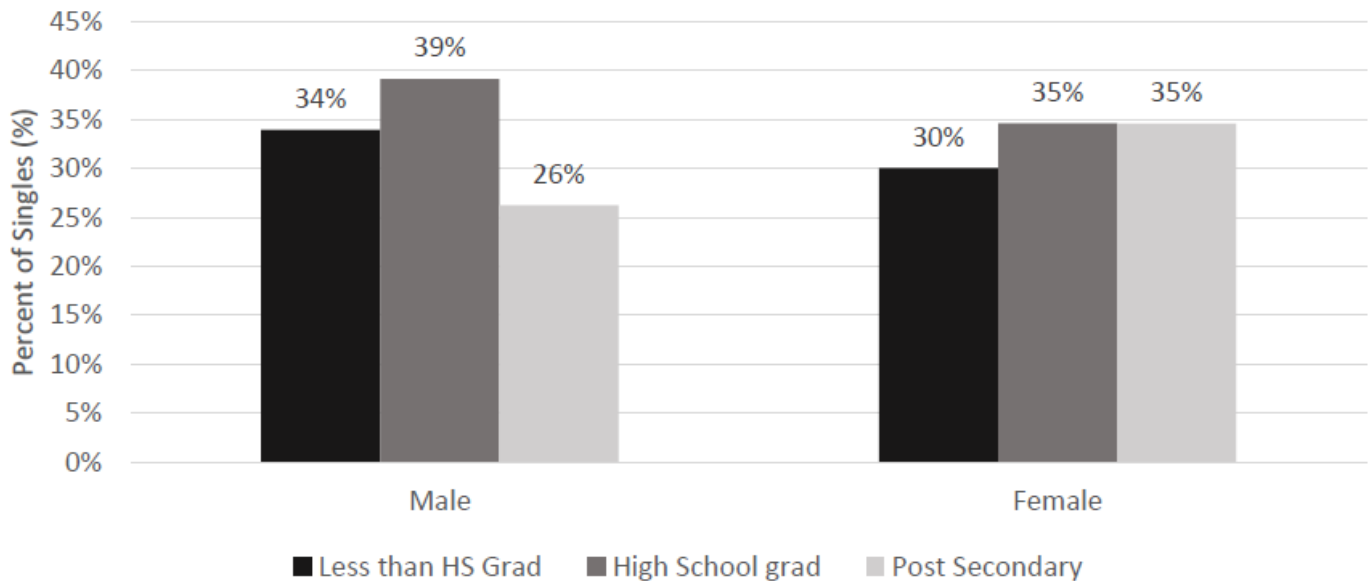
Single men on the caseload in 2016 were five percentage points more likely to be born in Canada than their female counterparts (45% vs 40% respectively). Men and women were, however, comparable in terms of proportion that were Convention refugees. That is, 2% of single women and 3% of single men were Convention refugees. However, a higher percentage of single men were refugee claimants (13%) relative to single women (10%).

Men and women also had significant differences with respect to living arrangements. One difference of particular note was the higher proportion of men who reported homelessness or no shelter costs compared to women (6% vs 4% respectively). Although the proportion of men and women who reported homelessness or no shelter costs was relatively low, this still represented 3,481 of all singles in 2016. Of these individuals, 72% were men while 28% were female (Figure 18). Viewing homelessness in this way, it is evident that homelessness in some form was endured largely by single men.[23]

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23   The type of homelessness an individual experienced (e.g., staying in a shelter, sleeping rough, couch surfing, chronic versus short-term homelessness etc.) was not captured in administrative databases. Therefore, it is not possible to tell whether men and women experienced different types of homelessness.

Figure 18. Singles on the Toronto caseload with no shelter costs or who were homeless by sex, 2016 (n=3,481)
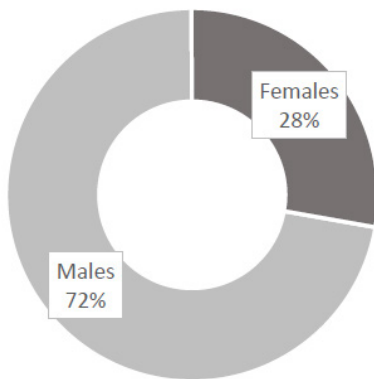
Women were more likely to report earnings greater than zero at least once in 2016. Among women, 20% reported at least one month of earnings while 16% of men reported at least one month of earnings. In those months where earnings were reported, single women and men reported comparable average monthly earnings ($947 vs $927 for women and men respectively).[24]

Despite comparable earnings statistics (and higher levels of educational attainment), women were on assistance for significantly longer durations than men. In 2016, the average length of time on assistance for women was 33.3 months and 28.7 months for men (for their current or most recent spell on assistance). A slightly (but statistically significantly) larger proportion of women were long-term stayers on assistance (i.e. three or more years) than men (30% versus 27% respectively). Men, however, had slightly (but statistically significant) higher rates of recidivism than women. Since 2002, single men reported being on assistance an average of two times while women reported being on assistance just under 1.8 times. Taken together, this provides suggestive evidence that women, once on assistance, tended to stay on longer, while men may have been marginally more prone to cycling on and off assistance in adulthood.

Single men and women faced very similar barriers to employment with few exceptions (Table 3-). Men and women alike faced physical and mental health, education, limited work experience and transportation barriers among other challenges. However, single men were five times more likely than women to require a record suspension.

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24   Even though single women reported qualitatively higher earnings than their male counterparts, the difference in average monthly earnings was not statistically significant.

Table 3-1. Barriers to employment disclosed by 10% or more single men and women in 2016.

Single Women		Single Men	
Barrier	**% of Women disclosing this barrier**	**Barrier**	**% of Men disclosing this barrier**
Poor Health (Self)	38%	Poor Health (Self)	33%
Lack of Education and/or Skills	21%	Lack of Education and/or Skills	22%
Transportation	21%	Transportation	22%
Lack of "Canadian" Work Experience	21%	Lack of "Canadian" Work Experience	17%
Language skills	18%	Financial Pressure (e.g., debt)	16%
Financial Pressure (e.g., debt)	17%	Need for a Record Suspension	15%
Disability (Self)	14%	Housing/Homelessness	13%
Loss of Motivation or depression	12%	Disability (Self)	13%
Housing/Homelessness	11%	Language skills	13%
		Loss of Motivation or depression	11%
n	25,188	n	41,141

Note: Barriers data were available for 96% of all singles. n= 66,329.

Naturally, being male or female does not define the entirety of a person's experience on OW in Toronto. One notable omission from the data was the inability for individuals in receipt of assistance to self-identify as transgender or with a gender identity other than male or female. As well, though not a necessary item to determine eligibility, very little reliable information was available on sexual orientation, which (on face value) may shape a person's experience on OW or in the labour market. Dissecting the singles caseload by sex is merely a first step; other layers exist that warrant continued exploration and understanding.

4. WHAT ARE THE DIFFERENCES AMONG SINGLES ACROSS AGE GROUPS?

The labour market faced by youth today is very different from the one their parents faced 20 or 30 years ago.[25] With greater automation and the rise in precarious work, for example, entering the labour market for the first time can, for some, be a daunting experience. At the same time, mature workers looking to re-enter the labour market, perhaps after experiencing downsizing, a temporary health setback, or even moving to a new country, face their own set of barriers.

The following section summarizes the demographic characteristics of singles in 2016 according to the following age groups: youth (under 30); prime working age adults (30-44 years); and mature workers (45 and older) (Table 4-1). These age groupings were selected to align with ongoing initiatives at TESS and provincial programs targeting individuals under 30 and adults aged 45 and over.[26] The full table of summary statistics by age group can be found in Table 3 in Appendix B.

Table 4-1. Number and percent of singles on the Toronto caseload by age group, 2016

	% of all singles	n
Youth (Under 30)	31%	21,491
Prime Working Age (30-44 years)	31%	21,399
Mature Workers (45 and over)	38%	26,018
Total	100%	68,908

Following the pattern of the overall population of singles, men outnumbered women in all age groups (Figure 19). Men made up 61% of youth, 69% of prime working age adults, and 57% of mature workers.

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25   Zizys, T. (2011). Working Better: Creating a High-Performing Labour Market in Ontario. Toronto: Metcalf Foundation. Retrieved from http://metcalffoundation.com/wp-content/uploads/2011/05/working-better.pdf

26   For instance, TESS runs the Partnership to Advance Youth Employment for individuals under 30 and out of school and, based on the recommendation of TESS caseworkers, the division is actively developing service planning supports for adults age 45 and over. The province also offers services for youth aged 15-29 such as the Youth Job Link, Youth Skills Connection, and Youth Job Connection among other programs.

Figure 19. Sex of singles on the Toronto caseload by age group, 2016
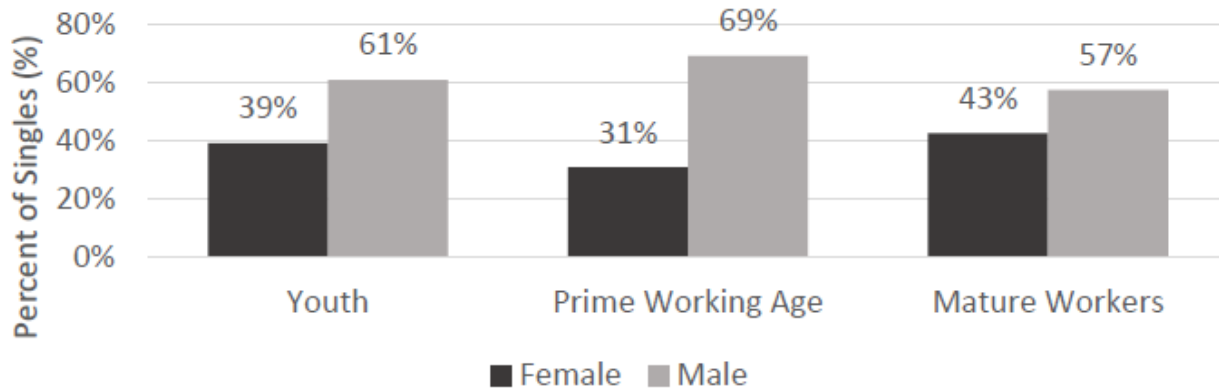
Approximately 79% of youth had educational attainment levels of high school or less (Figure 20). In contrast, 65% of prime working age adults and 68% of mature workers had high school or less as their highest level of education attained. At 35%, prime working age adults were most likely to have completed higher levels of education. Similarly, 32% of mature workers completed post-secondary training. A much lower percentage of youth (21%) had post-secondary credentials.

