



NO SIMPLE STORY

Singles, Deep Poverty and
Ontario Works in Toronto

Improving Our Knowledge of and Responses to Singles on Ontario Works in Toronto
Working Report #3 Prepared for the Ontario Centre for Workforce Innovation
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From the perspective of developing more effective policies, programs and services, listening to the voices of people living on social assistance and documenting their experiences is always important. This is especially true for this study given the current absence of detailed research on singles. With this in mind, it is important to acknowledge the partnership with the Ontario Centre for Workforce Innovation (OCWI), a leading-edge centre of research and innovation, which enabled Toronto Employment and Social Services (TESS) to undertake this project. This partnership was integral to the development and completion of the study. Similarly, the study benefitted from the support and insights of several City of Toronto staff and external reviewers.

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BEING SINGLE

The cracks are so big now that they're not cracks, they're holes, and everybody is falling in these holes. It's one thing to say a few people are slipping through the cracks, but that's not what's happening. We're failing an entire group, we're failing a whole group of our population ... A single person could have a lot of valid reasons for why they're not looking for work besides just having a child, so we should be looking at those. We should be looking at why people aren't able to work as opposed to just saying "Well, you're not working" (Mark).

Being single is really hard because you've got nobody else that you can depend on ... You've got nobody. You've got to do it yourself or it doesn't get done. It's taxing, physically and mentally. It's draining ... People just need to be given the chance and it's a matter of finding a way of giving them that chance (Richard).

We don't really have anyone to turn to in the sense of [getting] help. People kind of look at us like we have it easy because we don't have anybody to support. But in reality we have it just as hard as everybody else. You don't know what's in somebody's mind or what they're going through. You don't know anyone's situation until you walk a mile in their shoes (Jennifer).

They probably think that you have no dependents so the amount that you get should be lower ... That's a form of discrimination too ... You still are going through a difficult time and my situation might be different from yours and they just sort of lump everybody together ... Things happen and each case is different and should be treated differently (Gabriella).

As a single it can be hard. If you want to do something, it's on your own and every decision you make will also affect you and if you make a mistake you'll pay the price of your mistake. So it's very hard mentally and physically (Amadi).

It's harder for single people ... I think families get a lot more money and they get a lot more programs. They get more help ... Just because you don't have children doesn't mean you don't have to survive (Tracy).

What you can get for \$400 as a single person, it's shared accommodation with people you don't even know. You don't know if you can trust them. It's minimal options ... As a single person, just make us equal so that we can at least compete. That's all (Jackie).

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INTRODUCTION: NO SIMPLE STORY



Stories matter.

The stories we tell make sense of who we are and shape how others see us.

The stories told about us can help us make progress or limit our opportunities.

In a world as rich with myth and stereotype as social assistance, stories hold incredible power.

Asked to conjure an image of singles on assistance, for example, some will picture young males, perhaps with limited education and work experience, who are not trying hard enough to find work. Others may visualise older males, unwilling to tackle their addictions. Such portraits are important. Our understanding of who is on assistance and the lives they are living, shapes how we view the challenges they face. And the stories we tell inform the policies, programs and services we believe people need.

This study set out to develop more detailed insights into the characteristics and experiences of singles in receipt of Ontario Works in Toronto. Analysis undertaken as part of the study shows that approximately 40% of the singles caseload in Toronto is female, approximately one-third have completed post-secondary education and approximately 30% are 50 or older. Of the latter, many reported significant work histories, but were no longer sure where they fit in a fast-changing labour market. Comparatively few are dealing with addictions, while many more struggle with poor physical and mental health.

As this cursory review suggests, there is no “typical” single and there is little value in talking about singles as a whole. There is significantly more value in constructing various profiles, based on key variables such as age, immigration status, education and sex and digging deeper into the experiences of various sub-populations of singles, such as newcomers, repeat and long-term recipients and older people. These approaches are developed in a companion report. And rather than the stylised accounts above, there is perhaps most value in understanding singles as unique individuals with rich, complex, and sometimes contradictory life stories. People with past successes, current skills and future dreams, who turn to assistance when ‘life happens’, other systems fail or as a result of their own missteps.

To develop a fuller understanding of the life stories of singles on the caseload, we interviewed more than 50 individuals. The people we spoke to were young and old, in good health and in poor health, born in Canada and abroad, highly educated and under-educated, with experience in the labour market in both highly skilled and well-paid jobs, as well as in marginal jobs with low pay and no benefits.

Some turned to assistance for the first time, as their once comfortable lives, surprisingly and all-too-quickly began to unravel following the loss of a job, the loss of a partner or the loss of their health. Others returned to social assistance after many years, disillusioned to fall back on a system they felt was lost in their past after many years of work. Some recalled cycling

repeatedly between OW and work, always able to leave, but never able to find stable and secure work. And a small number, who had lived on assistance for many years, held little hope for the future.

Participants shared numerous success stories, noting how the actions of supportive workers or effective programs had helped them to stabilize or transform their lives, or simply highlighting the critical role that access to financial support, albeit extremely inadequate, played. There were many inspiring stories of resourcefulness and resilience, as people overcame childhood bereavement and trauma, abusive relationships, homelessness and poor health to rebuild their lives.

Despite this progress, deep and unrelenting poverty -- the constant companion of singles on social assistance -- provided the overarching context to the stories people shared. Participants provided insights into how this shaped their daily lives, the continuous struggle to make ends meet, and the survival strategies they employed. They spoke about their challenges with unstable housing and homelessness, food insecurity, unpaid bills and mounting debts fuelled by predatory lending, the unpredictability of precarious work, deteriorating mental and physical health, social isolation, and the barriers to progress presented by addictions, abuse, criminal records and discrimination based on race, age and sexuality, among others. And at the heart of their stories, were their experiences with social assistance, the rules and practices that held them back and the relationships and services they hoped for.

This richer understanding of who is on the caseload and the lives they are living, have lived and hope to live, is especially important at a time when the overall social assistance caseload is falling and as singles constitute a greater proportion of those that remain. In this context, it is tempting to believe that fewer resources are needed because singles represent a much less complex and resource intensive family type than single parents. While that may be true in general terms, if there was any overarching message that resonated through the interviews, it was the desire to be served based on the individual realities of their lives and their specific needs. Looking forward, building a social assistance system that adopts a truly collaborative and holistic approach, thoughtfully assesses individual needs, co-develops appropriate action plans and helps people navigate through more integrated human services, will require additional investments in highly trained front line workers and more and better services.

Overall, what these stories confirm is that there is no one single and no one path onto or off assistance.

There is no simple story about single people and social assistance.

There are many people, many paths and many stories. And every story matters.

SINGLES STUDY



In the late 1990s, singles comprised just over a third of the overall Ontario Works (OW) caseload in Toronto. Between the end of 1999 and 2016, the proportion of singles on the monthly caseload increased substantially from 38% to just over 60%. Singles also represent a significant proportion of the long-term caseload. For example, of those on assistance 3-5 years, approximately 60% are single; while of those on 5 years and longer, almost half are single.

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 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 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 longer stays and exits to employment; and
- the experiences and needs of singles.

To generate a detailed understanding of the experiences of singles, the study undertook a number of in-depth interviews.

IN-DEPTH INTERVIEWS

Over the course of 2016, almost 69,000 unique singles -- individuals who had applied to OW without any dependents or a spouse -- received assistance at least once during the year. A randomly drawn sample of 400 singles was generated. There were no statistically significant differences between the singles population on OW in Toronto in 2016 and the randomly drawn sample. While the 51 research participants were comparable to the overall singles population in terms of average age and the distribution of age, there were notable differences with respect to sex, country of origin, educational attainment, and length of time on assistance. Most notably, males, people born outside of Canada, and people with less than high school were under-represented among interviewees relative to the overall singles population. Compared to all singles, the interviewees were less likely to have dropped out of high school, but more likely to have high school as their highest level of educational attainment. All singles and interviewees were comparable in terms of post-secondary attainment. The average length of time was statistically comparable between interviewees and the population of singles. Also, the number of spells since 2002 was comparable between interviewees and the population. Appendix 1 provides a more detailed profile of the research participants.

Between June and August, 2017, 51 singles who had received OW in Toronto during 2016 were interviewed. Each interview lasted between approximately 1 and 2.5 hours. Interviews were recorded for subsequent transcription and analysis and field notes were taken to provide additional detail. The interview schedule was deliberately extensive, enabling participants to talk about issues such as their family background and support networks, education and work history, day to day living and making ends meet, health and housing, and experiences with OW. Importantly, participants were also encouraged to share their hopes for the future, including their thoughts on social assistance reform, basic income, and any changes they believed would better support singles on OW. Where relevant, interviews also explored the experiences of different sub-groups, such as older individuals, newcomers and repeat and longer-term recipients. Finally, although there is no unifying “single” experience, the study sought to identify the extent to which participants felt that “being single” was important to their story and may directly or indirectly shape their experiences making ends meet, accessing assistance and housing, participating in programs, connection to or isolation from services and supports as well as more broadly to the labour market and society.

READING THIS REPORT

The remainder of this report profiles the life stories of 30 research participants. Real names have been replaced with pseudonyms and in places specific information has been removed to ensure confidentiality. Understandably, each interview touched on many different aspects of an individuals' life and could be categorized in various ways. Nevertheless, for simplicity, the stories are profiled across the following four sections:

- *Pathways* highlights a number of the reasons that people turn to OW, portraying, among others, the lives of those who lost long-held jobs, were failed by other support systems, or were hit by poor health and had nowhere else to turn.
- *Supports* emphasizes the experiences of participants with OW and their interactions with the system. Stories highlighted the interventions, large and small, that impacted their lives and the relationships with workers that often underpinned those changes. But stories also spoke to systemic challenges and missed opportunities, where different or better services might have made a positive difference.
- *Experiences* focuses on a number of the overarching themes that emerged from the interviews. Participants shared powerful stories that spoke to resilience and hope. But lives were also shaped by hardship, isolation, stigma and discrimination. And some recounted the long shadows of trauma, debt and criminal records that hung over them and the sense of uncertainty they faced as they tried to map a way forward.
- *Journeys* returns to the sense of movement to describe the direction of participants lives as they spoke about their current circumstances and looked to the future. For some, there was a clear sense of moving up by returning to work, school or training, while for others progress was seen in the steps they were taking to stabilize their lives. Others were less hopeful and their interviews suggested that they had hit a wall or were falling further back.

Changed Lives

Kathy's Story: A Life Turned Upside Down

Several years ago, with a long and varied work history behind her, Kathy, a white, middle aged mother, was enjoying life as a successful professional. However, a heartbreaking series of events would dramatically change her life and lead her to assistance.

In 2010, Kathy received a call that one of her parents had been involved in a hit and run, and was being airlifted to a trauma centre. Shortly before this, Kathy's partner had left her and so she found herself alone, struggling to work, support her children and care for an ailing parent. Despite numerous surgeries, her parent was unable to recover and passed away. Tragically, within weeks, another relative's health failed. Kathy was immediately thrust back into caring for a dying relative. After a successful period of counselling, she was beginning to piece her life back together and was gradually increasing her hours at work, when she received another traumatic call. A child had been involved in a car accident and sustained serious injuries. Kathy flew to Toronto and travelled back and forth for several months as the slow rehabilitation continued. Once this became too expensive, she quit her job, sold her home and headed East.

Kathy has found it difficult to start from scratch in a new city. Initially, she secured a two year contract, believing that even once that ended it would be a platform to rebuild from. However, she has only been able to find part-time administrative positions through temp. agencies. While she has worked two jobs at times, there have also been other spells with no employment. For someone who has worked their whole life, this has been a difficult transition. Despite rich experience and a continued desire to work, Kathy candidly admits she is losing confidence in her abilities:

At my age it's been harder than I imagined it was going to be ... I am facing challenges with work here ... You lose some confidence. Your skill set is still good and you are still capable, but it's hard to bring that across when you haven't had stability in work. I've done quite well with doing temporary work and doing the two year contract and trying to find little things here and there. It's harder than I thought ... It's frustrating. In my head I know I can do it. I know if someone gave me a chance and it was a good fit and it was a good environment, things would be great. That's what I'm looking for. Being on OW is not what I want to be on.

Further complicating her progress, Kathy has been diagnosed with a serious health condition. Managing the pain is extremely challenging. She finds it hard to do many of the activities she used to enjoy, such as gardening and swimming, and the unpredictability of her flare-ups can make it difficult to work, especially full-time. While she previously received Employment Insurance (EI) sick benefits, Kathy was denied EI unemployment benefits because of her health condition. As employment contracts came to an end, and her savings dwindled, Kathy applied to OW on several occasions over recent years. Her current spell has lasted more than

7 months. No longer receiving call backs from her applications, Kathy feels her age is a barrier and is unsure how to progress. Although clearly in need of guidance, she did not recall meeting with a caseworker, remains hesitant about how to reach out. As she explained:

When I first applied, they told me I could go to the employment section and check in and get a card and meet with somebody. So that person I met with a week later, has more been my worker ... But every time I go into my office, I talk to the lady in the employment [centre] because she's been the most helpful. She's the one who has been giving me the suggestions. I have never met my worker, really, so I haven't had a one on one ...

... I sometimes feel, should I be reaching out to her and just say, 'Hey, do you know of anything else I could be doing? Do you have any other suggestions for me or am I on the right track? Am I doing the things I am supposed to be doing? Or, am I aware of all the programmes that I am entitled to or that would benefit me?' I'm the one that keeps going in and asking. I have to repeat my story each time because she isn't my worker, so she doesn't remember ... Sometimes it feels like we keep repeating the same conversations.

Kathy's health and labour market challenges increase her risk of long term receipt. Recognizing this, and returning to her central theme, Kathy believes there is a need for workers who specialize in helping older jobseekers and more targeted programs so that they can overcome the discrimination and challenges they face:

You go for an interview, you show up, and it's, 'oh you're not 30 years old, you're mature, older, we're not looking for that' ... It would be nice if you had a team of counsellors that you match up with, let's say age groups. If you had counsellors work with maybe teen to 30 and then maybe somebody from 35 to 50 and then 50 up. They would know what your needs were, whether you were single, married, and what your options are at that time in your life. There are so many variables when you are young and you are a teenager, there's colleges, there's schooling, there's that middle age, you have children, take care of that kind of thing. For my age group, 50 and up you're looking at retirement, you're looking at possibly your last job, programmes like Second Careers - is that really an option for you or are there other jobs out there for people of this age group? So, if you worked with a counsellor that was more a social worker, you had more health issues that you are starting to deal with, your work or finding a position to help you to wean off OW and be able to be self-sufficient ... I think you would feel like that person knows your needs, because they are only working with that age group. They know what to suggest.

Given her situation, Kathy was positive about the impact a basic income would have at this stage of her life. Describing it as the foundation of "self-care," she stressed that it would not only better meet her financial needs, but also open up all kinds of possibilities:

It would give me peace of mind that I was still able to have shelter, food, to basically take care of myself, instead of investing all of your thoughts like, 'I will never be able to pay my rent or not be able to have food.' If you have that basic income, that takes that stress and that worry away. It gives you the opportunity to be more constructive. It's self-care. Basic income is self-care. It allows you to have the time to put your energies and your resources into finding work, to finding something to better yourself ... because you know that your basic needs are taken care of. I think it [will provide] incentives to strive a little higher and be more motivated because you don't have that to worry about ... You have more energy to do more things and you want to do more things and you want to become more involved in life. Life is happier, you see the potential of doing more for yourself. I think it's an awesome thing.