Figure 20. Educational attainment of singles on the Toronto caseload by age group, 2016
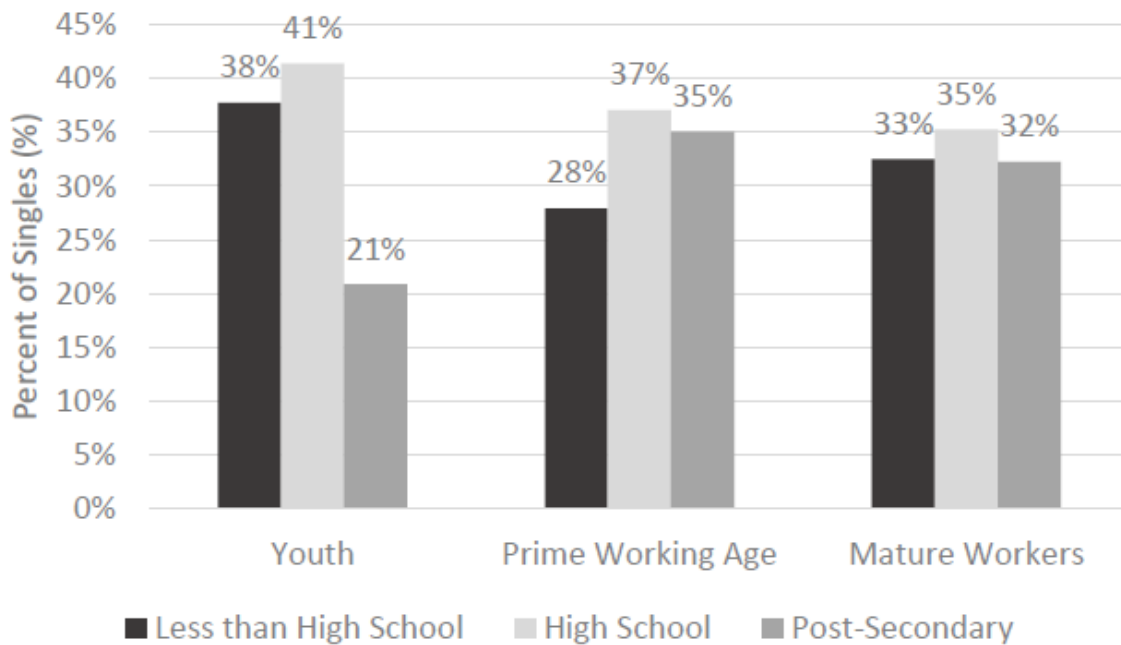
There was no consistency in immigration status across the various age groups (Figure 21). Over half of youth were Canadian-born while only one-third of mature workers were born in Canada. Falling in the middle, 42% of prime working age adults were Canadian by birth. Mature working age singles were more likely to be naturalized citizens or permanent residents relative to the other age groups: 58% of mature workers were naturalized citizens or permanent residents, while 39% of prime working age adults and 27% of youth held the same immigration status. While only 6% of mature workers were refugee claimants, 15% of single youth and 15% of prime working age single adults were refugee claimants in 2016.

Figure 21. Immigration status of singles on the Toronto caseload, by age group, 2016
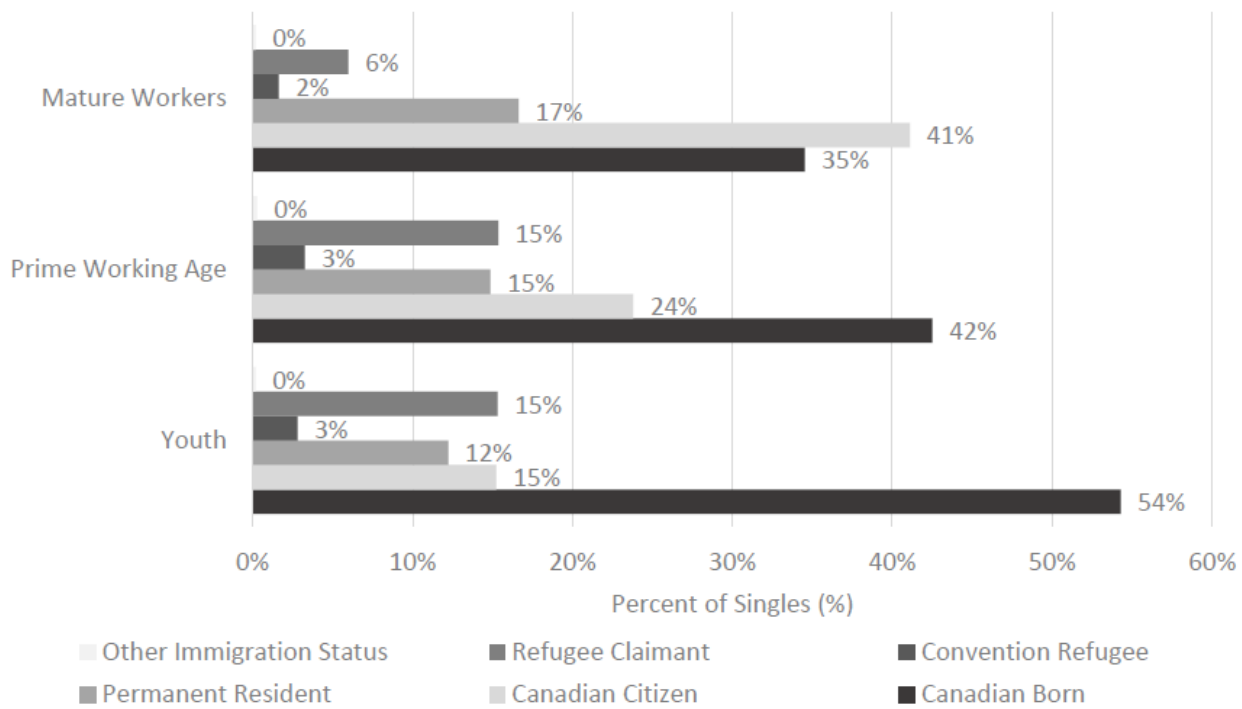
Housing type differed significantly across age groups (Figure 22). Mature workers were 2.3 times more likely than prime working age adults and 5.2 times more likely than youth to be living in subsidized rental units. Conversely, youth were 1.4 and 1.9 times more likely than prime working age adults and mature workers to be homeless or without shelter costs.

Figure 22. Housing type of singles on the Toronto caseload by age group, 2016
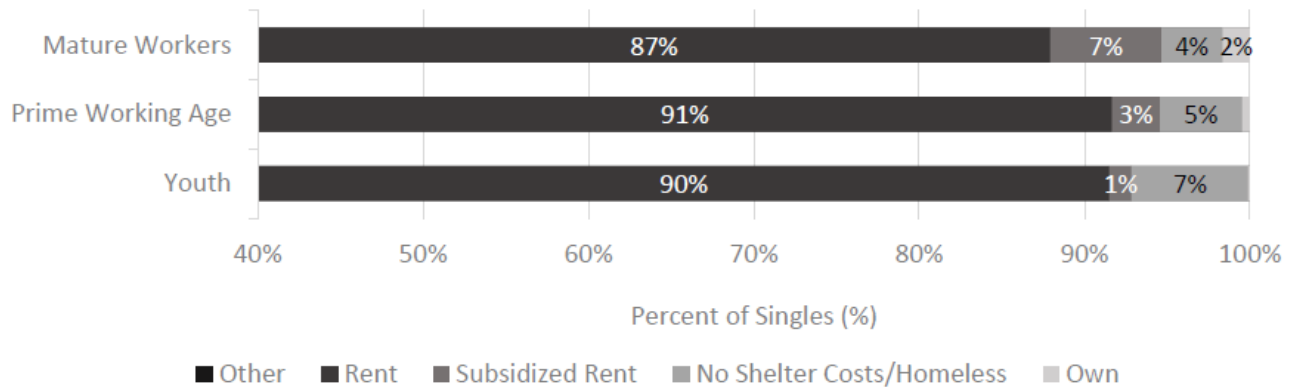
Mature workers were slightly less likely than youth and prime working age adults to report at least one month of earnings greater than zero in 2016. On a per month basis (among those who reported earnings greater than zero in 2016), youth reported average monthly earnings of $917, compared to $981 for prime working age adults, and $908 for mature workers. Statistically, the average monthly earnings was not significantly different between youth and prime working age adults, nor was it significantly different between youth and mature workers. Average monthly earnings was significantly different between prime working age adults and mature workers suggesting an earnings advantage for prime working age singles.

Mature workers had been on OW in Toronto longer than prime working age adults and youth (43.2, 27.8, and 17.5 months respectively). Mature workers were also more likely than their younger counterparts to be on assistance for three years or more (in their current or most recent spell). For instance, 42% of mature workers had been on assistance for three years or more while only 26% of prime working age adults and 14% of youth were on assistance for three years or more (Figure 23). Since we do not know the ultimate duration on assistance for some individuals (as it is not yet observed), it is to be determined whether more youth will end up staying on assistance for longer periods of time or if they will exit the caseload relatively quickly. Nevertheless, the snapshot of singles taken in 2016 illustrates a correlation between age and length of time on assistance: older age groups had, at that point, been on assistance for longer periods of time.

Figure 23. Length of time on assistance for singles on the Toronto caseload by age group, 2016
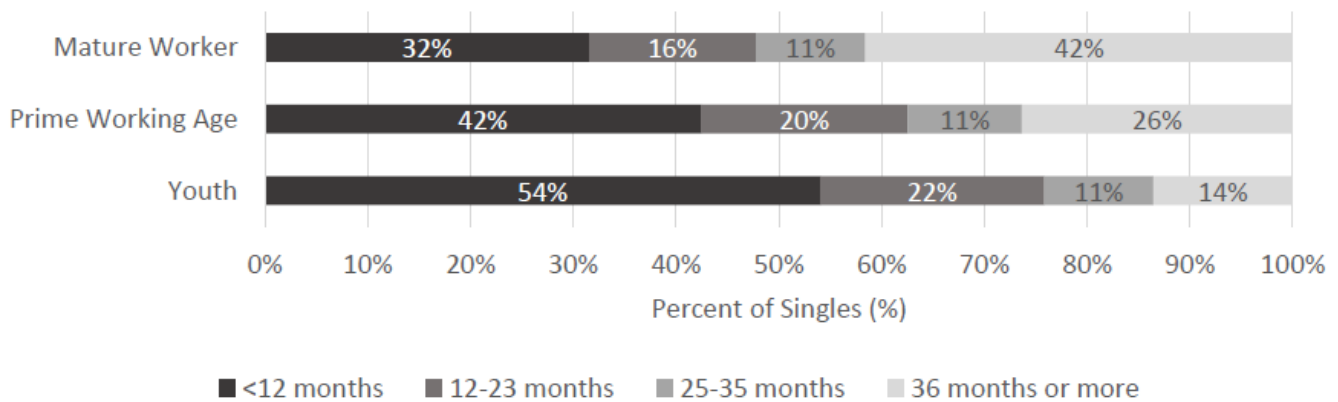
Younger singles were more likely to have experienced only one spell on assistance in Toronto since 2002 (Figure 24). On average, youth had 1.4 spells on OW in Toronto while prime working age adults and mature workers each had an average of 2.1 spells on assistance in Toronto since 2002.

Figure 24. Number of times singles on the 2016 caseload have been on OW in Toronto (i.e. spell count) by age group
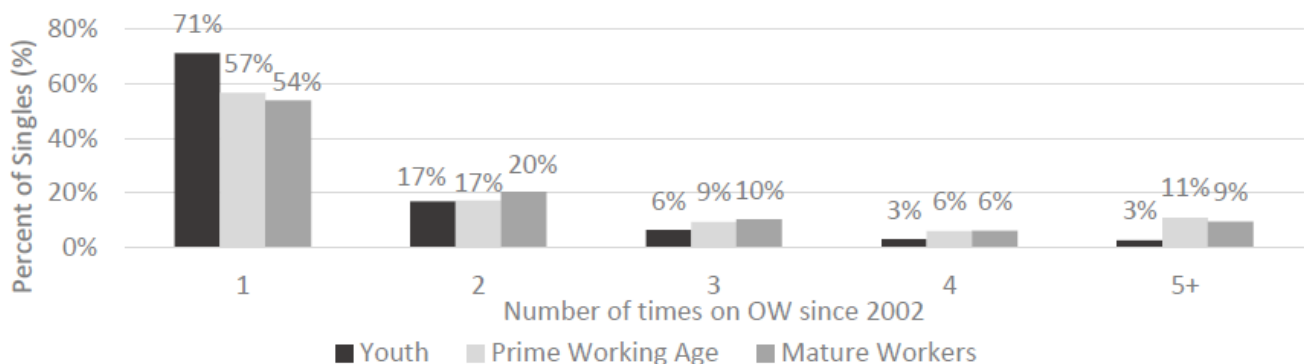
Employment barriers disclosed by singles in each age group varied to some degree (Table 4-2). For instance, among youth, the most commonly reported barrier to employment was a lack of education and/or skills followed by a lack of Canadian work experience. For prime working age adults and mature workers, poor health and transportation were identified as the top two challenges. Most notably, more than half of mature workers reported health issues. Disability and loss of motivation each appeared as barriers reported by at least 10% of prime working age singles, which were not common issues for youth but were more prevalent among mature workers. A barrier unique to prime working age singles was the need for a record suspension, disclosed by nearly 15% of singles in this age group (much higher than the overall average for all singles).

Table 4-2. Barriers to employment disclosed by 10% or more singles in each age group

Youth		Prime Working Age		Mature Worker	
Barriers	% disclosing this barrier	Barriers	% disclosing this barrier	Barriers	% disclosing this barrier
Lack of education and/or skills	24%	Poor health (self)	29%	Poor health (self)	52%
Lack of "Canadian" work experience	21%	Transportation	22%	Transportation	21%
Transportation	21%	Lack of "Canadian" work experience	20%	Lack of education and/or skills	21%
Poor health (self)	19%	Lack of education and/or skills	20%	Disability (self)	19%
Financial pressure (e.g., debt)	14%	Financial pressure (e.g., debt)	18%	Language skills	17%
Housing/Homeless-ness	14%	Language skills	15%	Financial pressure (e.g., debt)	17%
Language skills	11%	Need for a Record Suspension	15%	Lack of "Canadian" work experience	15%
		Housing/Homeless-ness	13%	Loss of motivation or depression	14%
		Disability (self)	11%	Lack of technical skills	13%
		Loss of motivation or depression	11%	Housing/Homeless-ness	11%
n	20,355	n	20,674	n	25,311

Note: Barriers data were available for 96% of all singles. n= 66,340.

Many notable differences emerged across the age groups. Youth faced challenges primarily related to a lack of education and a lack of work experience, and were more likely to report being homeless or having no shelter costs. Mature workers were more likely to confront issues related to disablity or health related challenges. These summary statistics provide a high level perspective on the distinct characteristics and needs of youth, prime working age adults, and mature workers.

4.1.   Analysis Spotlight: Focus on Mature Workers and Seniors

Acknowledging that the experiences and expectations of a 45 year old likely differ from that of a 60 year old, this section examines the characteristics of mature workers by five year inter-vals.

By their 65th birthday, most individuals on the caseload would qualify and be eligible for the Old Age Security (OAS) pension plus the Guaranteed Income Supplement (GIS) administered by the federal government. Those who meet the eligibility criteria (i.e. have been living in Canada for at least 10 years)[27] would then move off the OW caseload. Since the application process may take some time, some 65 year old singles remain on the caseload until their OAS application is approved. Those not eligible for OAS/GIS are considered a "prescribed class" in the Ontario Disability Support Program (ODSP),[28] meaning they face fewer eligibility requirements for ODSP (i.e. they do not have to go through the disability adjudication process).[29] As the ODSP option for singles age 65 and over is neither mandatory nor automatic, individuals need to opt in to ODSP.

Figure 4 shows that the number of singles dropped off considerably at age 65. In 2016, TESS served 1,402 singles aged 65 or over, comprising only 2% of all singles on the caseload.

From age 45 onward, the share of women increased with each successive five year interval (Table 4 in Appendix B). For instance, among 45-49 year olds, only 37% of singles were women. In contrast, 48% of 60-64 year olds and 64% of singles 70 and over were women.

In each five year interval from 45 to 69, the percent of singles who had obtained post-secondary credentials hovers around 30%. Singles 70 and over were less likely to have completed post-secondary relative to their younger counterparts.

Older singles were also much more likely to be born outside of Canada. More than half of singles 60 and over held Canadian citizenship (i.e. were naturalized citizens). The percentage of refugee claimants in each age group was quite low with the exception of singles 70 and over. Nearly 17% of singles aged 70 and over were refugee claimants, much higher than the overall average for singles (12%).

On average, singles between 45 and 69 had been on assistance (in their current or most recent spell) between 37.9 and 49.8 months. Accordingly, 65% to 75% of singles in this age range had been on assistance for a year or more. In sharp contrast, singles aged 70 and over had only been on assistance for an average of 10.7 months and only 26% had been on assistance for a year or more.

Singles aged 45 to 59 appeared to be ready to participate in the labour force at levels not too far behind their younger counterparts. Approximately 17% of singles in this age range reported

27   Government of Canada. (2016, June 23). Old Age Security - Eligibility. Retrieved January 18, 2018, from Old Age Security Overview: https://www.canada.ca/en/services/benefits/publicpensions/cpp/old-age-security/eligibility.html
28   Ontario Regulation 222/98.
29   Ministry of Community and Social Services. (2016). Prescribed Classes. Retrieved January 12, 2018, from About the Ontario Disability Support Program: https://www.mcss.gov.on.ca/en/mcss/programs/social/odsp/income_support/PrescribedClasses.aspx

earnings greater than zero at least once in 2016. Earners aged 45-59 reported statistically comparable earnings to that of youth and prime working age singles. Among the 45-59 year olds who reported non-zero earnings, the average monthly earnings ranged from $893 to $931. A lower proportion of singles aged 60 to 64 reported non-zero earnings at least once in 2016 (12%); but among those who had earnings, they reported an average of $907 per month. Only 65 individuals aged 65 and over reported earnings greater than zero at least once in 2016.

Mature workers of all ages faced a number of the same barriers to employment (Table 4-3). For instance, poor health was a commonly reported barrier among all singles aged 45 and over. Transportation was the second most commonly reported barrier among 45-49 and 50-54 year olds while lack of education and/or skills was the second most common barrier among those 55-59. Language was the second most common barrier for singles 60 and over.

Mature workers were clearly not a homogenous group perhaps reflecting the underlying differences that emerge as a person transitions towards retirement age. In particular, differences on several variables were apparent between singles above and below the 60 year mark.

Table 4-3. Barriers to employment disclosed by 10% or more singles in each age group (mature workers)

45-49 Barrier	%	50-54 Barrier	%	55-59 Barrier	%	60-64 Barrier	%	65-69 Barrier	%	70+ Barrier	%
Poor Health (Self)	43%	Poor Health (Self)	50%	Poor Health (Self)	55%	Poor Health (Self)	61%	Poor Health (Self)	56%	Poor Health (Self)	38%
Transportation	22%	Transportation	22%	Lack of Education and/or Skills	22%	Language	22%	Language	25%	Language	34%
Lack of Education and/or Skills	21%	Lack of Education and/or Skills	20%	Transportation	22%	Lack of Education and/or Skills	22%	Lack of Education and/or Skills	19%	Cultural Differences	15%
Financial Pressure (e.g., debt)	18%	Disability (Self)	18%	Disability (Self)	20%	Disability (Self)	21%	Transportation	19%	Lack of Canadian Work Experience	14%
Disability (Self)	17%	Financial Pressure (e.g., debt)	17%	Financial Pressure (e.g., debt)	17%	Transportation	18%	Financial Pressure (e.g., debt)	18%	Lack of Education and/or Skills	10%
Lack of Canadian Work Experience	17%	Loss of Motivation or Depression	17%	Language	16%	Lack of Canadian Work Experience	16%	Lack of Canadian Work Experience	16%		
Language	16%	Language	16%	Lack of Technical Skills	15%	Financial Pressure (e.g., debt)	16%	Disability (Self)	16%		
Loss of Motivation or Depression	13%	Lack of Canadian Work Experience	14%	Loss of Motivation or Depression	15%	Lack of Technical Skills	15%	Lack of Technical Skills	13%		
Need for a Record Suspension	12%	Lack of Technical Skills	12%	Lack of Canadian Work Experience	14%	Loss of Motivation or Depression	13%	Cultural Differences	11%		
Housing/ Homelessness	12%	Housing/ Homelessness	12%	Housing/ Homelessness	11%	Literacy/ Numeracy	11%	Literacy/ Numeracy	11%		
Lack of Technical Skills	10%	Need for a Re-cord Suspension	10%	Literacy/ Numeracy	11%						
n	6171	n	6890	n	6368	n	4601	n	1070	n	211

Note: Barriers data were available for 97% of all mature working age singles (n= 25,311). Percentages represent the percent of singles who disclosed a particular barrier.

5. FIVE ARCHETYPES OF SINGLES ON OW IN TORONTO

The preceding analysis presented the descriptive statistics for singles according to sex and age. To compliment this analysis, this section presents five large groupings of singles who shared certain demographic characteristics.

The groups were developed using the results of a cluster analysis,[30] a data-driven approach to identify groups of individuals (in this case, singles on OW in Toronto) such that individuals within a group were highly similar but very different from individuals in other groups.[31] Four variables were selected to form the clusters.[32] This process initially yielded 14 separate clusters that may not otherwise have been obvious or easy to identify manually. Informed by the narratives obtained through the qualitative interviews (see Working Reports #2 and #3), the 14 clusters were collapsed into five groups for analytic purposes. Note that not all singles were included in the groupings, but an individual could only be assigned to one group. The resultant groups represent five preliminary archetypes of singles on OW in Toronto who (due to their common attributes) likely share some similarities in their experience while on OW. Notwithstanding the similarities, as will be seen, there is still considerable diversity within each group.[33]

The five archetypes that were identified from the population of singles are listed in Table 5-1. Table 5 in Appendix B lists the descriptive statistics for the five archetypes.

Table 5-1. Archetypes of Singles on the Toronto caseload, 2016

Archetype Description	N	% of all Singles
Canadian born individuals with high school or less	22,046	32%
Canadian born individuals with post-secondary credentials	7,431	11%
Naturalized citizens and permanent residents with high school or less	19,249	28%
Naturalized citizens and permanent residents with post-secondary credentials	9,738	14%
Convention refugees and refugee claimants	9,849	14%

Note: The percentage of singles do not add up to 100% because n=595 were omitted from the cluster analysis.

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30   While there are several approaches to cluster analysis, this piece of analysis employed the SPSS TwoStep Cluster Analysis procedure. This approach was selected because of its ability to handle a large amount of data and can accommodate both continuous and categorical variables when forming the clusters. Source: Norušis, M. J. (2005). SPSS 13.0 Advanced Statistical Procedures Companion. Upper Saddle River: Prentice Hall.

31   That is, members in a given a cluster had high intra-group similarity and low inter-group similarity.

32   The variables selected were age in years, sex, educational attainment, and immigration status. Those who had missing information on any of these variables, or who reported an immigration status of "other" were omitted from the analysis.

33   A multivariate regression approach is another useful approach to help identify the set of variables that are associated with certain outcomes. However, given that the aim of this report is descriptive in nature, and less focused on understanding specific outcomes (i.e. probability of finding employment), the results of multivariate regression analyses will be presented in Working Report #4.