Jacub's Story: From a great life to social assistance

Looking much younger than his age, Jacub, a white male in his sixties, demonstrated a calm, methodical manner in sharing his story. This was especially striking given the incredible transformation he had undergone -- from successful entrepreneur to social assistance -- and the obvious, although understated, toll that journey at times took on him. Almost as remarkably, he had since found a renewed passion and positivity and was still pursuing new ventures, following support from social assistance and subsequent access to a Second Career program. While the detailed retelling of his life's story only rarely touched on his experiences with OW, it nevertheless provided a fascinating account of a unique journey onto social assistance -- one that was triggered by a lengthy tax dispute and accelerated by the end of his marriage.

Following a rich background pursuing various studies abroad, Jacub arrived in Canada in the early 1980's. He quickly found work and excelled in a number of positions. Six or seven years later, he set up his own business and was very successful. Over time, he married and started a family and one house gave way to a bigger one -- "Life was great. I was always very busy." By the mid-1990s, Jacub began trading stocks and was making high returns. This continued for a number of years, until he was audited by Revenue Canada. Recounting the meeting, Jacub poignantly described dressing in his best suit and tie, impressed that an immigrant would be invited to meet with a government official.

As a result of the audit, Jacub was presented with an overwhelming tax bill. Disputing the outcome, he underwent numerous appeals, and despite various adjustments and payments, he still has a significant outstanding debt. For some time, he tried to continue his business, but the episode placed him and his family under great stress. In time, he was no longer able to run the business and he had to sell the family home to pay off debts. Prior to this, Jacub and his wife separated, which was the final straw, financially and emotionally -- "I couldn't actually pay my taxes, property tax, I couldn't pay the mortgage. I was scrambling to make enough just to survive." Jacub felt that without the separation he would never have had to turn to OW, no matter how hard things were.

Around this time, to try and make ends meet, Jacub took a part-time, minimum wage job as a driver - "a low part of my life." The company reported fewer hours at higher pay, however, meaning he did not qualify for EI once the contract ended. As a result, Jacub turned to social assistance, an experience he described as both "traumatic," but also a "great relief:"

I didn't have money to live so I went to Ontario Works ... and I told them what the situation is and I told them that I want to apply for assistance because I'm trying to get food. I got all the forms and I filled them out as well ... This was traumatic ... I remember using tissue in the office when I was with her and explaining it to her. My psychological state was - I just couldn't tell her about it.

In passing references such as this, Jacob shone a little light on the damaging impact his greatly changed circumstances were having on his health. The closest he came to elaborating further was when he acknowledged - "I knew that there was stress and depression and that could end bad. I'm quite glad that I am where I am."

Jacob's experience with OW was positive and an important piece in building a better future. Indeed, he described it as "life changing." Shortly after he stopped working as a driver, Jacob recalled taking a short course to help him refocus his career at a time when he felt lost. Jacob found the course 'amazing,' noting that it helped him to develop a more positive outlook:

It was very important for me because I was refocused. The outcome was the change of personality, the change of attitude in a very positive way.

While the steps forward from this time were not always clear, it seemed that Jacob was on social assistance on more than one occasion. Ultimately, his path off assistance was the result of being supported to access a training program. He enjoyed the course and gained new skills which he is now applying in his plans to develop a business.

At the end of the interview with tears in his eyes, Jacob -- a man who had recounted all of his financial troubles, the loss of his marriage and the journey from "a great life" to social assistance all very matter of factly and at times even with a glint in his eye -- confided that this was the first time he had ever really shared his story. A couple of times in the interview he sat back and noted 'this is an interesting story' as if reflecting on it afresh. The opportunity to tell his story appeared not only welcome, but perhaps another step in his movement forward.

Precarious Lives

Mark's Story: The cracks are so big now that they're not cracks, they're holes and everybody is falling in these holes.

Exceptionally articulate, and with a strong commitment to social justice, Mark, a white male in his thirties, spoke powerfully about the challenges facing people living in poverty, including precarious work, predatory lending and a social assistance system that puts up too many barriers to progress. Describing himself as coming from “white trash,” Mark recalled a difficult upbringing, framed by poverty and alcoholism. Leaving home as a teenager, he lived with his grandmother before finding a room with the help of social assistance. As an adult, Mark lived a transient lifestyle for many years, finding temporary work across the US and Canada, facing homelessness and his own addictions, and repeatedly cycling on and off assistance. Returning to Toronto following a family bereavement, his most recent spell on assistance lasted two years.

Mark reported a varied work history, with experience in sales and construction, among others. Reflecting on these, he provided detailed insights on the increasingly insecure and precarious nature of work. Highlighting the rapid spread and extensive reach of temp. agencies, for example, Mark described the grueling, irregular schedules, the lack of benefits and the toll on people’s health and well-being:

The temp agencies are raking in the money. It's crazy. That's why there's so many of them. In [name of town] there's got to be 30 temp agencies downtown. Places that just do day labour. Come in, sit down in the morning, we'll find you a job before the end of the day. It's the promise that they're going to give you a job at the end of the contract that's the worst part. You never get the job. If you're lucky, you work for one of the good agencies that after a few months have a benefits plan ... If you're lucky they actually are legit and they're not fly by night and they won't just disappear one day with half of your pay cheque... We're getting sick because we're taking 60 hour shifts a week and the reason we're taking 60 hours a week is because we can't afford to say no ... [On paper], I have a right to refuse these extra 22 hours or these extra 18 hours every two weeks. But I don't have that right because I can't eat if I deny that right ... So we bank those hours and we kill ourselves... For 60 hours for 5 weeks, 6 weeks, they use us up. It's almost like a factory, just like any other used piece that you don't need any more, any output it goes into the rubbish bin and in comes the next one.

Now in school, Mark also described how shifts in employer practices were making it much harder to find part-time employment that accommodates his studies, noting that recent positions he applied for were part-time, but demanded “full time availability” of 60 hours. Although his circumstances have improved now he is in school, Mark still finds it hard to make ends meet, especially the escalating costs of utilities and food. While he reported buying

groceries on sale, he noted these often expire quickly, so this can be a false economy as much of it needs to be thrown away. As a result, Mark experiences “stress and anxiety” and is on a reduced course load at school. He finds it hard to focus, and is constantly drawn back to job searching online.

Mark made numerous references to high levels of debt and his poor credit history. The first person in his family to pursue further education, Mark felt that people like him were particularly vulnerable to accumulating high levels of student debt. At one time, his student loans were more than \$40,000, and he refused to file his taxes for a decade because he knew that any refund would be applied to his debts. Although he has cleared a significant amount of debt, his poor credit history still casts a long shadow. He was denied jobs in banking and insurance because of his poor credit and he had to turn to pay day loans, with exceptionally high interest rates. Elaborating on the targeting of credit on people living in poverty, he recalled borrowing 100% of his income every two weeks with high interest rates. Trapped in a vicious and accelerating cycle, he began “taking out a loan on Tuesday to pay the loan on Wednesday so that I could get a loan on Thursday.” Another time, he received a pre-approved loan in the mail, and after calling to explain his poor credit history, recalled being approved anyway but with higher insurance payments. Shortly afterwards, he lost his job and was told the loan was not active long enough to qualify for insurance.

Recounting his various experiences with OW, Mark identified a number of unnecessary barriers. These included frustrations that could be relatively minor outside the deep poverty and restrictive rules of social assistance, such as the additional costs and time involved in having to fax documents rather than send them by email, and the time it took to provide transit tokens when faster access could better respond to “just in time” work opportunities. There were also more substantive concerns. For Mark, the shift to more precarious employment meant that OW needed to be more flexible and provide more help. Mark highlighted the importance of delaying any clawbacks of income so that people can develop a stronger foothold in the labour market. He also reported being unable to access to employment start-up funds because he had claimed almost two years earlier. This made little sense when jobs were more insecure and such funds provided a critical boost. Finally, he noted the unintended impacts of certain actions, such as when he was referred to an employment program based in a community hub that included addiction services. Given his background this was a trigger -- “I just had to leave” -- and he resented being made to attend that location over a separate program he had identified.

Broadening his perspective on assistance, Mark explained that people turn to the system as different challenges arise because “life is much more unexpected when you can’t take the liberty of planning for it [and] poor people don’t have the liberty of planning for life.” This was one of the reasons why Mark was so positive about a basic income, believing it would allow people to better plan their lives with all kinds of benefits from improved diet and nutrition, to education and employment. Most importantly for him, following the death of a relative in a nursing home, it would enable Mark to rent a larger apartment so that he could take care of his

mother. In terms of social assistance reform, his priorities were allowing people to keep drug benefits for longer after leaving assistance and expanding dental coverage:

Dental care is essential ... My teeth continue to degrade to the point where I have a broken tooth now and even if I go on the system ... they're never going to fix that tooth until it's so rotting out in my head that I've got a blood infection ... We don't fix things, we put a band aid on, so when it's an emergency we'll take care of that emergency but it doesn't address the underlying illness, and dental health affects every other aspect of your health ... Not to mention the shame and stigma of people who have bad teeth face.

In closing, noting the "different" additional expenses people with children face, Mark argued that too often gets translated into "single people should have to go through harder restrictions." As he explained:

A single person could have a lot of valid reasons for why they're not looking for work besides just having a child, so we should be looking at those. We should be looking at why people aren't able to work as opposed to just saying "Well, you're not working."

Ultimately, for Mark, the refusal to take this approach and the failure of various systems to adequately address the different needs of single people meant that, "the cracks are so big now they're not cracks, they're holes and everybody is falling in these holes. It's one thing to say a few people are slipping through the cracks but that's not what's happening. We're failing an entire group, we're failing a whole group of our population."

Richard's Story: Something dramatic alters your life and you have to look and evaluate, where am I going from here?

Following more than twenty five years in the labour market, Richard, a personable white male in his forties, landed on assistance for the first time after exhausting EI. Ultimately relieved to find a stable job with good benefits, his account provided insights into an increasingly insecure labour market, the challenges facing older workers returning to job search after so long, and, after the loss of a steady income, the struggle to make ends meet and the depression and isolation that can result.

After leaving school, Richard entered college to study business, but quickly dropped out as he lost interest. Lacking a specific career focus, he nevertheless found work and remained consistently employed in a variety of service jobs, before securing a job with a major retail chain. He worked his way through various positions, including junior management, before taking a more specialized customer service role. For the majority of his two decades with the company, Richard was happy and hardworking. During the later years, however, he observed a cultural shift, with widespread cost-cutting and hours and positions reduced. Increasingly stressed and unhappy, Richard explained that it became a “dead end job.” On one occasion, struggling with the “daily grind,” he lost control, punched a wall and broke his hand -- “I just was fed up, frustrated, I was just crazy with it all.” Eventually, despite only seeing a marginal increase in his wages over the course of twenty years, he was let go because “they don’t want to be paying someone \$17 an hour when they can hire an 18 year old for \$10 an hour.”

Richard was initially glad to be out of a job that was taking an increased toll on his health and well-being. Around the same time, he also experienced the end of a relationship and had begun to fall into a deep and lasting depression. As a result, although he looked for “work here and there,” he also needed the time to regroup and gather his thoughts. As he noted, “something dramatic alters your life and you have to look and evaluate, where am I going from here?” Having experienced the changing labour market from the inside, Richard now observed it from the outside, as a job seeker. Most noticeable was the polarization of opportunity, with the limited availability of middle-tier jobs, compared to those for the highly skilled and low skilled. Richard was unqualified for many of these, and felt that his experience and age created obstacles in others. Connecting this to changed employer practices, Richard explained that online screening now makes it more difficult to make a positive first impression and he could have been screened out as an older applicant without realizing it:

When you get back into the workforce after being out of it for so long, so much has changed ... Everything is online now. There’s no real physical interaction with anybody to give a first impression. Basically, you’re sending in your resume. I had on my resume 20 years [experience] and that was a little bit of a hindrance

as well, because they’re like, ‘how much is this guy going to want?’ or ‘he’s older, how much is he going to be able to do?’

Approximately 6 months after losing his job, Richard found a retail position with good pay and benefits. Although only a 6 week, seasonal contract at first, he knew there was a chance to get a longer contract if he performed well. Several months later, Richard received a longer contract and within a year, was earning enough to exit OW. Happy to be working again, Richard especially values the opportunities for training and career development. However, even his new position is not insulated from the pressures of a greatly changed labour market. Richard's hours continue to ebb and flow and he has been close to calling his former case worker on several occasions to see if they can help.

The possibility of reaching out to his worker was testimony to the positive relationship that Richard enjoyed. Describing his workers as "great," Richard explained that he benefitted from referrals to several workshops focused on resumes and job search. These were particularly helpful after so many years when he did not apply for jobs. Reflecting on the support he received and the broader value of this approach, Richard explained:

[My worker] encouraged me to look at different ideas, different things. She said sit down, make a list of things that interest you and if it's a career you can do something with ... A lot of it is getting people to think about the direction they want to go ... I was forced to think, 'okay, where do I want to go from here.'

While Richard's experience with OW was positive, he nevertheless felt the stigma of being on assistance and although at times he highlighted those for whom it became a "lifestyle," he also recognized the different challenges people face, notably mental health and addictions and the need for more understanding:

A lot of people are afraid of telling their story about how long they've been on it because they're judged, it's all a stigma, 'you're a welfare bum' or 'you're just a welfare user' and that's how people see it. You're an outcast from society or you're a degenerate. You're all these things, but everybody has their stories about where they are ... Some people [are] stuck on the system because they can't get out. Some of them don't know how to get out. Some of them don't want to get out. And some of them don't have the resources, the education to get out ... And the longer you go on the system, the harder it is to get back on everything too.

Despite receiving additional discretionary funds, Richard struggled to survive financially while on assistance. He highlighted the "total disconnect" between the amounts people are given and the cost of living, with skyrocketing rents at the top of the list. After paying his rent, Richard had only about \$200 left to survive each month and to make ends meet he sold various

belongings online, and, a keen photographer, found an occasional gig that would earn him a few hundred dollars. Opening up more about his time on assistance, he shared the challenges of being on OW while depressed and how isolating it can be:

I went through quite a rough period. I didn't go out, didn't socialize much ... It's hard. It's really tough because everything costs money ... When people aren't getting the money, they're not going out, they're staying inside and they're just hiding from society. That's what I did in a way, I just hid from everything.

Towards the end of the interview, Richard spoke passionately about two further aspects of his journey -- being single and older. While job searching, he came across a number of highly visible programs for youth, but noted that he had not come across any targeted on older or mature job seekers – a significant oversight with so many older workers struggling to find work. Given the isolation he experienced, and echoing the voices of other older participants, Richard also suggested the need for some way to connect with others on assistance, to share experiences and provide support. Finally, he highlighted the role of societal expectations in limiting opportunities for single people and touched, albeit fleetingly, on some further subtle barriers he may have faced as a gay man. He felt there were times during job interviews, when the conversation shifts more to 'fit', that "being single, being gay" makes it harder to get ahead, as it's seen as having no responsibilities. Summarizing his perspective, Richard concluded -- "Being single is really hard because you've got nobody else that you can depend on ... You've got nobody. You've got to do it yourself or it doesn't get done. It's taxing, physically and mentally. It's draining ... People just need to be given the chance and it's a matter of finding a way of giving them that chance."

Troubled Lives

Marco's Story: You say, just keep pushing forward. I keep running into the same wall

Driven by addictions, Marco, a white male in his fifties, described a rollercoaster of a life that took him from the highs of performance and travelling to the lows of homelessness and assistance. Although his musical ambitions were never truly fulfilled, Marco enjoyed performing for many years, before an injury proved to be a “career ender.” Shifting gears, he spent a decade travelling the globe and living abroad with various industry tradeshows. Towards the end of this time, the stress of the non-stop lifestyle and unresolved childhood trauma, caught up with Marco as his substance abuse made work impossible. Recently, after several spells on assistance, Marco has finally secured stable and affordable housing and feels better equipped to focus on his health.