5.1.   Archetype 1: Canadian-born individuals with high school or less

Singles born in Canada but with lower levels of education (i.e. high school or less) was the largest archetype, comprising 32% of all singles in the 2016 caseload. Just over half (53%) finished high school while the remaining 47% did not finish high school. The average age for this archetype was 35.7 years, the second lowest average age among all five archetypes, and 68% were men. Over 40% of singles in this archetype were under 30; 28% were between 30 and 44; and 29% were 45 and over.

Among all the archetypes, this group had the highest proportion of individuals who reported either homelessness or having no shelter costs (7%). This group also had the highest recidivism rate among all the archetypes, having been on assistance in Toronto an average of 2.2 times since 2002. On average, the length of time on assistance for this group was 31.4 months with most (59%) having been on assistance for a year or more.

Nearly 18% of Canadian-born singles without post-secondary degrees reported earnings greater than zero at least once in 2016. Among those who reported earnings, the average monthly earnings was $781, the lowest among all the archetypes.

The most commonly reported barrier to employment was poor health. Nearly 36% of singles in this group cited personal health challenges. Unsurprisingly, a lack of education and/or skills was identified as the second most common barrier to employment among this group. Challenges related to transportation was the third most commonly reported barrier, cited by 24% of singles in this archetype.

Notably, 18% of this group required a record suspension, which was the highest among all archetypes. Moreover, this group also had the highest proportion of individuals who faced addiction challenges at 13%.

5.2.   Archetype 2: Canadian-born individuals with post-secondary credentials

Canadian-born individuals with post-secondary credentials represented 11% of all singles on the 2016 caseload. The average age for this group was 39.5 years, but the distribution of singles was roughly even across all age categories. For instance, 27% of this group were youth under 30; 37% were prime working age adults between 30 and 44; and 36% were mature workers 45 and over. Men comprised 55% of this group.

This group had the second lowest average length of time on assistance at 24 months and just over half (51%) had been on assistance for at least 12 months. Singles in this archetype had been on assistance in Toronto an average of 2.0 times since 2002, statistically comparable to the naturalized citizens and permanent residents with and without post-secondary education (archetypes 3 and 4).

Almost 28% of Canadian-born singles with post-secondary training reported earnings greater than zero at least once in 2016, higher than any other archetype. These individuals reported average monthly earnings of $1,043, higher than the average for all singles, and comparable to naturalized citizens/permanent residents with post-secondary credentials and refugee claimants/Convention refugees (archetypes 4 and 5).

Poor health was the most commonly reported barrier to employment, disclosed by 35% of singles in this group. Financial pressure (e.g., debt) was the second most common barrier, reported by 22% in this archetype, followed by transportation barriers, which was reported by 22% of singles in this group.

5.3. Archetype 3: Naturalized citizens and permanent residents with high school or less

Making up 28% of the singles, naturalized citizens and permanent residents with high school or less were the second largest singles archetype. Approximately 56% had finished high school while the remaining 44% had not completed high school. Unlike their Canadian-born counterparts, this group was older with an average age of 43.3 years. Over half (51%) of the singles in this archetype were 45 years or older. As well, 60% of this group were men.

Most members of this archetype were naturalized Canadian citizens at 62%. The remaining 38% held permanent resident status.

This group had the highest average length of time on assistance for their current or most recent spell. On average, members of this group had been on assistance for 37.8 months. This group also had the largest proportion of individuals who had been on assistance for 12 months or more at 65%. On average, singles in this archetype had been on assistance in Toronto 2.0 times since 2002, on par with the singles with post-secondary education (archetypes 2 and 4).

Members of this archetype were more likely than any other group to report health problems as a barrier to employment (44%). The second most commonly disclosed barrier for this group was a lack of education and/or skills (29%), followed by transportation barriers (21%).

Language barriers (19%) and a lack of Canadian work experience (18%) were also frequently occurring barriers for this group. These barriers were reported at a higher rate only by Convention refugees and refugee applicants (archetype 5).

5.4. Archetype 4: Naturalized citizens and permanent residents with post-secondary credentials

Comprising a relatively small but notable portion of all singles in 2016, naturalized citizens/ permanent residents with post-secondary credentials represented the oldest of all five archetypes with an average age of 45.0 years. Very few (14%) of these individuals were below the age of 30 and over half (53%) were 45 years or older. This group also had the largest proportion of women at 48% compared to the other archetypes.

Over 71% of singles in this archetype obtained their Canadian citizenship while the remaining 29% had permanent residence status. Very few individuals in this group (3%) reported homelessness or no shelter costs, statistically comparable to their counterparts with lower levels of education and Convention refugees/refugee claimants (archetypes 3 and 5).

Despite holding post-secondary credentials, this group had an average length of time on assistance of 30.9 months, not significantly different from Canadian-born individuals with high school or less (archetype 1). About 42% of these singles had been on assistance for less than 12 months, while the remaining 58% had been on assistance for a year or more. Members of this archetype had been on assistance in Toronto, on average, twice since 2002.

As with the first three archetypes, the most commonly reported barrier to employment was health issues, noted by 37% of singles in this group. This was followed by financial pressure (e.g., debt) and transportation barriers, each identified by 21% of singles in this archetype.

Other commonly reported barriers were a lack of Canadian work experience (16%) and language (10%), though these barriers were not as frequently reported as they were with naturalized citizens/permanent residents with high school or less and refugee claimants/ Convention refugees (archetypes 3 and 5).

5.5. Archetype 5: Convention Refugees and Refugee Claimants

Convention refugees and refugee claimants made up 14% of singles on the 2016 caseload. Recognizing that the journey to Canada and onto assistance would be unique for this group, they made up a single archetype despite its rather wide inclusion criteria. Despite potential differences within this group (i.e. based on country of origin, reason for leaving their home country, etc.), there were some defining characteristics that set this group apart from the others.

For instance, this group had the youngest average age at 35 years. Relative to the other archetypes, the distribution of age for this archetype skewed younger as 40% of the singles in this group were under 30 and another 40% were between 30 and 44. Conversely, this group had the smallest percentage of individuals aged 45 and over at 20%. Just over two-thirds (68%) of this archetype were male.

The educational attainment among refugee claimants and Convention refugees varied. Approximately 35% had less than high school education, 34% had finished high school, and 31% had post-secondary credentials.

At 19 months, this group had the lowest average length of time on assistance among all archetypes. Half of all singles in this archetype had been on assistance for less than a year. The remaining half had been on assistance for a year or more. Recidivism was also significantly lower than the other archetypes; on average, singles in this group had been on OW in Toronto essentially one time since 2002 (i.e. most were on their first and only spell on assistance in Toronto).

In contrast to the preceding four groups, refugee claimants and Convention refugees were much less likely to report health problems as a barrier to employment. Only 14% of singles in this group identified health barriers. Instead, the most commonly cited barrier to employment was a lack of Canadian work experience, reported by 59% of Convention refugees and refugee claimants. Just under half (49%) faced a language barrier and 46% had challenges due to immigration status.

Given the different characteristics and challenges faced by each archetype of singles, the path towards life stabilization and employment would likely look very different for each group. The characteristics shared by singles within each archetype (e.g., immigration status, educational attainment, and – to some extent – age) provide information that may be helpful to those designing programs and services. At the same time, considerable variation persists within each group, reaffirming the importance of ensuring tailor-made approaches are in place to meet individual needs.

6. DISCUSSION

Singles on the OW caseload were by no means a uniform group of individuals. In particular, there were notable differences between men and women; youth, prime working age adults, and mature workers; and among Canadian-born individuals, immigrants, and refugees.

Rather than providing definite answers, these differences raise a number of important questions and considerations. For instance, a growing percentage of singles now remain on assistance on a long-term basis (i.e. three years or more). What factors are driving these longer stays? This requires an analysis of the challenges singles face along with the economic, policy, and social context in which they live, as well as a comparison to other case types.

With respect to educational attainment, it is important to note that singles attending post-secondary full-time are not eligible for OW if they are in receipt of a loan under the Ministry of Training, Colleges and Universities Act or the Canada Student Loans Act (e.g., OSAP) or default in the payment of a previous loan under one of those Acts.[34] However, married applicants or sole support parents are eligible to receive a top-up payment from OW while in receipt of OSAP (if their OSAP amount is less than their OW amount).[35] Nearly 70% of singles had at least their high school diploma; those who were considering post-secondary would have to decide between receiving assistance or attending a post-secondary institution (without OW benefits) to acquire or upgrade their skills.

The fact that nearly one-third of singles completed post-secondary education yet still sought assistance speaks volumes to the need for differentiated approaches to serving these individuals especially in a rapidly changing labour market.[36] It also raises a series of questions: Is post-secondary education as protective as it was in the past?[37] Does it matter in which country the individual obtained their degree? Single women also tended to be more highly educated than men; do educated women on the caseload face an employment disadvantage relative to their male counterparts? Certainly, many other factors may come into play (e.g., health challenges, disability, changing life circumstances, and evolving labour markets) that warrant consideration. Some of these challenges may be better understood from the qualitative data collected for this study and the analysis presented in Working Report #4.

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34   In addition, singles are not eligible to receive assistance from OW if they are deemed ineligible for a loan under one of those Acts due to the level of parental income. See Ontario Regulation 134/98, section 9.
35   Ministry of Advanced Education and Skills Development. (2017, November 8). Students in Special Circumstances. Retrieved January 12, 2018, from https://www.ontario.ca/page/students-special-circumstances
36   Johal, S., & Thirgood, J. (2016). Working Without a Net: Rethinking Canada's Social Policy in the New Age of Work. Toronto: Mowat Centre. Retrieved from https://mowatcentre.ca/wp-content/uploads/publications/132_working_without_a_net.pdf; Zizys, T. (2011). Working Better: Creating a High-Performing Labour Market in Ontario. Toronto: Metcalf Foundation. Retrieved from http://metcalffoundation.com/wp-content/uploads/2011/05/working-better.pdf
37   Currently, the administrative data do not differentiate between the type of post-secondary training an individual completed as well as whether a person has some post-secondary experience, arguably a policy issue of its own. This is an important piece of information currently lacking that would support the design of more tailored services.

The data illustrated some notable differences between single men and women in receipt of OW. Some of the patterns posed an interesting puzzle. For instance, despite reporting average monthly earnings comparable to men and being more likely to have attained higher levels of education, why did single women have longer durations on assistance than single men? A gender-based analysis of the labour market and journeys onto assistance may provide some answers.

Poor health was noted as a barrier to employment among nearly one-third of prime working age adults and over half of all mature workers. This begs two related questions: What do we know about the "poor health" experienced by singles and what opportunities are there to make upstream investments to promote better health? Given the well-known link between health and economic outcomes,[38] health investments have the potential not only to support clients currently receiving OW, but also to lower the overall risk of turning to OW in the first place.

Singles in their prime working years were more likely to have their post-secondary credentials. On the one hand, part of this difference in educational attainment may be due to youth being at an earlier life stage; that is, prime working age adults may have had more time to attain post-secondary experience. On the other hand, a large share of the singles caseload was comprised of relatively young Canadian-born singles (archetype 1) who had not gone beyond high school. What, then, were the other roadblocks to education for these singles?

While the insights from this analysis are a good first step in better understanding singles on OW in Toronto, clearly these patterns and relationships deserve further exploration as the answers to these questions may inform better service delivery and supports for some of Toronto's most vulnerable residents.