The themes of instability and restlessness were pivotal to Marco's story. He recalled a transitory childhood, with frequent travels aboard and a new place to live every year. These formative years sowed the seeds for the times he enjoyed travelling as an adult with music and business. But there was also something in his constant movement that he felt led to a number of false starts in his rehabilitation. As he elaborated:

When it's unstable and you're in transition, everything can happen and apparently my drug use was, when I was in transition it was the worst ... From one place to another, one shelter to another, one job to another ... When I really started to look at it when I got into treatment, then trying to slow down was hard.

When he first returned to Canada, Marco found himself couch surfing and in the shelter system; a difficult environment in which to prioritize his health. For many years, his biggest obstacle was a continued desire to work which he later realized was “a process of not really accepting my drug habits.” Indeed, as his experience taught him, there was no middle ground -- “It was either you're going to work on the addiction issues or you're going to work on work ... I've been trying for the past 10 years to do both.”

As someone who had always worked, Marco recalled a strong sense of shame when he first turned to OW. These feelings caused him to rush to leave the system too quickly, which only further jeopardized his health:

I lost my job for the first time ever ... I wasn't used to not working and then going on welfare, it just didn't feel comfortable ... I never thought I would ever need welfare. It was kind of a pride thing. I just didn't feel right because I always had jobs and always worked a lot. But I wasn't really owning up to the addiction part yet. So, it was kind of denying that this problem was there. I rushed to get off it

and went to back to work for another three or four years and boom, collapsed again ... My whole life fell apart again because of the drugs.

Subsequently, social assistance became an important part of Marco's ongoing recovery and, far from his initial stigma, he now values it as a critical support. In contrast to stories of unfair treatment shared by friends, Marco found that his workers were "very supportive" and proactively offered information on available resources. His relationship with workers led him to believe that they were "always there if you need them," even if there was a slight delay in getting back to him at times. Indeed, based on his overall experience, he felt that there was a wide range of helpful resources available to people. For example, over the years, as well as being supported to access a harm reduction program, Marco secured funds to buy work equipment and also successfully pursued some work-related certificates. He also reported receiving help with a number of medical issues, including counselling for mental health. As he explained, access to therapy has helped him to better understand some of the unexamined issues in his past which kept creating barriers to his progress:

I didn't realize the mental health stuff that was going on. That's what I didn't realize because I kind of refused to look ...back to see what has actually transpired. You say no, just keep pushing forward. Well, I keep running into the same wall.

Financially, it remains challenging, even though he now lives in subsidized housing. Describing himself as "resourceful to begin with," he invests huge amounts of time and energy just to make sure he eats, estimating that he walks 7 kilometers a day to access various community resources. Despite limiting his budget as much as possible, he explained the persistent challenges he faces:

At the end of the second week, I'm pretty much broke. Then I use all the drop-in centres so I'll go from a place called [name of organization], go there and have breakfast, then I'll go to another place and have lunch. I kind of make the routine on my path from the doctor to the library and that takes up the whole day.

Securing community housing a few months previously has provided Marco with the stability he desperately needed. Marco highlighted the important role played by his OW worker in strongly advocating for him to get access after so long in the shelter system. Significantly, his drug use is reduced when things are stable and being securely housed also means he no longer worries about rent and feels better able to plan for the future:

It means everything. Now I've got a place and I'm comfortable with it. It feels like a home. Not like a place that I'm only going to be there for a while. It feels like I've got a house now, I've got a home ... My own shower, fix up my own place,

things like pictures, family, my own TV, a bit more reading in private ... Now I can focus on my health. I can sit down and write what I'm going to eat, what I'm going to make. It changed a lot.

Given his extensive time in the shelter system, Marco felt that much more needed to be done to help people experiencing similar challenges. As well as stressing the need for more affordable housing, he highlighted the challenges facing older singles in shelters who may appear unwilling to take the chance on housing in case they lose not only their place but their social network – “You kind of lose your space in the shelter, not only your bed, the people too, the connection. So it's tough especially at the age that we're at, you know you kind of get in that rut.” Given this, he urged the expansion of a program that saw support workers go into shelters, build trust and provide hands-on help to move people into housing. Recognizing that many of his friends were “cemented in their ways” and “socially at a disconnect” such intensive support was essential to successful outcomes.

Finally, while recognizing the progress he has made in recent years, looking forward, Marco is not as optimistic about a full time return to work as he was previously. In part, this reflects the challenges that he faces as an older person -- “When you start getting into your 50's, applying for a job, people are really looking at what can I get out of this person.” But it also reflects the struggle he will face finding employment while still dealing with his substance abuse. As a result, he feels that he is developing a realistic plan in trying to access ODSP, further enhance his health and perhaps find part-time work and then transition into retirement.

Peter's Story: Help people not just to survive, give them a life. Let them feel part of society.

Approaching his mid-forties, and some of his “happiest years,” Peter, a white male, was instead dealing with rapidly deteriorating health, family breakup and a daily struggle to make ends meet. Following a difficult childhood, and facing significant personal barriers, Peter found steady work elusive and repeatedly cycled on and off OW. Recently transferred to ODSP, this too was an arduous process, requiring the help of advocates after he was rejected several times over 5 years, despite the diagnoses of various specialists. However, despite the additional income, he feels no further ahead.

Although his father and mother held down jobs and provided the family with a “Christmas,” Peter recalled a traumatic childhood. Both parents were alcoholics, and the house was chaotic, with constant fighting and arguing. Despite having a large number of siblings, Peter was the youngest and remembered sitting in his room listening to the screaming; feeling scared and alone. Sadly, he recalled an absence of affection, with no “hugs and kisses,” trips to the movies or birthday parties, and with no routine and structure, he was often free to “run the streets.” While Peter performed well in activities such as cooking and woodwork, outside of these subjects, school was a constant struggle. He shared his frustration at being unable to focus and complete certain tasks, and, although never formally diagnosed with a learning disability, Peter revealed difficulties with reading and writing.

Despite leaving school with only a grade 8 education, Peter worked many jobs over the years. However, his illiteracy created insurmountable barriers not only to his dreams of becoming a chef or a carpenter, but also to promotions as he could not take on the necessary paperwork. During these years, Peter turned to OW at various times, as work ended and he was unable to make the rent or following the end of a relationship. He recalled the assistance of some “great workers,” who helped him when he was struggling to get out of the shelter system. But he also spoke about being cut off assistance, such as when a loan he co-signed many years previously was determined to be savings, and voluntarily exiting the system because of excessive information requests.

Now a father with young children of his own, Peter repeatedly stressed their importance in his life and his goal of making sure they grow up “ten times better” than him. Given his own childhood and his pride at becoming a father, events in recent years have taken a huge toll. His partner kicked him out of the family apartment when she started a new relationship. Initially, denied assistance because he was living in a shelter, the application was eventually approved and he found a room. As a result, when his ex. unexpectedly left his children with him, he was able to take them in. Although life was tough, the additional income he received for each child meant he could “be a Dad” and provide nutritious meals, watch movies with them and purchase clothes.

Several years later, his ex. came back into their lives and sought custody. A legal struggle ensued and Peter was left bitter as he was only granted visitation. Compounding his struggles, Peter incurred an overpayment with OW when his worker determined he should not have received extra income for the children. This caused further financial hardship. Peter subsequently had to find a one-bedroom apartment to facilitate weekend visits and despite an increased income following his transition to ODSP, he has less than \$200 a month after paying his rent. Worse off than when he was on OW, he explained:

[I skip meals every other day] and I don't eat very well when my kids are there because I have to buy for them. On the weekends they come and I get what they want and that's it ... If I want to see my kids, I have to sacrifice.

Once fully active, Peter has been struck by physical and mental health challenges in recent years. He suffers from a degenerative condition which makes it difficult to perform even basic activities and also had to undergo emergency surgery for a separate health issue. These challenges, combined with his break up and subsequent court battles, and family bereavement, led him into a deep and lasting depression which plays out in ways Peter could never have imagined:

I'll sit home and I'll need food for myself and I won't even go for like a couple of days and then I'll say, 'okay, let's go, get some food.' And the [grocery] store is only up the street from me. I've never had the experience before. I should just get up and go ... but now my mind just races all the time about all the bad things.

Peter requires so many medications that much of his daily life now revolves around pain management -- "I have to take all this medicine just so I can get up and shower and feel normal." However, he remains in pain because medications his doctor recommends are no longer being covered. As a result, he is left with the impossible task of balancing insufficient medication to survive each day and still experiences "crazy, crazy pain."

Considering how a basic income might change his life, Peter felt it would be "fantastic," so long as other programs and services, additions for example, continued. He would finally feel secure in his housing and be able to eat well and provide for his children. Despite his health challenges, such stability might even help him seek employment again. Similarly, his priorities for reform were more affordable housing and increased rates so that people can "have a life" and "feel like they're a part of society." Thinking back on his particular challenges, Peter felt that more group sessions, such as art therapy, would provide important social connections. And most importantly, he argued that access to psycho-vocational assessments would be helpful for many people. Noting that he requested one, but was told it was not covered, he explained that understanding why he cannot read or learn like other people would be hugely beneficial. Indeed, reflecting on what was at the heart of his lifelong struggle, Peter confided:

All my life I've thought ... if I could read and write properly like every other person I see around me, what would my life be then? ... If I could read an application by myself, if I could read a recipe by myself without help, it'd be great ... the sky's the limit ... I wouldn't be on assistance.

Supports

Empathy and Understanding

Karen's Story: Social assistance was there when I needed it

For Karen, a white female in her twenties, the onset of a debilitating bout of depression led to the loss of her job and more than a year on Ontario Works. Despite a history of mental health issues dating back to her childhood, Karen had worked consistently since the age of 16, progressing through a variety of retail positions to an administrative position following college. She remained in this job for 6 years until an episode of depression hit her hard. Despite her initial reservations, social assistance helped her stabilize her life and, helped by a caring and supportive worker, Karen was given the time and space she needed to recover and rebuild.

Although Karen was aware of social assistance, she never imagined she would need it herself. Indeed, even though she was struggling to get out of bed, and barely eating and drinking – typically only through the persistence of friends – she stubbornly refused that route, both believing that others needed it more, and dreading becoming “one of those people.” Eventually succumbing to the urging of family and friends she relented.

Karen wasn't sure what to expect as she made her way to the office that day. Friends had shared their experiences with unhelpful workers and although she had been reassured that OW could provide support, she wasn't convinced. Even though she was unable to function and “looked like a zombie,” she felt there would be “issues.” On the contrary, from her first encounter with her intake worker, Karen felt supported. Initially, she was unsure how to bring up the subject of her depression – or even if she wanted to. Ultimately, she was grateful that her “helpful and understanding” worker was skilled and compassionate enough to identify her concerns, open up the conversation, and encourage her:

I expected it to just be, walk in, they help you and then nothing, but she talked to me. The intake appointment is supposed to be half an hour apparently, but I was in there for about an hour and a half. She just talked to me and helped me out ... I was very quiet and took a few minutes to work up the nerve to tell her I was depressed. She asked all kinds of questions and gave me information on all these programs. She was the nicest person and very helpful ... She was asking me, where does it stem from? She just asked questions and she wasn't prying or anything, she was just asking me, 'if you're not feeling comfortable talking about it, that's okay.'

The supportive relationship established that day played an important role in nurturing Karen's recovery. As well as providing the time and space to listen, her worker demonstrated a considerate flexibility by accommodating subsequent meetings by phone, as well as offering guidance and advice on coping mechanisms. All of this was gratefully received by Karen.

Important though it was, this was just the first step. Over the next six months, Karen rarely left her house and life was very difficult. Although the amount of money she received was much less than she was used to, her expenses were relatively low. Little by little, benefitting from medications and therapy, as well as the continuing support of family and friends, her health began to improve. By the time of her third appointment, Karen was able to return to the office for a face to face meeting:

For the third one, she's like, 'do you want to do the phone call again'. I was like, 'no, I'm going to come in'; and she was really happy about that. I sat there for an hour and we talked. She didn't just talk to me about [programs], she talked to me about how I was doing. She was very nice about it. She always asked me how I was doing.

Shortly afterwards, Karen was well enough to attend a program focused on resumes and career building. She found the course very helpful, especially the practical skills. Indeed, the program helped her decide to go back to school and she is currently attending college to upgrade her knowledge and skills. And while the transition back to school was initially a little overwhelming, she has adjusted well and is now more confident in her abilities.

Reflecting on her experiences with OW, Karen's main recommendation was to provide more one-on-one mental health supports. Although her worker had identified numerous mental health resources, they were all group based and this created challenges. Karen recognized that she was fortunate to already have access to a therapist, but felt strongly that many other people on assistance needed such support.

Looking ahead, Karen was optimistic about her future. She was confident that she would stay off assistance, finish school and start a job. She felt better able to cope with her own mental health issues, and was considering an invitation to share her experiences with youth. An enthusiastic writer, she was also exploring opportunities to share books she had written beyond her immediate family and friends. As she looked to the future, there were many positives to focus on. Pausing to think back to the person who had sought help a year ago, Karen reflected on her journey:

No matter what, do not give up because you can be in the worst shape of your life and you could come out 100 times better. I have learned so much from when I was depressed until now. I'm not a completely different person, but I feel like I know more and knowing that social assistance was there when I needed it. They were helpful people. It helped me, it helped me a lot. It helped me grow. I'm a better person now.

Felecia's Story: She treated me like a human being when I needed to be treated like a human being

Fearing for her life as rumors surfaced about her sexuality, Felecia, a LGBTQ+ black female in her forties, was hopeful of a new beginning in Canada. However, shortly after she arrived she found herself homeless, and moving every few weeks, struggled to find stability and accessed social assistance a number of times. Raised in a middle class family, Felecia had enjoyed a well-paid job back home. As a result, her experiences in Canada were unexpected and deeply distressing. While details were limited, Felecia's mental health struggles were a consistent theme in her story, shaping a number of her recommendations for system changes.

Despite these challenges, over time, Felecia successfully found work in a range of office positions. However, she described her most recent job as toxic and discriminatory -- "oh, she's a black girl, she's dumb" -- and, as her health began to deteriorate, and her doctor diagnosed her with extreme stress, she had no option but to quit -- "It was my mental and physical health at stake." Unable to receive EI, Felecia applied for OW once more. Describing the amounts that people have to live on in a city as expensive as Toronto as a "joke," she felt that they should be on a par with EI as this would give people their "dignity," build them up and give the confidence to find a job. Taking great pride in her independence and ability to make things stretch, Felecia explained how she budgets as much as possible, saving the costs of electricity by cooking in bulk and freezing meals, and shopping as carefully as possible to find the most nutritious food she can afford. However, her budget will only stretch so far and to maintain the accommodation that is so important to her health given her past homelessness, Felecia resorts to using credit cards to pay her rent. Initially, Felecia was frequently attending medical appointments and received a transit allowance. The removal of these funds prompted her to reflect on the greater value it had provided:

How am I going to get to job interviews so that I can get that job so that I can come off social assistance? How am I going to get around and network? How am I going to get around and meet new people who can potentially get me a job or take me out of my loneliness or my depression or whatever? You need transportation to be mandatory.