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38   Bartley, M., Ferrie, J., & Montgomery, S. M. (2006). Health and labour market disadvantage: unemployment, non-employment ,and job insecurity. In M. Marmot, & R. G. Wilkinson (Eds.), Social Determinants of Health (2nd edition ed., pp. 78-96). New York: Oxford University Press. For interesting research in this area, see also Halla, M., & Zweimüller, M. (2013). The effect of health on earnings: Quasi-experimental evidence from commuting accidents. Labour Economics, 23-38.

7. CONCLUSION

Despite making up approximately two-thirds of the OW caseload in Toronto, singles are rarely the focus of policy and research. Policy priorities, as well as financial benefits, often target children and lone parents, and unless they belong to a priority group (as defined by the policies of the day), singles tend to be ignored. The singles study fills this gap by providing rich quantitative and qualitative information to help provide an in-depth picture of what it is like to be single and on assistance in Toronto. As a first step, this working report presented descriptive statistics providing (at least in part) an answer to the question, "Who were the singles on the Toronto caseload in 2016?"

From this analysis, two main conclusions can be drawn. First, singles are not a homogenous group. There is no one "type" of single person on OW, even among individuals with common characteristics. Singles face a wide range of challenges and barriers, reflecting a journey unique to each person. For instance, the growing number of mature workers on the singles caseload suggests the need for increased supports for experienced workers seeking to re-enter a rapidly changing labour market. Moreover, the fact that singles are staying on assistance longer and face multiple employment barriers related to physical and mental health, insufficient training or education, and transportation (among others) confirm the challenges many face.

Second, rather than providing definite answers, this analysis raises a number of important questions that need to be answered moving forward in order to understand fully the experience of singles on assistance. It justifies the need for rich qualitative data, which were collected as part of this study, and makes the case for further research. The answers to these important policy and research questions will support the development and design of future programs and services for singles on OW.

APPENDIX A.   DESCRIPTION OF DATA SOURCES

Data for this analysis were pulled from internal administrative data sources that collect information on client demographics, employment history, and barriers to employment. The information on barriers to employment is collected through a conversation between caseworker and client about various aspects of the client's employment history and aspirations. Thus, the information on barriers is subject to some degree of interpretation by the caseworker. In 2016, information on employment barriers was available for approximately 96% of singles.

Clients on assistance are assigned a member ID, which is a unique identifier for each individual in receipt of social assistance in Ontario. Changes in the administrative systems used for Ontario Works were made in 2001 and again in 2014. The unique member ID was intended to be applied to the individual for an indefinite basis. However, during transitions to the new systems, there were challenges matching clients with their previous member IDs. As a result, there are noticeable breaks in the longitudinal data at 2001 and 2014. Efforts were made to clean the data and correct discrepancies as thoroughly as possible. Thus the data presented here represent the most accurate data available to date. While it is possible to compare client trends over a long period of time, it is not advisable to compare trends immediately before and after the data breaks. To smooth some of the bumps in the longitudinal data, this report uses a 5 month moving average. Additionally, due to challenges matching member IDs, historical length of time on assistance and spell count data for some individuals may be incomplete.

The data presented here represent all singles who were on the caseload in Toronto for any amount of time in 2016 (e.g., some individuals may have been on OW for the entire year or for as little as one month). For the purpose of this research, "singles" referred to individuals who applied to OW without any dependents or spouses on their file.

The original dataset consisted of 72,866 observations. Steps were taken to clean the data so that observations affected by data entry discrepancies were removed (e.g., removing observations with OW start dates after 2016, removing duplicate entries, etc.). This was done to ensure with a greater degree of certainty that the analytic sample only contained individuals who were on the caseload at some point in 2016. The discrepancies in the data were assumed to be due to random administrative errors. After cleaning the data, the final dataset consisted of 68,908 observations.

For some individuals, information on certain demographic variables were missing. As a result, the percentages presented in this report may not always add up to 100%. The authors of the report opted against complete case analysis (i.e. dropping individuals with any missing data) to retain as many individuals in the analysis as possible. Observations that were missing on certain variables are noted in the footnotes and at the bottom of the tables in Appendix B.

APPENDIX B.   SUMMARY STATISTICS TABLES

Table B-1 Summary statistics for all singles on Toronto's Ontario Works caseload, 2016 Toronto OW caseload data

Variable	Mean/%	(s.d.)
Sex[1]		
Male (%)	0.62	(0.48)
Age		
Average age, years (mean)	39.45	(13.65)
Youth, under 30 (%)	0.31	(0.46)
Prime working age, 30-44 (%)	0.31	(0.46)
Mature workers, 45 and over (%)	0.38	(0.48)
Highest level of education attained[2]		
Less than high school (%)	0.33	(0.47)
High school diploma (%)	0.38	(0.48)
Post-secondary credentials (%)	0.30	(0.46)
Immigration status		
Canadian born (%)	0.43	(0.50)
Naturalized Canadian citizen (%)	0.28	(0.45)
Permanent resident (%)	0.15	(0.35)
Convention refugee (%)	0.02	(0.16)
Refugee claimant (%)	0.12	(0.32)
Other immigration status (%)	0.00	(0.04)
Accommodation Type[3]		
Rent (%)	0.89	(0.31)
Subsidized rent (%)	0.04	(0.19)
No shelter costs/homeless (%)	0.05	(0.22)
Own (%)	0.01	(0.09)
Other accommodation type (%)	0.01	(0.10)
Earnings		
Percent with earnings (%)	0.18	(0.38)
Earnings per month, 2016 dollars (mean)[4]	935.34	(3028.54)
Length of Time on Assistance (LOTA)		
Duration of current spell, months (mean)	30.42	(37.10)
LOTA less than 12 months (%)	0.42	(0.49)
LOTA between 12-23 months (%)	0.19	(0.39)
LOTA between 24-35 months (%)	0.11	(0.31)

Variable	Mean/%	(s.d.)
LOTA 36 months or more (%)	0.28	(0.45)
Number of spells since 2002 (mean)	1.94	(1.66)
Barriers to employment[5]		
Financial pressure (%)	0.16	(0.37)
Housing/Homeless (%)	0.13	(0.33)
Health (self) (%)	0.35	(0.48)
Health (family) (%)	0.03	(0.17)
Disability (self) (%)	0.13	(0.34)
Disability (family) (%)	0.01	(0.12)
Addiction (%)	0.07	(0.25)
Child care (%)	0.01	(0.10)
Transportation (%)	0.21	(0.41)
Discrimination (%)	0.01	(0.12)
Lack of technical skills (%)	0.07	(0.26)
Literacy/Numeracy (%)	0.07	(0.26)
Lack of education/skills (%)	0.22	(0.41)
Loss of motivation (%)	0.11	(0.31)
Cultural differences (%)	0.07	(0.25)
Language barriers (%)	0.15	(0.35)
Need for record suspension (%)	0.11	(0.31)
Immigration status (%)	0.07	(0.26)
Anger management (%)	0.02	(0.12)
Canadian work experience (%)	0.19	(0.39)
Personal presentation (%)	0.01	(0.12)
Domestic violence (%)	0.01	(0.10)
Other barrier (%)	0.18	(0.38)
N	68,908	

Notes: All estimates are unweighted. Standard deviations (denoted by "s.d.") are provided in parentheses.

1 Information on sex was missing for 17 individuals.

2 Information on educational attainment was missing for 500 individuals.

3 Information on accommodation type was missing for 530 individuals.

4 N=12,284; average monthly earnings were only calculated for those who reported earnings greater than 0 at least once in 2016.

5 Information on barriers to employment was missing for 2,568 individuals.

Table B-2 Summary statistics for singles by sex, 2016 Toronto OW caseload data

Column	(1)		(2)		t-tests (difference in means)
	Women		Men		(1)-(2)
Variable	Mean/%	(s.d.)	Mean/%	(s.d.)	p-value
Age					
Average age, years (mean)	40.35	(0.09)	38.90	(0.06)	0.00***
Youth, under 30 (%)	0.32	(0.00)	0.31	(0.00)	0.00***
Prime working age, 30-44 (%)	0.25	(0.00)	0.35	(0.00)	0.00***
Mature workers, 45+ (%)	0.42	(0.00)	0.35	(0.00)	0.00***
Highest level of education attained[2]					
Less than high school (%)	0.30	(0.00)	0.34	(0.00)	0.00***
High school diploma (%)	0.35	(0.00)	0.39	(0.00)	0.00***
Post-secondary credentials (%)	0.35	(0.00)	0.26	(0.00)	0.00***
Immigration status					
Canadian born (%)	0.40	(0.00)	0.45	(0.00)	0.00***
Naturalized Canadian citizen (%)	0.31	(0.00)	0.26	(0.00)	0.00***
Permanent resident (%)	0.17	(0.00)	0.14	(0.00)	0.00***
Convention refugee (%)	0.02	(0.00)	0.03	(0.00)	0.23
Refugee claimant (%)	0.10	(0.00)	0.13	(0.00)	0.00***
Other immigration status (%)	0.00	(0.00)	0.00	(0.00)	0.37
Accommodation Type[3]					
Rent (%)	0.89	(0.00)	0.90	(0.00)	0.00***
Subsidized rent (%)	0.06	(0.00)	0.03	(0.00)	0.00***
No shelter costs/homeless (%)	0.04	(0.00)	0.06	(0.00)	0.00***
Own (%)	0.01	(0.00)	0.01	(0.00)	0.00***
Other accommodation type (%)	0.01	(0.00)	0.01	(0.00)	0.30
Earnings					
Percent with earnings (%)	0.20	(0.00)	0.16	(0.00)	0.00***
Earnings per month, 2016 dollars (mean)[4]	946.69	(0.00)	926.65	(0.00)	0.72
Length of Time on Assistance (LOTA)					
Duration of current spell, months (mean)	33.33	(0.26)	28.66	(0.16)	0.00***
LOTA less than 12 months (%)	0.41	(0.00)	0.43	(0.00)	0.00***
LOTA between 12-23 months (%)	0.19	(0.00)	0.19	(0.00)	0.06*
LOTA between 24-35 months (%)	0.11	(0.00)	0.11	(0.00)	0.61
LOTA 36 months or more (%)	0.30	(0.00)	0.27	(0.00)	0.00***
Number of spells since 2002 (mean)	1.75	(0.01)	2.05	(0.01)	0.00***

Column	(1)		(2)		t-tests (difference in means)
	Women		Men		(1)-(2)
Variable	Mean/%	(s.d.)	Mean/%	(s.d.)	p-value
Barriers to employment[5]					
Financial pressure (%)	0.17	(0.00)	0.16	(0.00)	0.06*
Housing/Homeless (%)	0.11	(0.00)	0.13	(0.00)	0.00***
Health (self) (%)	0.38	(0.00)	0.33	(0.00)	0.00***
Health (family) (%)	0.04	(0.00)	0.02	(0.00)	0.00***
Disability (self) (%)	0.14	(0.00)	0.13	(0.00)	0.01***
Disability (family) (%)	0.02	(0.00)	0.01	(0.00)	0.00***
Addiction (%)	0.04	(0.00)	0.08	(0.00)	0.00***
Child care (%)	0.02	(0.00)	0.00	(0.00)	0.00***
Transportation (%)	0.21	(0.00)	0.22	(0.00)	0.31
Discrimination (%)	0.01	(0.00)	0.02	(0.00)	0.13
Lack of technical skills (%)	0.08	(0.00)	0.07	(0.00)	0.00***
Literacy/numeracy (%)	0.08	(0.00)	0.07	(0.00)	0.00***
Lack of education/skills (%)	0.21	(0.00)	0.22	(0.00)	0.38
Loss of motivation (%)	0.12	(0.00)	0.11	(0.00)	0.00***
Cultural differences (%)	0.08	(0.00)	0.06	(0.00)	0.00***
Language barriers (%)	0.18	(0.00)	0.13	(0.00)	0.00***
Need for record suspension (%)	0.03	(0.00)	0.15	(0.00)	0.00***
Immigration status (%)	0.06	(0.00)	0.08	(0.00)	0.00***
Anger management (%)	0.01	(0.00)	0.02	(0.00)	0.00***
Canadian work experience (%)	0.21	(0.00)	0.17	(0.00)	0.00***
Personal presentation (%)	0.01	(0.00)	0.02	(0.00)	0.00***
Domestic violence (%)	0.02	(0.00)	0.00	(0.00)	0.00***
Other barrier (%)	0.18	(0.00)	0.18	(0.00)	0.18
N[1]	26,067		42,824		

Notes: *** p<0.01, ** p<0.05, * p<0.1. All estimates are unweighted. Standard deviations (denoted by "s.d.") are provided in parentheses.