At the heart of her experiences with OW were starkly different interactions. Felecia recalled the first time that she turned to assistance, struggling financially and emotionally and feeling lost and alone:

The first time I was on social assistance, when I first came to this country, I had nothing and no one ... The [worker] ... was so condescending and so rude that I requested somebody else ... I told her I'd worked in hotels and I'd had a pretty high paying job and she came to me and was talking about ... hotels who always need people to be maids ... She hadn't even read my resume. I think she looks at me as a black woman and just put me in a category.

However, more recently, her worker was truly “amazing,” offering emotional support, concrete information and even apologizing for her previous experiences on the system.

She was different because she treated me like a human being when I needed to be treated like a human being ... First of all, she was a great listener and listened to everything that I had been through and was currently going through. Second of all, she apologized for everything I had been through in the system. And third of all, she gave me a list of places and resources and things to sort of help me get a job. She gave really good advice and just treated me like one, a human being and two, like I was her only client and I'm sure she had several ... She was really supportive emotionally and understood my situation and I really felt supported ... She can't do anything about the amount of money I get, but she can listen and she can give you moral support and she did that.

Reflecting on her own experiences and the key skills demonstrated by this worker, Felecia elaborated on the kinds of competencies and approaches she felt were necessary to build trust and enable workers to develop truly individualized plans in cooperation with clients:

They need to be able to listen, take notes, be able to bring it back in conversation another time and not just make you feel like, 'oh, she wasn't really listening, she was just doing her job.' So, be able to say a month later, 'hey, remember when I did the intake we discussed so and so, so how is that going?' ... Then once I talk about what I want to talk about, then we can talk about the job search and how it's going. Things like that and that's why I say training in terms of psychology and how to deal with people is very important ... Those are some of the [ways] you can build trust. You must really listen to the person and cater to them and not do a carbon copy cut out of the next person.

Felecia felt that a basic income was a “double edged sword.” She expressed concern that some people would take advantage and not try to get ahead. Personally, however, it would be a “huge relief,” enabling her to eat healthier and live with dignity. Aside from a significant increase to the rates, Felecia's priorities for social assistance reform were housing and health. Describing what she believed is a public housing crisis in Toronto, Felecia argued that providing more affordable homes was critical. Finding stable and secure housing was key, not only to success in the labour market, but, more fundamentally, to health and well-being:

There's a certain part of your dignity that is returned when you have your own roof over your head. There's a certain sense of security that you feel when you're pushing your own key so to speak. Knowing that nobody can kick you out. You will not end up on the street, begging with a Tim Horton's cup. There's a certain amount of dignity and security and mental wellness that comes along with having a roof over your head.

Understanding the clear link between poverty and poor mental health led Felecia to suggest that all OW clients should have the opportunity to speak to someone about mental health as many will be unwilling or unable to seek out these services alone. Indeed, observing that OW should be a truly one stop service, because if you handle people's money it means you are already responsible for their health, Felecia stressed the importance of all aspects of healthcare from dental care to mental health and the need for greater coverage. Finally, she recommended more training opportunities, that were conveniently located all across the city, and that better reflected the ways in which people can generate income in a fast changing labour market, and more flexibility to provide smaller amounts to cover the cost of a short program or a certificate that might make a huge difference in someone's life.

Looking ahead, Felecia sees her future off assistance, characterizing success as "knowing that you can put your head on the pillow at night and you have somebody beside you and you know you did a great job and you were a silent hero all day long."

Mentorship and Guidance

Josephine's Story: We're just a mixed bag of people with different luck

Recently diagnosed with mental health issues, Josephine, a white, LGBTQ+ female, in her thirties, shared a dramatic and deeply emotional account of the many challenges she has faced, including homelessness, involvement with the criminal justice system, repeated use of assistance and difficulties sustaining work and relationships. Always having wondered what was “wrong,” Josephine’s diagnosis finally helped her make sense of this traumatic past and understand the decisions she made. Indeed, as she put it -- “Meeting myself was amazing. It really helped change everything.” Understanding what was driving her behavior was a critical first step in accessing appropriate support and, helped by her caseworker, Josephine was able to open up about her hidden challenges, access a volunteer opportunity and, ultimately, leave assistance for employment in the mental health field.

Raised for many years by her grandmother following her parents’ divorce, Josephine successfully graduated college and found work related to her studies. While some timelines were unclear, Josephine elaborated on her experiences with social assistance, struggles with housing and making ends meet and the common thread of her undiagnosed mental health issues. Following the death of her grandmother, Josephine described her descent into a long depression, recalling that she cried inconsolably for 9 days straight, during which time she was fired by her employer despite calling to inform them. Surviving on her severance for several months, she eventually turned to OW.

Seeking assistance was extremely challenging for Josephine who spoke about “welfare discrimination” and the stigma she endured being on OW. For example, she recalled hiding her receipt of social assistance from her family and partner. More specifically, Josephine described entering her local office and being greeted at the front desk by someone who recognized her and was surprised she was claiming assistance. Already struggling with the stigma of needing help, Josephine turned and left. The lack of stability in her life led her to repeatedly lose her drug card and this, along with other appointments, meant she endured frequent returns to the office. As a result, Josephine felt that greater flexibility in where meetings were held would be beneficial, as well as changing practices to demonstrate more respect for privacy:

If you can't breathe when you walk in the office because it triggers your mental health ... maybe you need help outside what the system is setting up. Maybe we need to customize our plan for you; help you get therapy, meet you in the coffee shop downstairs, integrate you into a space where people that aren't without a job are ... If I meet someone at Starbucks, nobody knows who I am. But if I walk into the welfare office ... The waiting room is the worst. The fact that you have to go in, tell someone your name when you already have an appointment ... Tell me what room to meet you at, what time and I will be there. I understand that that's not everybody, but don't treat me like everybody because if you treat us all as

one group of degenerate individuals when we're just a mixed bag of people with different luck, it really just ruins the experience.

Based on her experiences, and recognizing that the stresses of living in poverty and being on assistance will trigger mental health symptoms, Josephine also provided important insights into a service planning approach that would enable workers to probe into how clients are coping with major changes in their lives, including crisis and job loss:

Ask open ended questions. How are you? Because there's, 'how are you? Oh, I'm doing good, give me my cheque, bye.' And then there's, 'how are you coping with this? How are you managing your stress now that you've lost your job? What are the next steps you're going to take to ensure that you're healthy enough to get another job or to continue in this country or to thrive? ... How are you coping with the changes in your life or with the sudden loss of a job or being in a new country? ... Do you want some therapy? Do you need to talk to someone? Do you have the tools to tell your family to come out as having mental illness?

The latter point held particular resonance for Josephine as she explained that "it was easier to come out as gay as it was to come out with mental illness because there's more stigma attached." Indeed, she recalled that it took her a significant amount of time to open up to her own worker about her mental health. When she did, she was encouraged to access volunteer and work opportunities that reflected not just her skills, but also her lived experience.

Josephine's story was also characterized by a history of homelessness and unstable housing. Explaining that she had never had a place on her own or even a lease, she went into graphic detail about the 18 room "house of horrors" where she lived for more than a year. Noting sardonically that "apparently windows cost more," she was only able to afford a tiny room with no natural light. This along with the overcrowded and insanitary conditions further eroded her health and stalled the prospect of progress:

I didn't have enough money for any of the places at all, period, point blank ... I ended up living with 18 other people in a rooming house, mostly homeless. There were like two schizophrenic people, one was on meds, one bipolar. It was basically a house of horrors ... I was there for a year, maybe a year and a half ... there was one kitchen in the basement for 18 people and people live in couples, so it's 18 rooms, so let's call it 25 people, 26, 28 ... You couldn't shower without having your shoes ... the shower curtain, it looks like somebody's a coal miner, always with dirt ... It looks worse than a public restroom at a festival.

The reality of her housing situation, however, had to remain hidden from her worker, as Josephine was subletting and could not provide a lease -- "I was trying to explain to her, but I couldn't because of procedure. If I told her the truth, she would have cut my cheques." Reflecting on her experiences, in the context of sky-high rents and meagre benefit levels,

she felt that instead of enabling supportive relationships, current practices only encouraged people to hide information. She suggested changes to the paperwork that is requested or even implementing a simple process of periodically signing a statement declaring where people live -- "Listen to a person, listen to their story and why they're saying they don't have a lease ... Stop asking for the damn lease, just ask for proof that I live there."

Looking to the future, Josephine is focused on ensuring that people with mental health issues are better supported and can better understand their symptoms and any challenges they might face. Like a number of other participants, she felt strongly that OW should provide mental health assessment services for all clients -- pointing to innovative video conferencing tools as one means of doing this -- and develop more opportunities for people to connect to reduce their social isolation.

*Esther's Story: As a social worker, you are a mother. An adviser.
People look up to you*

Moving closer to her goal of working as a midwife, Esther, a middle-aged black female, was cautious about participating in the interview. While there were experiences she wanted to share, she did not want anything to jeopardize the progress and plans she had made. Eventually, after clarifying a number of questions about the study, she agreed to take part, but declined to be recorded. As a result, her story is based only on field notes taken during the interview.

Initially excited when she arrived in Canada several years ago, Esther found it challenging to adapt to her new home and it was evident throughout the interview that she had little in the way of a support network. As she reflected:

You come to Canada and think Canada is heaven. You arrive and think, 'is it a dream?' But after you arrive it is not easy. It is difficult here. Here you are by yourself. In my country, it is more a collective. Here, if you don't get it done, nobody will get it done for you.

A qualified midwife, Esther has occasionally found work in health care, typically through agencies. However, she has not been able to find stable employment and has applied for assistance a number of times. Her current spell has lasted more than a year. Although the financial support was minimal, Esther was thankful that such a program existed and she hoped that once she reached her professional goals she could 'repay' the support she had received:

I just try to cope. I have no choice. You cut your coat according to your size. You meet your budget and do what you can ... What they give you is not much, but it is better than nothing. It keeps you going. Social assistance is not a place to sleep or relax. Social assistance is not a comfort zone. If you are a healthy person you just have to keep going to do something better ... When I get into my field I have a lot that I want to pay back.

Indeed, confident of starting another health care job in the next few weeks, she was optimistic about leaving assistance shortly. More importantly, she was hopeful of completing some upgrading and becoming certified as a health professional. Tenacious in her pursuit of this goal, she described being advised to focus on factory work instead, and noted how she fought to continue on her best path, exclaiming, "I don't quit when I'm tired. I quit when I'm done."

The strongest theme to emerge from Esther's interview -- an issue that she was passionate about as a caring professional -- was the role of workers and their interactions with clients. She described experiences with 'good' workers, who stood out because they were positive and encouraging and helped you believe that things would turn out ok -- "Good workers listen until

you have finished. They do not interrupt. They make you aware of the services you need and make you feel better.”

However, Esther had also experienced others who she felt did not take time to listen, simply told you what they needed and left. She felt that they were not supportive and made no attempt to build a relationship - “Others just talk at you and do not listen. If there is no respect then the relationship does not work.” Such interactions had significant impacts. For example, on one occasion Esther was denied funds she requested to attend an interview, which frustrated her as she commented that “dress code really matters so how you look is important to get a job.”

Most profoundly, Esther spoke about the deep and lasting impact that the wrong words or actions can have on people who are already struggling to maintain their sense of self, during difficult times in their lives:

A social worker should do their work and reassure you, say things are going to be ok. You feel bad. You feel reduced. There are times when you go and cry indoors. Sometimes its better that workers keep quiet. They shouldn't just say things. Their words can make people feel bad. When I go home I chew on their words. I recollect all these things ... When people go home they feel as if they should commit suicide. They should go home feeling supported, loved, feeling that there is hope.

Overall, reflecting on her experiences, Esther felt that it was essential that there was a commitment to continual learning and an expectation that workers access more training. In particular, this should focus on respect, sensitivity and discrimination, so that people do not have to feel disrespected or less human:

As a social worker, you are a mother. An adviser. People look up to you. You cannot act like you are on top and do anything you want. You cannot act like you have studied for 4 years and now you don't have to learn. Don't reduce me because of your position. Whether I am on OW or not, I refuse to be disrespected or reduced ... They become social workers and then there is no more training or upgrading. They have to learn how to deal with people out there, what they are going through. They need training on respect, sensitivity and discrimination. They should treat person A the same as person B. There should be an expectation that they are upgrading all the time.

Right Services at the Right time

Deon's Story: Life Can Change Very, Very Quickly

A curious and instinctive learner, Deon, a black male in his thirties, had hoped to become a mechanic from a young age. While at high school, a teacher recommended him for a truck mechanic program. A class visit left him mesmerized by the sight of workers wearing lab. coats and excited about the possibilities that lay ahead. However, valuing university above college education, his parents refused to sign the student loan papers. This proved to be a significant turning point in Deon's life. Instead of following a route to a highly skilled and stable career, he was left to find a new path, alone.

By this time, Deon had already left home following repeated arguments with his parents. Demonstrating a resilience beyond his years, he navigated access to a youth shelter even though he was not yet 16. Subsequently, social assistance remained an important part of his life and he recalled accessing OW 7 or 8 times over a 15 year period. During this time, Deon worked a variety of driving and electrical jobs, but short-term contracts, less hours or low pay would jeopardize his housing and pull him back to assistance. Reflecting on the continued precariousness of his circumstances, Deon posed an uncomfortable question:

Let's say you lose your job. How long do you think it will be before you have to turn to a system like this? It's not very long ... Things change very, very quickly. Life can change very, very quickly.

To make ends meet through these difficult times, Deon, reconciled with his parents, was grateful for the support they offered through the occasional meal and small amounts of money. He also found "creative ways" to boost his income, at times fixing people's computers, for example, to earn a few extra dollars.

Overall, Deon was positive about the role of OW in his life, recognising it as a true safety net at times of need and expressing gratitude for the "awesome" and "sympathetic" workers he had often encountered. Over the years, he had also benefitted from participation in a number of training programs and workshops. While at times, this was driven more by a need to receive the additional transportation allowance, the longer term benefits of others were now becoming apparent. For example, at the suggestion of a caseworker, Deon had taken an anger management course which provided him with the skills he needed to build better workplace relationships and to hold down jobs.

Most recently, Deon left assistance when he found full-time work as a driver. OW had paid for him to get his truck driving license many years ago and this was critical in securing the position. Like many of the people we interviewed, Deon takes great pride in his work ethic. He

feels good about getting “an honest day’s pay for an honest day’s work” and is now confident that he will never need to return to OW.

Given his many interactions with the system, Deon had numerous suggestions for changes. Especially for people like him who were returning to assistance, he felt that the intake process was too long and onerous. In particular, asking for bank statements, rather than a record of employment, was very invasive. Given that most people were in immediate need, Deon stressed the importance of issuing money at the time and of significantly increasing the amount of support. However, he also wanted more regular reporting and reviews to “keep people honest.” Similarly, he had concerns that basic income payments might be wasted by some, and, as a result, should only be short term unless people were unable to work. Indeed, given his own experiences, he was passionate that a priority should be helping people who are homeless, noting he often buys 7 or 8 coffees for homeless individuals while on his route.

Perhaps most strikingly, despite his previous positive comments about OW, Deon confided that each time he turned to assistance for help, he felt “low” and “ashamed.” He had never shared these feelings before, because nobody had ever asked. Indeed, despite largely positive interactions with workers, he revealed that on occasions he was made to feel like he was “panhandling.” At the root of this, he felt there was an ability to truly understand what he was going through. As a result, Deon wanted caseworker training to be less theoretical and more practical, enabling workers to better empathize with people on OW. If he was designing training for caseworkers, he would have them live in a shelter for a week to see what it was like and to understand what it means and feels like to live in poverty. As he explained, “Caseworkers should understand what a person’s day to day life is like ... Unless you have experienced it, you can’t make a decision on a person’s life.”