1 Information on sex was missing for 17 individuals. Therefore, the total N=68,891.

2 Information on educational attainment was missing for 201 women and 295 men. Along with individuals with missing information on sex, total missing n=513.

3 Information on accommodation type was missing for 2018 women and 317 men. Along with individuals with missing information on sex, total missing n=542.

4 Average monthly earnings were only calculated for those who reported earnings greater than 0 at least once in 2016 (n=5253 for women and n=7028 for men).

5 Information on barriers to employment was missing for 879 women and 1683 men. Along with individuals with missing information on sex, total missing n=2579.

Table B-3 Summary statistics for singles by age group, 2016 Toronto OW caseload data

Column	(1) Youth		(2) Prime Working Age		(3) Mature Workers		t-tests (difference in means)		
							(1)-(2)	(1)-(3)	(2)-(3)
Variable	Mean/%	(s.d.)	Mean/%	(s.d.)	Mean/%	(s.d.)	p-value	p-value	p-value
Sex[1]									
Male (%)	0.61	0.00	0.69	0.00	0.58	0.00	0.00***	0.00***	0.00***
Age									
Average age, years (mean)	24.26	0.02	36.23	0.03	54.63	0.04	0.00***	0.00***	0.00***
Highest level of education attained[2]									
Less than high school (%)	0.38	0.00	0.28	0.00	0.33	0.00	0.00***	0.00***	0.00***
High school diploma (%)	0.41	0.00	0.37	0.00	0.35	0.00	0.00***	0.00***	0.00***
Post-secondary credentials (%)	0.21	0.00	0.35	0.00	0.32	0.00	0.00***	0.00***	0.00***
Immigration status									
Canadian born (%)	0.54	0.00	0.43	0.00	0.35	0.00	0.00***	0.00***	0.00***
Naturalized Canadian citizen (%)	0.15	0.00	0.24	0.00	0.41	0.00	0.00***	0.00***	0.00***
Permanent resident (%)	0.12	0.00	0.15	0.00	0.17	0.00	0.00***	0.00***	0.00***
Convention refugee (%)	0.03	0.00	0.03	0.00	0.02	0.00	0.01***	0.00***	0.00***
Refugee claimant (%)	0.15	0.00	0.15	0.00	0.06	0.00	0.92	0.00***	0.00***
Other immigration status (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.04**	0.97	0.04**
Accommodation Type[3]									
Rent (%)	0.90	0.00	0.91	0.00	0.87	0.00	0.09*	0.00***	0.00***
Subsidized rent (%)	0.01	0.00	0.03	0.00	0.07	0.00	0.00***	0.00***	0.00***
No shelter costs/homeless (%)	0.07	0.00	0.05	0.00	0.04	0.00	0.00***	0.00***	0.00***
Own (%)	0.00	0.00	0.00	0.00	0.02	0.00	0.00***	0.00***	0.00***
Other accommodation type (%)	0.01	0.00	0.01	0.00	0.01	0.00	0.00***	0.00***	0.03**
Earnings									
Percent with earnings (%)	0.19	0.00	0.19	0.00	0.16	0.00	0.81	0.00***	0.00***
Earnings per month, 2016 dollars (mean)[4]	916.77	73.58	981.24	31.45	907.70	13.61	0.42	0.91	0.03**

Column	(1) Youth		(2) Prime Working Age		(3) Mature Workers		t-tests (difference in means)		
							(1)-(2)	(1)-(3)	(2)-(3)
Variable	Mean/%	(s.d.)	Mean/%	(s.d.)	Mean/%	(s.d.)	p-value	p-value	p-value
Length of Time on Assistance (LOTA)									
Duration of current spell, months (mean)	17.50	0.13	27.82	0.22	43.24	0.29	0.00***	0.00***	0.00***
LOTA less than 12 months (%)	0.54	0.00	0.42	0.00	0.32	0.00	0.00***	0.00***	0.00***
LOTA between 12-23 months (%)	0.22	0.00	0.20	0.00	0.16	0.00	0.00***	0.00***	0.00***
LOTA between 24-35 months (%)	0.11	0.00	0.11	0.00	0.11	0.00	0.10*	0.77	0.15
LOTA 36 months or more (%)	0.14	0.00	0.26	0.00	0.42	0.00	0.00***	0.00***	0.00***
Number of spells since 2002 (mean)	1.51	0.01	2.14	0.01	2.11	0.01	0.00***	0.00***	0.06*
Barriers to employment[5]									
Financial pressure (%)	0.14	0.00	0.18	0.00	0.17	0.00	0.00***	0.00***	0.07*
Housing/Homeless (%)	0.14	0.00	0.13	0.00	0.11	0.00	0.00***	0.00***	0.00***
Health (self) (%)	0.19	0.00	0.29	0.00	0.52	0.00	0.00***	0.00***	0.00***
Health (family) (%)	0.02	0.00	0.03	0.00	0.04	0.00	0.00***	0.00***	0.00***
Disability (self) (%)	0.09	0.00	0.11	0.00	0.19	0.00	0.00***	0.00***	0.00***
Disability (family) (%)	0.01	0.00	0.01	0.00	0.02	0.00	0.00***	0.00***	0.00***
Addiction (%)	0.04	0.00	0.09	0.00	0.07	0.00	0.00***	0.00***	0.00***
Child care (%)	0.02	0.00	0.01	0.00	0.01	0.00	0.00***	0.00***	0.00***
Transportation (%)	0.21	0.00	0.22	0.00	0.21	0.00	0.04**	0.34	0.00***
Discrimination (%)	0.01	0.00	0.01	0.00	0.02	0.00	0.00***	0.00***	0.00***
Lack of technical skills (%)	0.02	0.00	0.06	0.00	0.13	0.00	0.00***	0.00***	0.00***
Literacy/Numeracy (%)	0.05	0.00	0.06	0.00	0.10	0.00	0.00***	0.00***	0.00***
Lack of education/skills (%)	0.24	0.00	0.20	0.00	0.21	0.00	0.00***	0.00***	0.01***
Loss of motivation (%)	0.08	0.00	0.11	0.00	0.14	0.00	0.00***	0.00***	0.00***
Cultural differences (%)	0.06	0.00	0.07	0.00	0.07	0.00	0.00***	0.00***	0.59
Language barriers (%)	0.11	0.00	0.15	0.00	0.17	0.00	0.00***	0.00***	0.00***

Column	(1) Youth		(2) Prime Working Age		(3) Mature Workers		t-tests (difference in means)		
							(1)-(2)	(1)-(3)	(2)-(3)
Variable	Mean/%	(s.d.)	Mean/%	(s.d.)	Mean/%	(s.d.)	p-value	p-value	p-value
Need for record suspension (%)	0.10	0.00	0.15	0.00	0.08	0.00	0.00***	0.00***	0.00***
Immigration status (%)	0.10	0.00	0.10	0.00	0.04	0.00	0.41	0.00***	0.00***
Anger management (%)	0.02	0.00	0.02	0.00	0.01	0.00	0.00***	0.03**	0.00***
Canadian work experience (%)	0.21	0.00	0.20	0.00	0.15	0.00	0.03**	0.00***	0.00***
Personal presentation (%)	0.01	0.00	0.01	0.00	0.02	0.00	0.00***	0.00***	0.00***
Domestic violence (%)	0.01	0.00	0.01	0.00	0.01	0.00	0.00***	0.35	0.00***
Other barrier (%)	0.16	0.00	0.17	0.00	0.20	0.00	0.06*	0.00***	0.00***
N	21,491		21,399		26,018				

Notes: *** p<0.01, ** p<0.05, * p<0.1. All estimates are unweighted. Standard deviations (denoted by "s.d.") are provided in parentheses.

1 Information on sex was missing for 5 youth, 9 prime working age adults, and 3 mature workers (total missing n=17).

2 Information on educational attainment was missing for 213 youth, 141 prime working age adults, and 146 mature workers (total missing n=500).

3 Information on accommodation type was missing for 185 youth, 166 prime working age adults, and 179 mature workers (total missing n=530).

4 Average monthly earnings were only calculated for those who reported earnings greater than 0 at least once in 2016 (n=4144 for youth, n=4107 for prime working age adults, and n=4033 for mature workers).

5 Information on barriers to employment was missing for 1136 youth, 725 prime working age adults, and 707 mature workers (total missing n=2568).

Table B-4 Summary statistics for mature working singles by five year intervals, 2016 Toronto OW caseload data