Yeshe's Story: I can see my future

Yeshe, a male in his thirties, arrived in Canada as a refugee several years ago. Moving to Canada has not been an easy path for Yeshe. He had to leave his family behind, as well as his childhood friend, who he recently married and hopes will be able to join him soon. In a new country and with only limited English, he had much to learn while overcoming communication barriers. Since that time, he has begun to turn his dreams into reality, and both social assistance, as well as support from members of the local community, have played important roles in that journey.

Initially, Yeshe benefitted from the significant support provided by members of his community. He quickly became acquainted with people who had been settled in Toronto for many years. They advised him about the support he could get from OW and the importance of pursuing educational opportunities. These friendships have played a key role in his successful integration, helping him to become and stay included through sports, social and cultural activities, but also acting as important role models and mentors, for example, encouraging him to focus more on his studies at times when he risked losing focus.

Yeshe was especially grateful for all the support he has received from social assistance, describing both financial help and guidance as “fantastic” and more than he could have hoped for:

The help that I got ... is fantastic. I can't even imagine more. I can't ask more from OW from the first arrival as a refugee, and helping me through my [goals] ... You have great help from them. They won't let you sleep on the street; they won't leave you hungry. The help from Ontario Works as a refugee, you can get nowhere else.

Indeed, Yeshe felt that the support he received was almost like that from a parent, helping you to learn about the country, discover your best path forward and reach your goals. At the heart of his experience, was an exceptionally supportive relationship with his first caseworker that lasted almost two years. From the moment they met, and despite his limited language skills, Yeshe felt supported in his goals and was provided with a clear understanding of the steps he would have to take.

With the support of OW, Yeshe has successfully completed high school, undertaken a bridging program and is now studying for a career in healthcare. Having worked a number of part-time jobs, Yeshe recently started working full-time with a ride-share company. While his worker was unable to support his request for financial help towards getting started, he was fortunate to have a friend who lent him money to purchase a car. Yeshe enjoys the independence and flexibility of the work, explaining that:

It's fun because you're working individually. There is nobody telling you to do this. You manage your own timing. You earn your own money.

And while he recognized some of the trade-offs and costs associated with the work, including the depreciation on his car, and the risks of working long hours, especially late at night, for him the work also served a greater purpose, helping him to meet people, improve his language skills and discover more of his city.

In large part because of this support, Yeshe felt that he did not experience any significant challenges as a newcomer. There have been struggles and setbacks, of course. It would have been impossible to survive on social assistance without the financial support of friends each month. The housing he lives in is "one of the worst in Toronto." He hears gunshots and knows people who have been assaulted. He would never let his wife live here, but feels he knows 'how to avoid bad situations' and is comfortable staying here until she joins him. And having to return to OW to bridge the gaps between work and school was "not a happy moment."

But, an extraordinarily positive individual, Yeshe has learned to reshape these difficult times as important learning opportunities that better prepare him for life. Indeed, looking back, there is a sense of pride in what he has achieved. He now feels "more independent," "more focused" and "a better person." Above all, he is grateful for the support he has received along the way, support which has built the foundation for a promising future:

I am getting closer to my dream. I feel these moments are the happiest moments.
I can see my future.

Missed Opportunities

Jennifer's Story: Hoping for a Bigger Conversation

Jennifer, a white female in her twenties, projected a caring and positive outlook on life, despite the many challenges she had faced. Both her parents are alcoholics, and while her father has held down a job for almost 40 years, her mother is a long-time recipient of OW. Separated from her parents at an early age, Jennifer explained that these turbulent years took a lasting toll:

When I was younger, life in general was really hard for me. I was bounced around so much. I was confused. It kind of affected me. I was very untrusting of everybody. I didn't trust anybody. I didn't want to share anything about myself with anybody ... I never really felt loved as a child. Still now that's what I deal with ... I feel like there's something missing and I don't know what it is. I'm always searching for something but I don't know what I'm searching for.

In place of her parents, Jennifer's grandmother is a huge source of guidance and support. Highlighting this bond, Jennifer's face lit up with a smile at each mention of her name. As much as she describes her grandmother as a role model and support, she too is a huge source of strength for her family. They live together and Jennifer regularly does her grandmothers groceries and helps care for her and a relative who is on ODSP. Together they pool their resources to make sure that they can make ends meet, but it is still a struggle financially and emotionally. Her debt casts a long shadow, as does her youthful indiscretion of buying cell phones and plans for herself and her friends, but failing to make payments. While she regrets her actions, the bad credit that resulted is now a further barrier to getting ahead, making it hard to get her own apartment, once she can afford it.

Despite the constant support of her grandmother and two good friends, this reality leaves Jennifer feeling isolated, excluded from any real social life. As she explained, "I like to keep busy and I don't like to be broke. It's hard when you're trying to be ambitious and then you don't really have the support to back you up ... You don't want to be doing nothing; that's how you get depressed." And although there is no formal diagnosis, she admits to struggling with bouts of depression that are triggered by each set back. As a result, she joined a number of research participants who highlighted the need for a mental health specialist to be located in OW offices -- "I feel like that would be good too. People can actually speak to somebody and get help that they need. A lot of people don't get the help that they need because they can't afford it."

Jennifer described how she felt "behind" in life, feeling guilty that she had not already secured a stable job with benefits, like the people she saw around her:

Since I went back on social assistance, I'd have to say the biggest challenge has just been hating being on it. I didn't want to go back on it. I wanted to make it on my own. So I feel like I'm a step behind or a couple of steps behind ... I feel like I should have a good job. I feel like I should be situated in a career so that I don't have to be bouncing back and forth with these jobs. And I feel like I should be on my own living in my own place. That's my two biggest things right now. My own place and a career job that I'll have for the rest of my life.

She has an extensive work history in the service sector, primarily working long shifts in restaurants. While she enjoyed the active environment and hands-on learning, the jobs were notoriously precarious, so much so that she was by now attuned to the pattern of fewer hours, worse schedules and then redundancy. Her longest job was 18 months and in an increasingly competitive economy, with more students chasing summer and short-term jobs, she was less and less optimistic. To break this cycle, Jennifer enrolled in a college program. However, she quickly regretted her decision -- especially the monotonous classroom environment -- and eventually quit the program and is now saddled with an OSAP debt of many thousands of dollars. As a result, she felt reluctant to consider a return to education, noting instead that short-term training might be better. By contrast, and reinforcing her tangible sense of vocational confusion, she later contemplated a program that would lead to a career in caring.

Jennifer has been on OW 3 separate times, totaling approximately three years. She spoke positively about her workers in general, especially her current worker who she described as "amazing" and always prepared to "go the extra mile" to help her:

All of my workers have been fairly nice and easy to talk to and very informative. I've never had any issues in that sense. I've never been like, 'I hate my worker, she's a jerk' ... Honestly right now, my caseworker is amazing. Every time I call her and ask her about anything, she's always telling me about extra things I really like her. She's really nice and every time I've gone there, she's always issued tokens and things like that ... She always goes the extra mile I guess is what I'm trying to say.

There were, however, frustrations with how long it took to get back to her on time sensitive issues, causing her to miss program deadlines, and inconsistencies regarding information provided by different workers. More substantively, Jennifer felt that even her best workers would only provide information when she explicitly requested it. Jennifer wanted her worker to ask questions about her interests and needs, as that could "turn into a bigger conversation," that would be a foundation for later meetings. As she elaborated:

She'll give me the information, but she doesn't really come to me and [ask], "Oh, what are you planning on doing" or something like that ... I feel like if she did say those things ... then it could maybe turn into a bigger conversation and she'd be, "Hey, actually when I walked in the office today, I did see a posting on the board and I remember you telling me that you were interested in that." I feel

if workers actually enquired more -- I know it's hard to remember each client because they have so many -- but maybe if they just tried a little bit, just a tiny bit, just to remember ... Then the next time you call, just be, 'okay, I know you're calling about this. I'm going to get that information for you, but along with that I remember last time we spoke you were looking into getting into a program. Did you find out about that?

While she seemed resigned to spending more time on assistance at the start of the interview, her mood changed as she talked about employment and training possibilities and she envisioned a more positive future, albeit she was still vocationally confused and uncertain how to proceed:

I don't want to stay on it forever. I want to [find] a job, but I just really don't know what I want to do career wise ... I'm looking for stability, but I just don't know what I'm going to do to make myself be stable ... I can't even picture myself in ten years from now. I don't even know what I would be doing ... I see all these people in office jobs and they're all situated. They have their full benefits, they're going to have their pension and all that type of stuff. Wow, how did you get there? I'm just confused.

Given the resilience she has shown to date, the right support might place her on a better path.

Maria's Story: We need a soul that cares for us, just one soul

Maria, an older Latina woman, recently transferred to ODSP after cycling off and on assistance over many years. During a deeply emotional interview, she shared her experiences of an abusive childhood and its lasting impacts. Maria explained that her mother was often absent for work and a relative was paid to look after her and her siblings. The children were physically abused. Maria promised that if she ever had a child, she would give all her time so that they felt loved and protected. While her adult child, diagnosed with a learning disability, has been her focus, she worries how her years as a “dysfunctional parent,” struggling alone in poverty, may have affected him.

Throughout the interview, Maria returned to the abuse she suffered, the lack of a positive role model and, in particular, how it affected her ability to develop positive personal and professional relationships. For example, having established a successful business, she stepped aside to allow herself more time to care for her child. Many years later, Maria attended college. While the details were limited, she recounted making a formal complaint against one of the instructors, in part because of the poor quality of the teaching. This led to conflict with the other students and she ultimately dropped out. Looking back on these various stories, Maria struggled to make sense of some of the decisions she had made. While her childhood experiences, and the stress she experienced as an adult, were factors, she also repeatedly spoke about the challenges of living in isolation:

When you live in isolation, you make stupid decisions ... When you are in isolation, you don't know what's right, what's wrong, what's stupid, what's smart. You don't distinguish anymore ... I am horrified to see all these stupid mistakes I made ... So many opportunities I had ... There were many opportunities that I could have come out of the system had I just at least had at least one person that you can talk freely with.

Prior to moving to Canada, Maria completed college and worked full-time for many years. While aspects of her story were unclear, Maria appears to have first turned to assistance following the birth of her child. Although she was able to work periodically, she either remained on assistance or subsequently returned. Highlighting the challenges she faced leaving assistance, Maria questioned the logic behind a system that gave single people so little to live on and then stopped them making progress by deducting so much of the income they made.

Living in poverty for so many years took a toll on Maria's health. She recalled that she did not eat well and, as a result, lost weight and her mental health deteriorated:

I wasn't eating anything proper. I was thinner than I am now. But when you're on your own, priority is everything else except food. I would eat once a day or whatever, who cares. You don't know how bad it is until, fast forward you get sick ... You don't talk to anybody. You don't say anything. You go downhill. I went

downhill by not eating proper. I got sick and I went to the hospital ... I was eating like a samosa a day, one samosa, one soup a day. How could you not get sick? How could your mind function?

Adding to the instability in her life, Maria spent many years moving from one rooming house to another and recalled the daily challenges this brought – “the food, the noise, the people coming and going ... I couldn’t cook because the kitchen was dirty.” Eventually she reached breaking point and left. Faced with a stark choice of a “shelter or the street,” Maria entered a women’s shelter and found caring and helpful workers who showed “real empathy,” listened to her and helped her devise a plan, part of which was to move into transitional housing where she now has access to a wide range of services and supports, and, critically, feels less isolated.

Reflecting on her years on assistance, Maria felt that increasing rates to lift people away from deep poverty was essential. Based on her own experiences, however, even more important than the additional money was more and better support. Maria recognized the challenges facing workers with large, complex caseloads and little time, but she stressed the vital importance of making people feel supported and cared for and the difference it made in their lives:

If you want people to come out of social assistance, many of us, we need a soul that cares for us, just one soul. That really cares for you. Social workers don’t have the time. They’re overwhelmed with all the work they have to do, the paperwork and the calls ... [But] when somebody looks at you, smiles and says how are you? You know they care for you. It’s a big difference (crying) ... [And] with that support, we can eat better, we can make better decisions so we don’t go deeper in the hole because when you’re in isolation, you’re just ... digging your own hole.

Recently diagnosed with a serious illness, Maria is hoping she will soon move into permanent housing. Setting aside any worries about her own future, she hopes to live long enough to see her child settled. And, now more stable, she has ambitions to work again and hopes, despite her struggles, her child will see her as a role model and someone who tried hard to be a good mother.

Experiences

Hardship and Isolation

Tracy's Story: Small Steps Forward

Tracy, a white female in her twenties, provided only limited responses throughout the interview. Nevertheless, as one of the few participants who had never worked, her story provided insights into the stark realities of living in deep poverty for so long. Tracy, who openly shared the fact that she had struggled with mental health and addiction issues from a young age, spent more than 5 years on OW. More recently, though, “sick of living the way [she] was,” she has accessed mental health supports, returned to school and successfully applied to ODSP. As a result, she feels her life is becoming more stable and she is more optimistic about the future.

Tracy's journey to OW began as a teenager when family breakup left her homeless for several months. Eventually, she found out about OW from a friend she was staying with. Although she never imagined that she would need help for so long, over time worsening mental health and addiction issues, compounded by desperately low levels of assistance, became insurmountable barriers. In Tracy's experience, it was quite simply “physically impossible to survive off that amount of money.”

Indeed, painting a picture of her daily life and how she coped with such limited financial resources, Tracy noted that she paid \$460 a month for a room in a gloomy and rundown rooming house. After paying her rent, she was left with only about \$250 to live on. Unable to cover the cost of utilities, she would seldom turn on the lights or the stove and had to regularly rely on food banks. The poor diet and grinding poverty left her feeling weak and depressed and she became increasingly isolated:

I have to leave the lights off probably all the time. I don't cook that often either, 'cause the stove takes up a lot of electricity ... it's too expensive. It costs too much ... I'd go to the food bank ... When I don't have much food to eat, I just feel lazy and weak all the time ... I felt pretty depressed so I didn't want to leave the house that often.

Perhaps reflecting this isolation, Tracy recalled having very limited contact with OW, perhaps meeting with workers as little as “five times in five years.” Acknowledging that some workers were “really gentle and supportive,” she felt that others were brushing her to the side “like a number” and pushing her to get a job, and didn't recognize how serious her challenges were. As a result, she didn't feel that she got the help she needed:

There wasn't really that much of a relationship. There wasn't that much help to be honest. It wasn't very helpful. Even when I said I wanted to apply for ODSP, they said I probably won't get it. So I had to do that all on my own.

Reconciled with family, Tracy was encouraged to seek out a counsellor to address her mental health and addiction issues and more than a year later she feels she is in a much better place. She also returned to school and successfully completed her high school education, something which made her feel proud. Tracy believes that her recent transition to ODSP is also a positive one. In part, this reflects the sense of stigma she felt on OW, which she described as people “looking down” on her and thinking she was a “low life.” More concretely, the additional money has already helped her to eat more nutritiously.

Looking forward, as she continues to take important steps to turn her life around, Tracy expressed an interest in taking some training and starting to work, initially a few days a week to build her experience and confidence. Her ODSP worker has given her information on a variety of employment programs and she was hopeful of progressing. She also hopes that she can find better accommodation.

Thinking back on her time on assistance and of the “struggle of not having that much food” and not “having enough money to go out and look for jobs,” Tracy felt that a basic income would have helped her start to turn her life around sooner by supporting a return to education or volunteering. And she underlined the desperate financial challenges that single people face and their need for additional supports:

It's harder for single people ... I think families get a lot more money and they get a lot more programs. They get more help, people with children, than people without children ... Just because you don't have children, doesn't mean you don't have to survive. You've still got to survive.

Amadi's Story: I have no one in this country, nobody to rely on

Afraid for his safety and that of his family, Amadi, a black male in his thirties, fled his homeland and arrived in Canada as a refugee. Seeking to put these traumatic experiences behind him, find work and live a “peaceful” life, his experiences to date have left him struggling in deep poverty and feeling increasingly isolated.

While Amadi was a teenager, his father became ill and subsequently passed away. As a result, he began working to help his family and lost the chance to continue with his education. Despite many strengths, including speaking numerous languages and many years in sales, Amadi has been unable to work during his time in Canada because he lacks the necessary paperwork. Keen to be independent, he is anxious for it to arrive, explaining that the “moment it comes in my hand, at that time I will apply everywhere I can just to be independent and on my own.”

As a newcomer, Amadi hopes to become familiar with his new country, improve his English and fully integrate. He has enrolled in adult education to upgrade his English and math skills and he plans to attend college once he is done. However, despite attending school, he confided that he has no social network and feels lonely and isolated. He has found Canadians to be “cold,” anti-social at times, and discriminating at others, recounting how people appear “afraid” of either his colour or his accent when he tries to approach and engage them. Desperate for support and guidance -- “I have no one in this country, nobody to rely on” -- he takes strength from the regular calls and messages he shares with family.

Amadi shares a basement apartment with a female, but they seldom speak. Furnished with just a bed and a few kitchen items, it is in poor condition, but was the cheapest housing he could find at \$400 a month. Now in school, he receives additional money, but this still leaves him with little after paying for rent and transit. Necessities such as a phone and internet, as well as occasional supplies for school, erode this further. The cost of food is high and rising and the grocery bags he brings home are seldom full. While food banks provide an essential support for some, Amadi feels “ashamed” and “humiliated” when he thinks about using them:

[The food bank] doesn't make me feel good. I'm not comfortable with that idea. I feel ashamed because I'm a man and I have to work. Going there asking for food is like humiliation to me.

With no other options, he cuts down on the number of meals he eats every day and simply goes without food several days each month. With an iron deficiency and prone to fainting, his health is beginning to deteriorate. He is losing weight and often feels weak with little energy. And with no money to spare, his days replay themselves over and over: school, sitting at home, taking short walks and reading at the library. The lack of social interaction left him feeling “very sad.”

Thinking about his experiences with OW, Amadi noted that one worker had been very helpful, suggesting that he access different resources for newcomers. However, he was very stressed preparing for his refugee hearing at the time and did not feel able to attend– “You can’t just go and pretend nothing happened and laugh, enjoy your time when you know you have a problem.” Reflecting on other interactions, he said he found one worker to be “emotionally detached” and not interested in listening to his issues and concerns. Perhaps most importantly, he identified cultural differences between them and an inability to bridge the divide:

They’re just doing their job. They’re not trying to understand what we are trying to do ... Being a new person to the country, we may have some sort of cultural differences. But they don’t even try to cross and try to understand from our own point of view ... The cultural differences play an important role, but whenever I make a mistake, [they don’t] try to understand or try to advise me.

Echoing the responses of other participants, Amadi did not ask to speak to a supervisor because he feared it would make his relationship with his worker even worse. But reflecting on these experiences Amadi felt caseworkers needed more advanced training on how to speak to their clients to support them. In addition, he felt it would be helpful if there was more emphasis on contacting clients to get feedback on their experiences.

More broadly, Amadi felt much more needed to be done -- and much sooner -- to support newcomers like himself who were at risk of ongoing isolation, as well as those fleeing conflicts. Reflecting on his experiences, although Amadi is committed to finishing school and attending college, he is no longer optimistic about leaving assistance soon. His sense of isolation palpable, he summarized the challenges of being single, as “being very hard mentally and physically ... If you make a mistake you’ll pay the price.”

Stigma and Discrimination

Shabnam's Story: If it is not job discrimination, what is it called?

Despite a successful career and a good life, Shabnam, a female in early fifties, was driven to emigrate to overcome the systemic barriers facing women in her homeland. With a graduate degree and an extensive work history, culminating in leadership positions, Shabnam was optimistic about her future when she arrived in Canada. However, her experience has been marked by disappointment and discrimination, leaving her feeling betrayed.

Commenting that people here are “too busy,” Shabnam feels disconnected from the extended family who previously settled in the city and does not share her experiences with them. Instead, she is in regular contact with family back home and has been able to access significant financial support. These funds helped her pay for a “decent and private” basement apartment in a good neighbourhood. Initially, she had to live in a motel in an unsafe area of the city. As a result, although she sometimes struggles to pay the rent, she is reluctant to move.

Since entering Canada as a skilled worker, Shabnam has been unable to secure employment, and, to her bewilderment, has even been denied volunteer positions. In stark contrast to the welcoming vision that was sold to her -- “a dreamland ... you will be like in heaven” -- she has lived a much harsher reality, with employers placing little value on her international credentials and experience. As she explained:

There are two things very important to employers here: One is Canadian certificate, one is Canadian experience ... The employer tells you no matter you have three PhD's from your country, I prefer to have a certificate for three months study here in a second or third-class college ... Or you have been in a management position in your country for many years, I don't mind. If you have been working here even for a couple of months in a Tim Hortons, it will be more welcome as Canadian experience than the experience you have had in your country as a professional.

Recognizing the challenge she was facing, Shabnam enrolled in college to pursue a post-graduate certificate. Despite working around the clock for a year, the additional qualification she earned did not provide the marketable skills she required and her lack of Canadian experience continued to hold her back. She is repeatedly advised not to mention her various degrees on her resume and to target junior positions. Even so, she has been unable to find an employer willing to give her a chance. With each new set back, her frustration grows. Indeed, reflecting on her experience, she posed a simple, yet pivotal question:

I am a newcomer. Maybe I have problem in my language. Maybe I have accent. Maybe I have a lot of things. They claim that there is no discrimination [but] I'm

sure that there is discrimination. I can see it every day ... I didn't expect Canada to be like this ... If it is not job discrimination, what is it called?"

Following college, as her funds continued to deplete, a friend suggested that OW may help her access helpful programs. After attending a workshop and learning that she might be able to access training, she approached her caseworker about a course. Instead, the worker referred her to a program with an organization that was already contracted. Unfortunately, the course did not address the specific training she required. As a result, Shabnam was frustrated with the lost time and energy spent pursuing this – “They didn't teach us anything.”

Much more positively, however, her worker subsequently advised Shabnam about an opportunity with a program and she quickly found a placement. While still on assistance, she is happy in her position, and cautiously optimistic about the future, as it has given her the Canadian experience she desired:

I have learned a lot. Although the job that I'm doing ... has nothing to do with my profession ... they are very prestigious. They are a very reputable company and having their name in my resume will be a good reference.

Summarizing the dreams of countless newcomers, Shabnam explained, “the most important issue, not only for me, for all the people who come here is that they get a good job according to their education and experience.” Based on her own struggles, Shabnam believes that newcomers need access to better quality information and services and that skilled workers need more targeted support for different professions, as well as better connections to jobs.

Olivia's Story: I find it difficult to be in public spaces for extended periods of time

In receipt of assistance for more than 4 years, and with no real work experience, Olivia, a white, transgender, non-binary individual in their twenties, shared the challenges of being transgender, as well as mental health issues, including severe social anxiety, and offered numerous concrete suggestions for positive changes. While hopeful about building their episodic commissions into a legitimate business, Olivia highlighted numerous obstacles and, in the short-term at least, is focused on accessing ODSP.

Olivia reported struggles with social anxiety and depression dating back to childhood. A high achiever academically, Olivia graduated high school, but struggled in classes where marks depended more on participation. Although these health issues persisted for many years, Olivia hoped that reaching adulthood and becoming independent would “make enough of a difference that depression wouldn’t be such a major part of my life.” After moving to Toronto to start university, however, Olivia’s mental health issues became overwhelming and she dropped out of school. Olivia sought therapy and, shortly thereafter, applied for social assistance. Strikingly, for Olivia, these two actions represented “steps towards becoming more independent and more stable.”

Olivia never expected OW to be a long-term support. However, their transgender status and mental health challenges have created significant obstacles. For example, Olivia indicated that “as a result of the discomfort of mental illness and the discomfort of being regarded as a gender that I don’t identify with, I find it difficult to be in public spaces for extended periods of time.” Pointing to the high levels of employment discrimination faced by transgender people, Olivia noted that job hunting is difficult as a result of concerns about being misgendered and misunderstood by coworkers:

Employment discrimination among trans people is incredibly high. Additionally, a lot of people are not able to be out as transgender at their jobs, so they end up having to live a double life where they live as their identified gender with their friends and at school and then they go into work and have to live as their legal gender instead. And it is extremely mentally toxic ... I have a couple of friends that switch jobs on a regular basis because they can’t deal with the stress of being misgendered ... They try to be transgender to their boss and their co-workers, but because they don’t look a certain way or because they don’t sound a certain way, their transgender status is not taken seriously or is not accepted by the workplace.

Although a number of participants provided insights into the challenges they faced as a result of depression, Olivia was the only one who disclosed experiencing social anxiety. Olivia explained the physical symptoms it triggers, including dizziness and tunnel vision, and the

concrete impacts a condition that is seldom discussed has on their interactions with welfare – “both because of the social anxiety in and of itself and because of the fact that my livelihood hangs in the balance, welfare interactions are very, very stressful.” As Olivia explained, their anxiety also impacted efforts to find work:

I applied to work at a restaurant and they told me to come in for a trial shift ... They told me to stand in the back and try to memorize the menu to the best of my ability and because I was standing still and because I knew that there were expectations placed upon me and because I wasn't given anything to take my mind off of it other than just looking at this menu, I got very anxious and I had to sit down and eventually I was still feeling dizzy and sick, so I asked to leave. They told me not to come back.

Typically, Olivia has found their interactions with workers better than feared, and noted that having come out as transgender, has found them to be very understanding. Nevertheless, they shared important recommendations to better address the needs of transgender individuals, including more sensitivity training, a database of employers/training providers that are LGBTQ/trans friendly and intake paperwork that allows people to come out and report that they are transgender so that their worker is aware of it before the first meeting and they feel safe. Elaborating on this point, Olivia explained:

At the doctor's office I go to, the intake worker asks, 'what's your legal name,' 'what's your chosen name.' 'What's your legal sex' and 'what's your identified gender?' Having those questions asked separately lets trans people know that people are aware of them and people are prepared to deal with them and it's very helpful.

Reflecting on more general experiences with OW, Olivia reported being suspended twice. During one of these occasions, Olivia was enduring a severe depression, not leaving their room and lost track of the appointment. Given their documented health issues, Olivia felt that other steps could have been taken, including reaching out to them and issuing a warning. Olivia also expressed concerns about various forms of communication. For example, they reported feeling nervous receiving email each month “because my landlord doesn't know that I'm on welfare [and] I don't want my landlord to know that I'm on welfare” and wanted the option to choose how their workers communicated with them. This was especially important as anxiety or depression sometimes left Olivia unable to answer their phone and when there was not enough money to pay bills, this was the first essential to be cut.

Olivia pays approximately \$500 for rent and lives with two roommates. Having experienced discrimination and rejections on numerous occasions, Olivia refuses to disclose their receipt of assistance to landlords, instead using references from previous landlords and explaining their commission-based income. Although only occasional and limited, this income, coupled with

support from a family member, helps make ends meet. Living with friends makes it somewhat easier to get by financially, as they take turns to buy groceries and, if unexpected costs arise, they are flexible about who pays when. It is also a relief as finding roommates who are trans friendly and supportive of mental health issues is difficult. But Olivia expressed anxiety that they may move soon and it would be extremely difficult to find a room as a single person on OW.

Looking forward, Olivia's degree of hopefulness about leaving OW was highly variable. Assuming that surgery and recovery go well, Olivia was optimistic that their episodic work might eventually grow -- "I'll be able to put myself out there more for freelance work, get more commissions and actually make my living that way and get off the system." However, expressing strong reservations about the challenges of setting up a business and the cost of medications after they left OW, Olivia also saw a very different future: "There are some months that I think that that's not very feasible at all and that I'll probably be on disability for the long term, if I get on disability in the first place."

Shadows and Uncertainty

Gary's Story: I stay home and stay out of trouble

Speaking softly, Gary, a slightly built, black male in his fifties, shared his ongoing struggles to find stable work. While his story was framed by the rise of more precarious employment relationships, at its heart was a misdemeanor which, although committed almost two decades previously, had cast a shadow over his entire adult life: prematurely ending his education, dramatically reducing his employment opportunities and permanently shifting his priorities to focus on living within his means and staying out of trouble. Despite this transformation, Gary shared his experiences matter-of-factly, with little elaboration and with no anger. On the contrary, his story was frequently punctuated with self-blame that after so long seemed deeply ingrained.

Gary arrived in Canada several decades ago. After initially being supported by social assistance, he found work and eventually began a degree. He never completed it though, regretting his decision to hang out with the 'wrong crowd' which led to his involvement in fraud. Gary was convicted and received a fine and probation. Unfortunately, Gary not only lacked the resources to pay the fine, he also misunderstood the process. As he explains, as a result many years later he is still awaiting a pardon:

It was \$1,000 to pay back, then I had probation for five years. But when I eventually made that payment, then they come back and said, 'okay, the probation starts right after you made that payment, not from that date that you got or the judge said it.' I didn't know that. I thought the probation would start there from that day right after ... I didn't know the probation starts after you make that payment.

Gary has lived with the implications of this conviction ever since. While he has always found jobs, including factory positions and general labour, he has struggled to find consistent work despite his best efforts. Explaining that it can be "real tough," trying to find work with a criminal record, Gary said he has been able to get jobs "here and there" on his own. On one occasion, in what appeared to be one of his longest jobs, he was upfront with an employer who took a chance on him. He enjoyed the work, it paid well, and even provided health and dental benefits, something he was rarely able to access, but all too soon, the company relocated:

I do get jobs here and there, like I said. It's not that I don't want to work. I do go to work. But then they find out that I have a record ... I do get jobs but it's not consistent ... The longest I've had is maybe six months, general labour ... I told them that I had a record ... I told them how long it's been and since then I've never had any issues. I wasn't going to get in problems again ... [But then] the company moved to China.

As a result, more typically he finds work with agencies, sometimes revealing his criminal record and sometimes not. But even if there was no criminal check initially once the company looks into hiring him permanently, his record leads to the end of the job. Currently, on the books of at least six agencies, spread far and wide across the city, each day begins by making calls to see if there is any work that day or the next.

Gary did not elaborate about his time on social assistance and it was not apparent if there had been more spells where he mixed welfare and work. His current spell had lasted about a year and his monthly income fluctuated widely, depending on how much agency work he could find and how much social assistance was deducted. Paying \$450 for a room in a basement, he can just about make ends meet. As he noted:

It's not about putting money aside to buy a house or do anything like buy a car ... I've learned to try to live [within] my means. That's what it's about and to plan with how much I get.

Doing so, means that he lives a quiet life, something he poignantly summed up -- "I stay home and stay out of trouble."