Column	(1) 45-49		(2) 50-54		(3) 55-59		(4) 60-64		(5) 65-69		(6) 70+	
Variable	Mean/%	(s.d.)	Mean/%	(s.d.)	Mean/%	(s.d.)	Mean/%	(s.d.)	Mean/%	(s.d.)	Mean/%	(s.d.)
Sex[1]												
Male (%)	0.63	(0.01)bcdef	0.59	(0.01)acdef	0.56	(0.01)abdef	0.51	(0.01)abcf	0.53	(0.02)abcf	0.36	(0.03)abcde
Age												
Average age, years (mean)	47.02	(0.02)bcdef	51.99	(0.02)acdef	56.90	(0.02)abdef	61.81	(0.02)abcef	65.61	(0.03)abcdf	77.24	(0.38)abcde
Highest level of education attained[2]												
Less than high school (%)	0.31	(0.01)cdef	0.31	(0.01)def	0.33	(0.01)aef	0.35	(0.01)abf	0.37	(0.01)abcf	0.49	(0.03)abcde
High school diploma (%)	0.36	(0.01)de	0.36	(0.01)de	0.36	(0.01)de	0.32	(0.01)abc	0.33	(0.01)abc	0.32	(0.03)
Post-secondary credentials (%)	0.33	(0.01)cef	0.33	(0.01)f	0.31	(0.01)adf	0.33	(0.01)cef	0.30	(0.01)adf	0.19	(0.02)abcde
Immigration status												
Canadian born (%)	0.39	(0.01)bcdef	0.37	(0.01)adef	0.36	(0.01)adef	0.28	(0.01)abcef	0.17	(0.01)abcdf	0.09	(0.02)abcde
Naturalized Canadian citizen (%)	0.33	(0.01)bcdef	0.39	(0.01)acde	0.42	(0.01)abde	0.52	(0.01)abcef	0.55	(0.02)abcdf	0.41	(0.03)ade
Permanent resident (%)	0.16	(0.01)cef	0.17	(0.00)f	0.17	(0.01)af	0.16	(0.01)ef	0.18	(0.01)adf	0.32	(0.03)abcde
Convention refugee (%)	0.03	(0.00)bcd	0.02	(0.00)acd	0.01	(0.00)abe	0.01	(0.00)abe	0.02	(0.00)cd	0.02	(0.01)
Refugee claimant (%)	0.10	(0.00)bcdef	0.06	(0.00)acdef	0.04	(0.00)abef	0.03	(0.00)abef	0.07	(0.01)abcdf	0.17	(0.02)abcde
Other immigration status (%)	0.00	(0.00)ef	0.00	(0.00)ef	0.00	(0.00)ef	0.00	(0.00)ef	0.01	(0.00)abcd	0.01	(0.01)abcd
Accommodation Type[3]												
Rent (%)	0.89	(0.00)bcde	0.88	(0.00)ad	0.87	(0.00)a	0.86	(0.01)ab	0.87	(0.01)a	0.88	(0.02)
Subsidized rent (%)	0.05	(0.00)bcde	0.07	(0.00)ade	0.07	(0.00)ade	0.08	(0.00)abcf	0.09	(0.01)abf	0.04	(0.01)de
No shelter costs/ homeless (%)	0.05	(0.00)bcde	0.04	(0.00)ad	0.04	(0.00)ad	0.03	(0.00)abcf	0.03	(0.01)af	0.06	(0.01)de
Own (%)	0.01	(0.00)bcd	0.01	(0.00)acd	0.02	(0.00)abef	0.03	(0.00)abef	0.01	(0.00)cd	0.00	(0.00)cd
Other accommodation type (%)	0.01	(0.00)f	0.01	(0.00)f	0.01	(0.00)bf	0.01	(0.00)f	0.01	(0.00)f	0.02	(0.01)abcde

Column	(1) 45-49		(2) 50-54		(3) 55-59		(4) 60-64		(5) 65-69		(6) 70+	
Variable	Mean/%	(s.d.)	Mean/%	(s.d.)	Mean/%	(s.d.)	Mean/%	(s.d.)	Mean/%	(s.d.)	Mean/%	(s.d.)
Earnings												
Percent with earnings (%)	0.18	(0.01)[def]	0.17	(0.00)[def]	0.17	(0.01)[def]	0.12	(0.01)[abcef]	0.06	(0.01)[abdf]	0.01	(0.01)[abcde]
Earning per month, 2016 dollars (mean)[4]	892.65	(0.00)[e]	931.92	(0.00)[e]	910.46	(0.00)[e]	907.45	(0.00)	678.09	(0.00)[abc]	310.98	(0.00)
Length of Time on Assistance (LOTA)												
Duration of current spell, months (mean)	37.90	(0.53)[bcdef]	41.79	(0.54)[acdf]	46.59	(0.63)[abdf]	49.76	(0.74)[abcef]	44.14	(1.37)[adf]	10.70	(1.04)[abcde]
LOTA less than 12 months (%)	0.35	(0.01)[bcdef]	0.32	(0.01)[acdf]	0.30	(0.01)[abdf]	0.25	(0.01)[abcef]	0.31	(0.01)[af]	0.74	(0.03)[abcde]
LOTA between 12-23 months (%)	0.17	(0.01)[c]	0.17	(0.00)	0.16	(0.01)[a]	0.16	(0.01)	0.15	(0.01)	0.15	(0.02)
LOTA between 24-35 months (%)	0.11	(0.00)[f]	0.11	(0.00)[f]	0.11	(0.00)[f]	0.10	(0.00)[f]	0.10	(0.01)[f]	0.05	(0.01)[abcde]
LOTA 36 months or more (%)	0.37	(0.01)[bcdef]	0.40	(0.01)[acdef]	0.43	(0.01)[abdf]	0.49	(0.01)[abcef]	0.44	(0.02)[abdf]	0.07	(0.02)[abcde]
Number of spells since 2002 (mean)	2.24	(0.02)[cdef]	2.26	(0.02)[cdef]	2.09	(0.02)[abdef]	1.88	(0.02)[abcef]	1.76	(0.04)[abcdf]	1.24	(0.04)[abcde]
Barriers to employment[5]												
Financial pressure (%)	0.18	(0.01)[df]	0.17	(0.00)[f]	0.17	(0.01)[df]	0.16	(0.01)[acf]	0.18	(0.01)[f]	0.08	(0.02)[abcde]
Housing/Homeless (%)	0.12	(0.00)[cdef]	0.12	(0.00)[cdef]	0.11	(0.00)[abdf]	0.09	(0.00)[abc]	0.10	(0.01)[ab]	0.06	(0.02)[abc]
Health (self) (%)	0.43	(0.01)[bcde]	0.50	(0.01)[acdef]	0.55	(0.01)[abdf]	0.61	(0.01)[abcef]	0.56	(0.02)[abdf]	0.38	(0.03)[bcde]
Health (family) (%)	0.04	(0.00)[bc]	0.05	(0.00)[a]	0.05	(0.00)[a]	0.04	(0.00)	0.04	(0.01)	0.02	(0.01) (0.02)
Disability (self) (%)	0.17	(0.01)[bcdf]	0.18	(0.01)[acdef]	0.20	(0.01)[abef]	0.21	(0.01)[abef]	0.16	(0.01)[bcdf]	0.09	[abcde]
Disability (family) (%)	0.02	(0.00)[bd]	0.03	(0.00)[ace]	0.02	(0.00)[bd]	0.03	(0.00)[acef]	0.01	(0.00)[bd]	0.01	(0.01)[d]
Addiction (%)	0.10	(0.00)[cdef]	0.09	(0.00)[cdef]	0.06	(0.00)[abdef]	0.04	(0.00)[abcef]	0.01	(0.00)[abcd]	0.00	(0.00)[abcd]
Child care (%)	0.01	(0.00)[bcde]	0.00	(0.00)[a]	0.01	(0.00)[a]	0.00	(0.00)[a]	0.00	(0.00)[a]	0.00	(0.00)
Transportation (%)	0.22	(0.01)[def]	0.22	(0.01)[def]	0.22	(0.01)[def]	0.18	(0.01)[abcf]	0.19	(0.01)[abcf]	0.05	(0.02)[abcde]
Discrimination (%)	0.01	(0.00)[bcde]	0.02	(0.00)[acdef]	0.03	(0.00)[abdef]	0.04	(0.00)[abcf]	0.04	(0.01)[abcf]	0.00	(0.00)[bcde]
Lack of technical skills (%)	0.10	(0.00)[bcdef]	0.12	(0.00)[acdf]	0.15	(0.00)[abf]	0.15	(0.01)[abf]	0.13	(0.01)[af]	0.04	(0.01)[abcde]
Literacy/Numeracy (%)	0.08	(0.00)[cde]	0.09	(0.00)[cde]	0.11	(0.00)[ab]	0.11	(0.01)[ab]	0.11	(0.01)[ab]	0.07	(0.02)

Column	(1) 45-49		(2) 50-54		(3) 55-59		(4) 60-64		(5) 65-69		(6) 70+	
Variable	Mean/%	(s.d.)	Mean/%	(s.d.)	Mean/%	(s.d.)	Mean/%	(s.d.)	Mean/%	(s.d.)	Mean/%	(s.d.)
Lack of education/skills (%)	0.21	(0.01)[cf]	0.20	(0.01)[cf]	0.22	(0.01)[abef]	0.22	(0.01)[ef]	0.19	(0.01)[cdf]	0.10	(0.02)[abcde]
Loss of motivation (%)	0.13	(0.00)[bcef]	0.15	(0.00)[adef]	0.15	(0.00)[adef]	0.13	(0.01)[bcef]	0.09	(0.01)[abcdf]	0.01	(0.01)[abcde]
Cultural differences (%)	0.07	(0.00)[bdef]	0.06	(0.00)[acdef]	0.07	(0.00)[bdef]	0.09	(0.00)[abcf]	0.11	(0.01)[abc]	0.15	(0.03)[abcd]
Language barriers (%)	0.16	(0.01)[bdef]	0.15	(0.00)[acdef]	0.16	(0.01)[bdef]	0.22	(0.01)[abcef]	0.25	(0.01)[abcdf]	0.34	(0.03)[abcde]
Need for Record Suspension (%)	0.12	(0.00)[bcdef]	0.10	(0.00)[acdef]	0.07	(0.00)[abdef]	0.03	(0.00)[abcef]	0.02	(0.00)[abcd]	0.00	(0.00)[abcd]
Immigration status (%)	0.07	(0.00)[bcde]	0.04	(0.00)[acdef]	0.02	(0.00)[abf]	0.02	(0.00)[abf]	0.03	(0.01)[abf]	0.07	(0.02)[bcde]
Anger management (%)	0.02	(0.00)[bcdef]	0.01	(0.00)[ade]	0.01	(0.00)[ade]	0.01	(0.00)[abc]	0.00	(0.00)[abc]	0.00	(0.00)[a]
Canadian work experience (%)	0.17	(0.01)[bc]	0.14	(0.00)[ad]	0.14	(0.00)[ad]	0.16	(0.01)[bc]	0.16	(0.01)	0.14	(0.02)
Personal presentation (%)	0.02	(0.00)[bcd]	0.02	(0.00)[aef]	0.03	(0.00)[aef]	0.02	(0.00)[aef]	0.01	(0.00)[bcd]	0.00	(0.00)[bcd]
Domestic violence (%)	0.01	(0.00)[cde]	0.01	(0.00)[cd]	0.01	(0.00)[ab]	0.01	(0.00)[ab]	0.00	(0.00)[a]	0.00	(0.00)
Other barrier (%)	0.18	(0.01)[cdef]	0.19	(0.01)[cdef]	0.20	(0.01)[abdef]	0.24	(0.01)[abce]	0.28	(0.01)[abcd]	0.29	(0.03)[abc]
N	6,368		7,066		6,489		4,693		1,121		281	

Notes: All estimates are unweighted. Standard deviations (denoted by "s.d.") are provided in parentheses.

1 Information on sex was missing for 1 individual 50-54 years old; 1 individual 55-59 years old; and 1 individual aged 70+.

2 Information on educational attainment was missing for 46 individuals 45-49 years old; 1 individual 55-59 years old; 44 individuals 50-54 years old; 27 individuals 55-59 years old; 21 individuals 60-64 years old; 6 individuals 65-69 years old; and 2 individuals aged 70+.

3 Information on accommodation type was missing for 46 individuals 45-49 years old; 53 individuals 50-54 years old; 39 individuals 55-59 years old; 27 individuals 60-64 years old; 12 individuals 65-69 years old; and 2 individuals aged 70+.

4 Average monthly earnings were only calculated for those who reported earnings greater than 0 at least once in 2016 (n=1112 for 45-49 year olds; n=1220 for 50-54 year olds; n=1077 for 55-59 year olds; n=559 for 60-64 year olds; n=63 for 65-69 year olds; and n=2 for 70+ individuals).