Thinking about his experiences with OW, Gary hinted at the stigma he feels. He does not mention it to anybody, explaining: "I don't know if anyone on assistance is proud of it. You don't want people to see you when you go to the office." But he was grateful for the financial help he received. His worker had also connected him with an organization that helped secure pardons, as well as a training program. While Gary had already started the pardon process himself, he did find the training helpful. In his discussions of agency work, Gary noted the need for various safety equipment, such as boots and glasses, but said that he had never been offered help with these expenses. Similarly, he was not aware of a City program that supports access to recreation programs. His reactions suggested that these small contributions would make a positive difference for him.

In good health, Gary did not believe that his age was a barrier to employment, but he did find himself thinking more and more about his future financial security. Having to return to social assistance at this stage in his life was going to have a "big time" impact on his retirement hopes. As he explained:

Me and a friend of mine were talking about pay[ing] back into the system ... When you retire, how much can you ... get on pension. It's one of those things that I really want to get a stable job so that when that time comes, at least you can get something to rely on.

Looking forward, he hopes to move out of his basement room and secure a one-bedroom apartment. With careful planning, he believes he can do this with a job that pays \$15-16 an hour. Pinning all his hopes on the stable job that has eluded him for so long, Gary's pardon cannot come soon enough.

Gareth's Story: I'm at this turning point in my life where I don't know what to do. I don't know what I want to do anymore.

In a brutally frank account, Gareth, a white male in his fifties, described a traumatic childhood and an adult life marked by addiction, incarceration and repeated cycling between work and assistance. Gareth recalled a childhood that was filled with arguments and subject to his father's alcohol-fuelled aggression. Subjected to physical and verbal abuse, Gareth left home at 16 and spent time living with various friends before finding a job and an apartment. Thereafter, while he could usually find jobs, his criminal record, struggles with addiction and anger management, as well as the realities of low wage work, always led him back to assistance. Currently, at a "turning point," he feels overwhelmed and unsure of his next steps.

While he did not fully articulate his pathway into substance abuse, Gareth understood it as a coping mechanism, making the connection between his childhood trauma and subsequent addiction -- "I ended up using drugs to feel normal because I felt so angry and disappointed in adults. I hated adults for the longest time. But my addiction caught up with me. By the time I was 25 I was addicted to crack cocaine."

Following the birth of his child, he started treatment, recalling how he was "so emotionally blank" that all he did for the first two weeks was cry. He graduated the program, but relapsed shortly afterwards. Thereafter, he described a cycle of treatment, recovery and relapse over many years, with difficult life events triggering depressions and substance abuse. For example, after staying clean for more than five years and even sponsoring and supporting others with substance abuse, the end of a relationship saw him spiral downwards and quit his job in a "drunken blackout." He now characterizes himself as someone who still has an addiction, but is managing it.

A self-described "jack of all trades and master of none," Gareth explained that he had experience in a range of jobs, including construction. However, lacking the appropriate qualifications, he always had to start at the bottom, making minimum wage and left feeling "like I'm a teenager again." Elaborating on the challenges he faces finding and maintaining work, Gareth noted -- "I always end up taking whatever job comes up and it's never the right job ... Every job I've had it was working out great, I felt happy there and then this situation arises where I make a mistake or I did something wrong and I'm not treated respectfully."

Recalling a workplace incident, he described quitting after being belittled in front of co-workers. Such episodes trigger powerful and deep-rooted emotions in Gareth who explained "every time that situation comes up, that anger I had towards my father is the same kind of anger that comes out when people are belittling me." Gareth also faced barriers because of his criminal record. Following the end of a relationship, he fell into a depression and relapsed again. "Selfish and self-centred," he was unable to control his anger and he physically assaulted the child in his care. During his time in jail, he came to realize he had lived his life as a victim.

Acknowledging his terrible actions, he wants people to know that “I am not that person now.” Gareth spoke about his hope for a “second chance” but noted that he is often let go from jobs once they do a background check and he does not believe that his charge is eligible for a pardon.

Reflecting on his experiences with OW, Gareth explained that social assistance “helped me to keep afloat” over the years, but for much of that time he “wasn’t motivated” and “had no support network” and as a result, he spent too long on assistance. He advocated strongly for an approach that focuses on and treats the whole person and “gets to the core of what’s really going on,” not just employment which is only one piece of the puzzle:

They just want you to get a job, any job and I think that’s where it needs to change. It’s not about just getting any job. It’s about the individual person and what’s the best fit for them ... Find out from the person what you can do to help them rather than you come up with a solution you think that’s going to work for them because everybody is different ... Everything has to be tailor-made.

He set out a vision of a supportive navigator who would serve as the central point of contact and would listen carefully to the client’s whole story and then encourage and support referrals in multiple areas including physical and mental health, counselling, housing and job search. To build this approach, Likening it to the research interview he was participating in, Gareth felt that caseworkers needed additional training on how to talk to people and build rapport:

Everybody is able to be counselled some way, you’ve just got to know the skills to get them to open up ... With some people you’ve got to hold their hand and other people you don’t ... It’s needing to know people rather than what jobs they need. Once you know the person, then you’re going to know more about what suits them better ... [For example] I could be 50 years old physically ... but I can also be emotionally 16 and not understand how to talk to people and be afraid.

Although he had been unable to open up to workers in the past, Gareth highlighted the role of his most recent worker in helping him to think in terms of a longer-term plan with various “baby steps.” As a result, he now intends to complete his final two high school credits, and perhaps attend college. However, as well as concerns about the costs and the potential embarrassment of returning to school as a mature student, he also expressed confusion about what he would study and indicated he still needs guidance to clarify his options and identify next steps:

I don’t really know where to start? ... I just can’t seem to get my brain focussed on one specific thing. I get overwhelmed with it ... I’m at this turning point in my life where I don’t know what to do. I don’t know what I want to do anymore I just need somebody to help me to focus on a career [and] help me to ... make a decision around my skills.

Perhaps underlining this confusion, as well as the enthusiasm borne out of a supportive conversation, after pausing the interview for a cigarette break, Gareth returned and announced that a sign in the elevator had triggered a long dormant interest -- "I was thinking on the way up in the elevator, how much I loved drafting in high school. I got A+ but didn't go anywhere because when I was in high school it was about skipping this class, getting high, stupid shit ... I know that they have CAD programs now right. I would love to do something like that where I'm sitting at a desk and I'm creating something ... I'm going to look into that."

In closing, Gareth observed that a basic income would lift a huge weight off him, alleviating financial stress and freeing him to pursue further education. That said, he worried about the impact on people with addictions who were not properly supported. Building on his comments on social assistance, he identified the need for a mentorship program which would cater to each individual's unique needs and help to encourage and motivate clients. Returning to this theme again with regard to the experience of singles, he stated that it was unfair to assume single people need less money simply because they lack dependents, as they can face many other issues which may incur additional costs or require additional supports.

Resilience and Hope

Patrick's Story: I want to make sure when they look down on me, they smile

Demonstrating remarkable resilience, Patrick, a young, black male, has overcome almost unimaginable loss and hardship to lay the foundations for a better life. Barely a teenager when his parents died, he recalled being “really angry at the world” and disengaging from school and friendships because everybody “feels like they’re so happy [while] you’re struggling.” With the support of his remaining family, as well as his congregation, over time, Patrick’s anger subsided. Guided by his faith, he committed to living a good life, so that when his parents look down on him, “they smile.” As a first step, he will soon begin college and he intends to attend university and eventually set up his own business.

While Patrick has a deliberate focus and clear path forward, many obstacles have arisen -- and still remain -- on his journey. For example, after the passing of his parents he lived with a relative. Several years later a major argument led to him being kicked out. Homeless and with nowhere to turn, he found a youth shelter and, even though he was technically a few weeks shy of the minimum age, he convinced a staff member to let him stay. The shelter provided Patrick with the stability he needed for the next year or so. After completing high school, he was able to find various work, however, he had to turn to social assistance twice, his current spell lasting more than a year. Patrick has secured an apartment on his own, but after rent he is left with only \$200 a month. He runs short of food and has to miss meals even though he regularly uses the food bank. Highlighting his steely focus, he chose to participate in the research not simply to share his experiences, but specifically to cover the costs of his college application.

Despite these desperately difficult times, displaying a maturity and wisdom beyond his years, Patrick asserted that they “made me the man that I am today and I have no complaints.” Indeed, his faith and belief that “everything happens for a reason” has enabled him to see these struggles as events to learn from and to build valuable life skills.

Patrick’s positive outlook on life was perhaps most evident in his reflections on social assistance. He was immensely grateful that such a program existed and for the specific role it has played in his journey. OW has paid for him to participate in a number of employment programs, including training as a painter and a forklift driver. He successfully completed both and secured work shortly after each. However, he could not imagine doing either job long-term and has stayed focused on his long-term plan:

I don’t want to make other people money. I don’t want to achieve somebody else’s success. I want to work on my own.

Fortunately, Patrick has been “blessed with a great worker” who has encouraged him to pursue his education and reach his career goals. Seeing the broader benefits of this approach, Patrick recommends that OW should carefully evaluate each individuals’ needs and provide the range of assistance that best meets their goals. Despite this, he is feels the stigma of assistance and refuses to tell his friends, embarrassed at what they might think and is driven to leave as soon as possible, proclaiming, “I won’t be on OW forever.”

Patrick was optimistic about the introduction of a basic income. While he recognized that there could be challenges, especially for people facing additions, he felt that these could be addressed as long as there were other programs and supports in place in addition to the additional income. Overall, he described it as a “step forward” that “a lot of people are going to benefit from that.” As he elaborated:

How can that be bad? If somebody is experiencing poverty, now the government is basically stepping in and saying, ‘hey, listen, if you make under a certain amount we’ll help you get you over the line of poverty.’ If there’s no strings attached, how could that be a bad thing? ... What is there to lose? That’s amazing.

Reflecting on his experiences, Patrick took pride in the progress he had made, but was quick to underline once again his gratitude for social assistance, which in the absence of parents and family, has been his only consistent support:

One day, when I do make it to where I want to be, I can look back at all of this and say my only supply of funding was OW ... The fact that they’re willing to help me -- a single young male -- versus telling me to just go and get a job ... They basically implemented everything that they could to actually help me. So in regards to me actually having somebody to kind of fall back on when it comes to financials and funding, I don’t. OW is basically it.

Nelson's Story: I hope the future is going to be brighter

Arriving in Canada with his parents and family more than a decade ago, Nelson, a black male in his twenties, found that the promise of a new beginning all too quickly gave way to a harsh reality. His parents separated and both subsequently moved out of Toronto. Unaware of how difficult things might be, Nelson chose to stay, alone. The years that followed were marked by a series of events he never imagined: Unable to find stable work, he cycled on and off OW repeatedly; dropped out of college; spent significant time in the shelter system and, caught up with the “wrong crowd,” was arrested and jailed for a few days. Through these years, Nelson explained, he lost all hope.

Little by little, Nelson has determinedly rebuilt his life and the past two years have been his happiest in Canada. Getting access to subsidized housing provided a vital stepping stone. And, influenced by the academic success of a sister, a return to education has given him a positive goal. Now in the final year of a study, he is proud of his progress and excited about the prospect of contributing to his community.

Nevertheless, Nelson still faces many hurdles and struggles to make ends meet. His apartment, sparsely furnished with little more than a couch and bed, needs lots of repairs and is located in a “dangerous” building that sees regular police calls. He frequently falls behind on the rent and has been threatened with eviction twice, although he has been able to agree to pay this back in small amounts each time. The ongoing stress caused by the day to day struggle to meet basic needs is magnified by his growing student loan and credit card of more than \$15,000. Although he worries about the impact on his credit history, he is unable to make any payments.

During his years in Toronto, Nelson has worked multiple jobs, mostly factory and warehouse, nearly all through agencies, and typically paying about \$11 an hour. In some, he only stayed a day or two, either because it was a short term assignment or because agency staff were treated poorly. Alluding to some undeclared mental health concerns, Nelson confided that he not only wanted to work, but also recognized the benefits it offered -- “You got up in the morning, you go to work. It helped me mentally.” However, at times his stressful situation made him feel “lazy” and “discouraged.” Moreover, he was concerned that if he left social assistance, his precarious employment would not last and it would be difficult to get back onto OW. He was happy when he eventually found a more supportive workplace, only leaving to return to school.

Overall, Nelson had mixed experiences with OW. He felt that some workers did not provide enough information about opportunities and only contacted people when there was an upcoming meeting. For example, he explained that on one occasion he asked for help to pay for a forklift license, but that this was denied. However, he had a positive relationship with his current worker, who had informed him about volunteering activities and connected him to recreational opportunities. Benefitting from being active and more socially engaged, Nelson

explained that “it does really [make a difference] because when I go there, I get to meet people, I made friends ... I go almost every day just to be there instead of being at home.”

Reflecting on his experience, Nelson felt that more needs to be done to increase awareness of the services that social assistance offers and that workers need to be more “understanding” and “give you the assistance you need.” With regard to basic income and social assistance reform, Nelson argued that more money and more help with housing should be the priorities. The additional money from a basic income would provide “a sense of relief” and allow people to “live a normal life,” including perhaps helping them to build up some savings.

Looking forward, based on the progress he has made, Nelson is now more optimistic:

I hope the future is going to be brighter based on what I've been going through. You know it keeps going good and good and good. So, as soon as I finish my school, I think I'm going to have a job. I'm going to have a good job.

Journeys

Moving Up

Denise's Story: When you have that support from someone it makes you motivated

A warm and friendly “people person” Denise, a black woman in her thirties, has begun to turn her life around after many difficult years. Facing barriers as a result of a criminal conviction and poor health, Denise struggled to find meaningful opportunities and suffered with depression. With the help of a supportive worker, she was matched to a training program, and, following a successful placement, has now started working again after more than 5 years on assistance. Denise’s recent progress is opening up new possibilities. In the short-term, she expects her position to become full-time, enabling her to leave OW for good. Her new-found stability is also rekindling long-held ambitions to utilize her training and experience to open a non-profit that helps children transition into adulthood.

Despite her parents’ separation, Denise described a “close knit” family background growing up. She remains in contact with both parents, and is especially close with her mother and siblings, as well as some friends. This support network has been important as she has overcome challenging times in her life, most significantly her arrest and conviction for a fraud charge. However, it was not always the case. Denise left home as a teenager and ended up sleeping rough before she finally found a place. Over the next several years she got caught up with a “fast life,” associating with people looking for ways to make big money, quick. As she explained:

They think, ‘I’ll go on the street for three hours and make like \$2500. I’ll work a 9 to 5 and after taxes I bring home \$600’ ... It’s your risk, it’s your life, if you’re making this money and not getting caught, you’re going to continue to do it ... We were young. We were stupid ... We got a good job at and we did lots of frauds ... We lost that job ... My friend stole something then we got caught. I didn’t do anything but obviously I’m not going to be, ‘oh, it was all my friend.’ So, we had to go to court. I got charged and she got let go.

If being arrested and spending a number of days in jail was a turning point, having to be bailed out by family was the “last straw.” Denise was “heartbroken” to have disappointed her family and was worried that if it happened again there would be nobody to help:

I didn’t like the person it made me look like. I didn’t like that jail scene. I didn’t like being worried, ‘is somebody going to shoot us, is something going to happen?’ I just didn’t like that worry, worry, worry ... It just broke my heart to see my [family] crying on the stand ... Why did they have to go through that because I’m an idiot? Right there I was not doing it again.