5 Information on barriers to employment was missing for 197 individuals 45-49 years old; 176 individuals 50-54 years old; 121 individuals 55-59 years old; 92 individuals 60-64 years old; 51 individuals 65-69 years old; and 70 individuals aged 70+.

a Significantly different from column 1 at the 0.05 level.
b Significantly different from column 2 at the 0.05 level.
c Significantly different from column 3 at the 0.05 level.
d Significantly different from column 4 at the 0.05 level.
e Significantly different from column 5 at the 0.05 level.
f Significantly different from column 6 at the 0.05 level.

Table B-5 Summary statistics for singles by archetype, 2016 Toronto OW caseload data

Column	(1)		(2)		(3)		(4)		(5)	
	Archetype 1		Archetype 2		Archetype 3		Archetype 4		Archetype 5	
Variable	Mean/%	(s.d.)	Mean/%	(s.d.)	Mean/%	(s.d.)	Mean/%	(s.d.)	Mean/%	(s.d.)
Sex[1]										
Male (%)	0.68	(0.00)[bcd]	0.55	(0.01)[acde]	0.60	(0.00)[abde]	0.52	(0.01)[abce]	0.68	(0.01)[bcd]
Age										
Average age, years (mean)	35.74	(0.09)[bcde]	39.51	(0.14)[acde]	43.35	(0.10)[abde]	44.97	(0.13)[abce]	34.76	(0.12)[abcd]
Youth, under 30 (%)	0.43	(0.00)[bcde]	0.27	(0.01)[acde]	0.23	(0.00)[abde]	0.14	(0.00)[abce]	0.40	(0.01)[abcd]
Prime working age, 30-44 (%)	0.28	(0.00)[bcde]	0.37	(0.01)[acde]	0.26	(0.00)[abde]	0.33	(0.01)[abce]	0.40	(0.01)[abcd]
Mature workers, 45 and over (%)	0.29	(0.00)[bcde]	0.36	(0.01)[acde]	0.51	(0.00)[abde]	0.53	(0.01)[abce]	0.20	(0.00)[abcd]
Highest level of education attained[2]										
Less than high school (%)	0.47	(0.00)[ce]	--		0.44	(0.00)[ae]	--		0.36	(0.01)[ac]
High school diploma (%)	0.53	(0.00)[ce]	--		0.56	(0.00)[ae]	--		0.34	(0.01)[ac]
Post-secondary credentials (%)	--		--		--		--		0.31	(0.01)
Immigration status										
Canadian born (%)	--		--		--		--		--	
Naturalized Canadian citizen (%)	--		--		0.62	(0.00)[d]	0.72	(0.01)[c]	--	
Permanent resident (%)	--		--		0.38	(0.00)[d]	0.29	(0.01)[c]	--	
Convention refugee (%)	--		--		--		--		0.18	(0.00)
Refugee claimant (%)	--		--		--		--		0.83	(0.00)
Accommodation Type[3]										
Rent (%)	0.87	(0.00)[bcde]	0.91	(0.00)[acde]	0.89	(0.00)[abde]	0.88	(0.00)[abce]	0.95	(0.00)[abcd]
Subsidized rent (%)	0.03	(0.00)[bcde]	0.02	(0.00)[acde]	0.06	(0.00)[abe]	0.06	(0.00)[abe]	0.01	(0.00)[abcd]
No shelter costs/homeless (%)	0.08	(0.00)[bcde]	0.05	(0.00)[acde]	0.04	(0.00)[ab]	0.03	(0.00)[abe]	0.04	(0.00)[abd]
Own (%)	0.01	(0.00)[bcde]	0.01	(0.00)[acde]	0.01	(0.00)[abde]	0.02	(0.00)[abce]	0.00	(0.00)[abcd]
Other accommodation type (%)	0.01	(0.00)[c]	0.01	(0.00)[c]	0.01	(0.00)[abde]	0.01	(0.00)[c]	0.01	(0.00)[c]

Column	(1) Archetype 1		(2) Archetype 2		(3) Archetype 3		(4) Archetype 4		(5) Archetype 5	
Variable	Mean/%	(s.d.)	Mean/%	(s.d.)	Mean/%	(s.d.)	Mean/%	(s.d.)	Mean/%	(s.d.)
Earnings										
Percent with earnings (%)	0.18	(0.00)bcde	0.28	(0.01)acde	0.15	(0.00)abde	0.23	(0.00)abce	0.12	(0.00)abcd
Earnings per month, 2016 dollars mean)[4]	780.90	(11.53)cde	1042.69	(76.54)ac	847.97	(14.77)abde	1129.56	(132.21)ac	1102.72	(21.43)ac
Length of Time on Assistance (LOTA)										
Duration of current spell, months (mean)	31.35	(0.26)bce	24.07	(0.35)acde	37.82	(0.31)abde	30.87	(0.38)bce	19.12	(0.21)abcd
LOTA less than 12 months (%)	0.42	(0.00)bce	0.49	(0.01)acd	0.35	(0.00)abde	0.42	(0.01)bce	0.50	(0.01)acd
LOTA between 12-23 months (%)	0.19	(0.00)ce	0.19	(0.01)cde	0.18	(0.00)abe	0.18	(0.00)be	0.25	(0.00)abcd
LOTA between 24-35 months (%)	0.11	(0.00)e	0.10	(0.00)cd	0.11	(0.00)be	0.11	(0.00)be	0.10	(0.00)acd
LOTA 36 months or more (%)	0.29	(0.00)bce	0.21	(0.01)acde	0.36	(0.00)abde	0.29	(0.01)bce	0.16	(0.00)abcd
Number of spells since 2002 (mean)	2.20	(0.01)bcde	1.99	(0.02)ae	1.98	(0.01)ae	2.02	(0.02)ae	1.12	(0.01)abcd
Barriers to employment[5]										
Financial pressure (%)	0.16	(0.00)bcde	0.23	(0.01)acde	0.15	(0.00)abde	0.21	(0.00)abce	0.10	(0.00)abcd
Housing/Homeless (%)	0.17	(0.00)bcde	0.14	(0.00)acde	0.10	(0.00)abe	0.10	(0.00)ab	0.09	(0.00)abc
Health (self) (%)	0.36	(0.00)ce	0.35	(0.01)cde	0.44	(0.00)abde	0.37	(0.01)bce	0.14	(0.00)abcd
Health (family) (%)	0.03	(0.00)ce	0.03	(0.00)ce	0.04	(0.00)abde	0.03	(0.00)ce	0.01	(0.00)abcd
Disability (self) (%)	0.17	(0.00)bcde	0.15	(0.00)ade	0.14	(0.00)ade	0.12	(0.00)abce	0.02	(0.00)abcd
Disability (family) (%)	0.02	(0.00)be	0.01	(0.00)acde	0.02	(0.00)be	0.02	(0.00)be	0.00	(0.00)abcd
Addiction (%)	0.13	(0.00)bcde	0.08	(0.00)acde	0.05	(0.00)abde	0.03	(0.00)abce	0.00	(0.00)abcd
Child care (%)	0.01	(0.00)bcde	0.01	(0.00)a	0.01	(0.00)ae	0.01	(0.00)a	0.01	(0.00)ac
Transportation (%)	0.24	(0.00)bcde	0.21	(0.01)ae	0.21	(0.00)ae	0.21	(0.00)ae	0.19	(0.00)abcd
Discrimination (%)	0.01	(0.00)bde	0.02	(0.00)ace	0.01	(0.00)bde	0.02	(0.00)ace	0.01	(0.00)abcd
Lack of technical skills (%)	0.07	(0.00)bcd	0.03	(0.00)acde	0.12	(0.00)abde	0.04	(0.00)abce	0.07	(0.00)bcd
Literacy/Numeracy (%)	0.07	(0.00)bcde	0.01	(0.00)acde	0.12	(0.00)abde	0.01	(0.00)abce	0.09	(0.00)abcd
Lack of education/skills (%)	0.27	(0.00)bcde	0.05	(0.00)acde	0.29	(0.00)abde	0.06	(0.00)abce	0.23	(0.00)abcd
Loss of motivation (%)	0.14	(0.00)bcde	0.12	(0.00)acde	0.13	(0.00)abde	0.09	(0.00)abce	0.03	(0.00)abcd
Cultural differences (%)	0.01	(0.00)cde	0.01	(0.00)cde	0.07	(0.00)abde	0.05	(0.00)abce	0.26	(0.00)abcd

Column	(1) Archetype 1		(2) Archetype 2		(3) Archetype 3		(4) Archetype 4		(5) Archetype 5	
Variable	Mean/%	(s.d.)	Mean/%	(s.d.)	Mean/%	(s.d.)	Mean/%	(s.d.)	Mean/%	(s.d.)
Language barriers (%)	0.01	(0.00)[cde]	0.01	(0.00)[cde]	0.19	(0.00)[abde]	0.10	(0.00)[abce]	0.49	(0.01)[abcd]
Need for Record Suspension (%)	0.18	(0.00)[bcde]	0.08	(0.00)[acde]	0.11	(0.00)[abde]	0.05	(0.00)[abce]	0.01	(0.00)[abcd]
Immigration status (%)	0.01	(0.00)[e]	0.01	(0.00)[e]	0.01	(0.00)[e]	0.01	(0.00)[e]	0.46	(0.01)[abcd]
Anger management (%)	0.03	(0.00)[bcde]	0.01	(0.00)[acde]	0.02	(0.00)[abde]	0.01	(0.00)[abce]	0.00	(0.00)[abcd]
Canadian work experience (%)	0.07	(0.00)[bcde]	0.04	(0.00)[acde]	0.18	(0.00)[abde]	0.16	(0.00)[abce]	0.59	(0.01)[abcd]
Personal presentation (%)	0.02	(0.00)[bcde]	0.01	(0.00)[ae]	0.01	(0.00)[ade]	0.01	(0.00)[ace]	0.00	(0.00)[abcd]
Domestic violence (%)	0.01	(0.00)[e]	0.01	(0.00)[e]	0.01	(0.00)[e]	0.01	(0.00)[e]	0.00	(0.00)[abcd]
Other barrier (%)	0.19	(0.00)[bde]	0.20	(0.01)[ace]	0.19	(0.00)[bde]	0.21	(0.00)[ace]	0.10	(0.00)[abcd]
N	22,046		7,431		19,249		9,738		9,849	

Notes: All estimates are unweighted. Standard deviations (denoted by "s.d.") are provided in parentheses. Not all singles were grouped into an archetype. The five archetypes includes 99% of all singles on the caseload in 2016.

1 Information on sex was missing for 6 individuals in archeype 1; 5 individuals in archetype 3; 1 individual in archetype 4; and 1 individual in archetype 5.

2 Information on educational attainment was missing for 40 individuals in archetype 5.

3 Information on accommodation type was missing for 142 individuals in archetype 1; 64 individuals in archetype 2; 110 individuals in archetype 3; 87 individuals in archetype 4; and 20 individuals in archetype 5.

4 Average monthly earnings were only calculated for those who reported earnings greater than 0 at least once in 2016 (n=18,174 in archetype 1; n=5391 in archetype 2; n=16,452 in archetype 3; n=7551 in archetype 4; n=8634 in archetype 5).

5 Information on barriers to employment was missing for 1113 individuals in archetype 1; 395 individuals in archetype 2; 547 individuals in archetype 3; 303 individuals in archetype 4; and 168 individuals in archetype 5.

a Significantly different from column 1 at the 0.05 level
b Significantly different from column 2 at the 0.05 level
c Significantly different from column 3 at the 0.05 level
d Significantly different from column 4 at the 0.05 level
e Significantly different from column 5 at the 0.05 level