To try and get by, Denise initially worked for her sister as a stay-at-home nanny while she was on assistance. The daily routine and the additional money helped her, but as she tried to find more regular work, her charges created a difficult obstacle – “Every time I went for an interview I never got called back.” At times she found physically demanding and sometimes demoralizing cleaning jobs -- “There’s toilets there, but they’re doing stuff in the garbage, in the stalls” -- but her efforts were hindered further when a car accident left her unable to work. More generally, the struggle to make ends meet has been a persistent barrier to progress. With only \$300 a month to live on, she often had to skip meals and rely on friends and felt trapped in a never-ending cycle:

It’s hard to survive ... You feel sad, you feel depressed ... You have no money, you can’t do anything. You can’t feel the way you want to feel. You can’t look the way you want to look. You can’t do the things you want to do because you’re limited. Then you feel like all your money is just going to rent or paying a bill. The cycle never ends. Then you finish it. You have to wait until the end of the month and you still don’t get enough ... It’s just a cycle.

Over the next few years, the support that Denise received from social assistance and the positive relationship with her worker helped her begin to break that cycle. Initially, OW covered the costs of her physio and helped her to recover. Most importantly, she was connected to a housekeeping program that built on her experience and gave her new skills. The program overlooked her charges and Denise eagerly seized the opportunity to prove herself during a placement. Although the position is currently part-time, it is unionized and has good benefits and she expects to increase her hours in time. Now able to qualify for a pardon, she is optimistic that OW will help her pursue that.

Despite her largely positive experience, Denise did encounter some barriers. She explained that she was denied an opportunity to participate in a youth program, for example, because most of the employers did not want to hire people with criminal records. While she understood their concerns, given her own experiences, she felt that “everybody deserves a chance” and somebody with a record “would try harder to do a good job.” She also highlighted the need for rules that were less punitive and more flexible to accommodate people’s different circumstances. But most of all she wanted to see changes that enabled caseworkers to be more understanding and kind, suggesting better interview skills, greater sympathy and hiring more people with lived experience of poverty and social assistance. Drawing out lessons from her own experiences she described some of the attributes of a helpful caseworker:

I’ve had a few workers, not that they were bad but they just did their job pretty much. They didn’t have no empathy or sympathy for anybody. This worker, she always tries her best to see what she can do for me because she knows I’m trying my best. When you have that support from someone who doesn’t know you, it makes you motivated ... They don’t have to smile, but somebody who is pleasant. You already feel nervous and weird going in there, so somebody who

is just pleasant, really listens to you and understands what you're going through and just tries to have sympathy and work with you. I'm not saying being your best friend and tell you look good and I love your outfit. Just be open. Not like 'okay, what's your name? Did you find a job? But be like, 'so how's the job hunt going? Oh, it's not too good. Okay, is there anything that I can help you with? Not, 'so, you're not finding a job. Why is that? And now you want tokens? Mm-hmm' A little bit of sympathy and understanding for people who are on it because not everybody is abusing it and not everybody wants to be on it. They're there to just survive ...

... Think about us ... Try to understand what we're going through ... If you have more sympathy for the people who are on the assistance, you'll get more people talking about how it can work and more people will follow what you're trying to do because they know you're there for them.

Looking forward, Denise feels optimistic about her current position and her future beyond it. Although the timelines were not clear, at some point she returned to school to focus on social services. Once she receives her pardon, she is committed to pursuing a career in that field. Knowing people who exited child welfare with no supports and with no option but to live on the street, Denise hopes to provide children with a smoother transition into the next stages of their life, just as she is being supported to the next phase of her own.

Kabelo's Story: The idea that I'm my own boss is actually very empowering

A number of recurrent themes, both visible and hidden, underpinned Kabelo's story. Numerous times through the interview, Kabelo spoke critically about a lack of focus and motivation, poor financial and time-management skills, and a laziness that led him to rely on fast food, despite his skills as a cook. But hidden a little deeper, prompted by different questions and the space to talk a little longer, a different picture emerged. A portrait of a young man, isolated in a new country, driven to make his parents proud, while coping with their separation, struggling to make a living or choose a path forward, and learning to cope with serious mental illness. While both suggest significant challenges to overcome, Kabelo saw his current self-employment as empowering and a path towards new skills and a better future.

A black male in his late twenties, Kabelo immigrated to Canada a decade ago. Since that time, he has struggled to find a meaningful path forward. Kabelo's parents placed a strong emphasis on the value of higher education. As a result, he felt pressured to begin university even though it was not an area of interest. Ultimately, he ended up dropping out and cycling between service jobs and social assistance. Kabelo explained that while he seems to find work easily, persisting in employment is far more challenging. In particular, he pointed to his poor time keeping as the reason why he was frequently fired.

Kabelo's parents were both physicians and they enjoyed a comfortable lifestyle. As a result, he was not "proud" to turn to assistance, and while appreciative of the support, he described always looking for ways to become self-sufficient. Overall, his experience with social assistance was positive, albeit his interactions appeared quite minimal. For example, he attended some workshops and was aware of other supports, but he felt uncomfortable attending events. Most importantly, shortly after applying for assistance for a second time, Kabelo was provided with funds to reinstate his driving license and he began working part-time for a ride sharing service. Over time, he increased his hours and reported an income twice in excess of his earnings previously. As a result, six months after returning to social assistance, he exited the system.

Despite this progress, persistent challenges remained, especially with regard to housing, health and debt. Kabelo is a long-term shelter resident. Noting that his current shelter is clean and safe and includes helpful programs, he suggested it has become too "comfortable," making it more difficult to move on. But while it may be comparatively comfortable, there are also constraints. Requesting extensions to the nightly curfew so he can accommodate late night work shifts, for example, makes him feel like a child asking his parents to stay up late. Kabelo also identified a more substantial barrier to leaving the shelter system: "First and last thing is a big challenge. I did find a place that I liked. I had saved up enough for first month's rent and I, no matter what I tried to do, couldn't get the second portion." At one point he spoke to his caseworker about getting some financial help but was left confused and gave up.

Significantly, part way through the interview, Kabelo revealed that he experienced a breakdown several years ago and was admitted to hospital. Diagnosed with bipolar disorder and anxiety, he was initially prescribed medication. At times this left him feeling sluggish, an important factor which he often overlooked in his tardiness at work. He explained that he felt under a great deal of pressure at the time, both in the workplace and more generally given the breakup of his parents and his own challenges becoming established in Canada. Indeed, Kabelo spoke emotionally about a continued sense of alienation and disconnection in his new country. On several occasions, he noted the absence of friends and the challenges he faces trying to socialize. Acknowledging that racism may be a factor, this was nothing compared to the prejudice he experienced back home. Instead, he pointed to deeply-rooted feelings of being an “outsider.” As a result, away from work and formal appointments, he spent almost all of his time alone, typically playing games, surfing the web and connecting with friends back home. As well as further reinforcing his isolation, this also left him with expensive phone bills.

The high cell phone bills were just one small part of a worrying financial situation. Kabelo spoke repeatedly about his poor financial management, often in relation to his family situation. Despite the professional background he grew up in, he noted that his father had very poor financial management skills. Indeed, the family lost their home, while cars and other property were repossessed. A combination of student loans, and his use of pay day loans and credit cards, has left Kabelo with a frightening debt of over \$50,000.

Empowered by his new job and the independence it provided, Kabelo explained:

I’m in control of my own financial outcome. This is a job right now, it’s not a career. It’s not something that I want to be doing in two or three years, but it’s fun to explore the world of self-employment. I’m going to start looking at getting my HST number and things like that and going through the whole process of setting up a business which is a great, real learning experience.

Looking forward, he was focused on moving out of the shelter and finding the right program to return to school, remarking that “I need to get secure housing in order to gather my things in life: my thoughts, my ideas, my dreams and be free more so than I am now.”

Hitting a Wall

Daniella's Story: Moving Up then Coming Full Circle

For Daniella, a Latina female in her thirties, participating in the research study represented the coming together of her professional and personal lives. These “two hats” gave her a unique vantage point into the program, the role of workers and her own challenges. As a qualified social worker, she was passionately committed to helping youth and others in receipt of OW to progress. This strong desire to help, evident in the creation of various community initiatives, as well as her continued volunteer work, was rooted in her own experience on OW as a child. However, despite her best efforts to advance through education and work, as contract job after contract job failed to translate into permanent or secure employment, she eventually found her circumstances turn “full circle” when she recently needed to apply for OW.

Raised in a single parent household, Daniella’s mother struggled with mental health issues that went undiagnosed for many years. She recalled the challenges of living in this environment and trying to get by financially, recalling having to survive on a limited diet of oranges and French Toast at times. Most powerfully, she shared enduring memories of her mother being treated disrespectfully by caseworkers, noting especially the “condescending” manner that shaped many interactions. Daniella felt that there was little effort on the part of caseworkers to understand her family circumstances, or provide appropriate supports and referrals. Instead, the impact was to make her mother feel “ashamed”, “judged” and less than human.

As an adult, Daniella was motivated to succeed and never imagined OW in her own future. Indeed, three years previously, with a degree in hand, a full-time job and plans to upgrade her education, she reflected that she felt hopeful about the future. However, her full-time position ended due to restructuring and after exhausting EI she had to turn to OW despite now working part-time. Finding herself in a position where she needed to apply for social assistance was a very humbling experience, which left her feeling “defeated,” given her qualifications and her mother’s experiences.

Once on OW, a number of experiences led Daniella to feel judged in the same way her mother had. On one occasion, for example, she went to get her eyes tested. After receiving “excellent service” initially, once she presented her OW documentation there was a sudden change in attitude and she was told she needed to be on OW longer to qualify. Daniella’s worker had not advised her of this and she was left shocked at her treatment. Another time, she successfully secured a position with a program that provides paid opportunities in the non-profit sector. However, she felt increasingly uncomfortable with the role as she was required to work unpaid hours and undertake activities that were not part of the original posting. Reluctantly, she decided to discontinue her position. At first, she was told that she would not be able to apply for another position, but eventually she got clarification that an organization might accept her. However, her worker advised her not to mention the first position. Subsequently, at a second

interview, she was scolded by the organization and accused of acting dishonestly. For Daniella, these experiences underlined the stigma of being on assistance.

In addition, Daniella felt that despite facing challenges, notably ongoing trauma from her childhood (something that was assessed but which required treatment she could not afford) and depression and anxiety, her qualifications and experience led workers to assume she did not require support. On one occasion, Daniella even requested mental health supports and was told that there was nothing available. She was also denied funds to pay for a short term certificate program which she had shown would enhance her professional development. The refusal was especially frustrating as there was no explanation and no alternative route suggested.

These and other experiences informed Daniella's opinion that too often workers were trapped by a rules-based, punitive framework, rather than a client centered model. She identified the need for enhanced training for caseworkers to enhance interpersonal communication and relationship building, as well as greater accountability for the information provided and decisions taken. With this in mind, she suggested the need for something like an integrity line to enable feedback on service delivery. In terms of services, she highlighted the benefits of having access to mental health supports in OW offices, the grouping of information services by demographic groups, such as singles, and increased hours/wages and more employment program flexibility in terms of the length of programs and the ability to build experience with more than one organization.

Michelle's Story: Stuck Cycling between Low Wage Work and OW

Michelle, a black female in her twenties, has spent the last several years cycling between low wage work and OW. None of these spells on assistance lasted more than 6 months, by which time she had secured work again.

After completing high school, Michelle enrolled in a program at a local for-profit college, but it was not a good fit and she left after several months. Following a number of jobs, she recently returned to a customer service role. She had previously worked in this position for five years, before opting to try a new position. Michelle missed the hands-on customer service at which she excelled, however, and returned shortly after. While she was grateful for the opportunity, the management culture had changed – she was recently ‘written up’ for being off sick – and she experienced racial discrimination. As a result, she is actively looking for a new position.

Despite living in a bachelor apartment in subsidised housing, Michelle still struggled to get by on her OW payment of \$480 and had to continuously borrow from friends and family to make ends meet. This vicious cycle was hard to break as she was always back in a “hole” by the time the next cheque arrived. She felt that bi-weekly payments would help her to budget more effectively. As well as outstanding debts for phone bills, Michelle also owes money to OSAP for the course she failed to complete. As a result, she has a poor credit score and although she eventually wants to rent privately she worries landlords will request a credit check and she will lose out.

Michelle's mother had been on assistance and it was important to her to make her own way. Her own strong commitment to work fuels a passionate resentment of others on the system who she called out frequently during the interview. Underpinning it was a sense of injustice that she was working hard to get ahead, while others were abusing the system by working on the side and not reporting it. As a single person, she also felt ignored by policy-makers who seemed to assume that all single people were ‘addicts’ wasting their money on drugs or alcohol. She repeatedly highlighted her own strong work ethic, noting on occasion that she wakes up at 4.30 a.m. to prepare for her daily commute and a 12 hour shift. She felt that single people needed additional benefits and supports to help them get by, just as other family types, or people with different needs, did.

Overall, Michelle recalled mixed experiences with OW. She described how workers had helped her address crisis issues such as replacing furniture that was riddled with bed bugs and improving her resume. However, she also felt that workers were rude and did not provide her with sufficient explanation or information. For example, she reported telling one worker that she wanted to pursue training or complete her post-secondary schooling, but said that no one followed up with her on what her options were or any programs she could take. She speculated that because caseworkers can see that she always finds work, and will qualify for EI, they do not invest time and resources to help her. This further reinforced her sense of being poorly treated. She also noted the absence of supports once she left OW.

Looking ahead, Michelle's goal is to work with youth. Based on her previous experience with college, she realizes that she might need a more hands-on program to help her succeed. However, she is unsure what is available and what steps she could take to get there. Clearly, in need of guidance and support, Michelle noted that programs and services were needed to help people identify appropriate career paths. She also believed that workers needed to show more empathy, understanding and knowledge to help clients – "Empathy is a big part of customer service. If you cannot feel what that person is feeling then you cannot help them... You got to feel for the people, know what you are doing and know your information."

Michelle's story highlights the challenges that exist for individuals as they move between low wage work and EI and OW and the risks of falling in the cracks between -- and beyond -- systems. For Michelle, breaking the cycle of low wage work and assistance and more clearly defining her goals, will likely require guidance and investment, but back in the routine of her long commute, it is not apparent where that will come from.

Stabilizing

Vicky's Story: You're kind of surviving. You're not living any more

On the surface, Vicky, a white female, in her twenties, enjoyed an enviable childhood. Her family was “well-off” and she recalled many happy times at the cottage and playing sports and horseback riding. However, from these comfortable beginnings, a turbulent adolescence set her on a path to social assistance. Her father, fueled by alcoholism, was abusive to her mother. As Vicky grew older she realized that this was neither normal nor acceptable. Vicky’s mental health deteriorated through these years and she dropped out of high school. Unable to cope, her mother repeatedly kicked her out and she was homeless, on and off, for more than 5 years.

During her years of homelessness, Vicky was malnourished, her mental health worsened and she developed addictions of her own. Following an arrest for mischief, she was placed on probation, but found to have breached it because she didn’t have an address and she spent time in jail. It was around this time that a friend encouraged her to access assistance.

Vicky had very positive experiences with OW. From the outset, the fact that a sibling had relied on assistance at one time helped reduce any stigma. The money she received ensured that she could eat more regularly, and this, along with access to medication, improved her health. As a result, Vicky was grateful for the help she had received:

I wouldn’t be where I am right now without it. I wouldn’t have a place...I’d probably still be homeless ... It’s been very helpful. I’m actually really grateful that these services are here in the city.

Nevertheless, it was still desperately difficult to get by. After paying her rent, Vicky had less than \$300 a month to live on, which she found “impossible.” She would busk from time to time and sell jewelry to earn a few extra dollars. Her mother was able to help her for a while, and, occasionally, friends bought groceries for her. These were welcome but temporary fixes. Despite her progress, the relentless poverty Vicky experienced impacted her mental health and she felt like she was simply ‘surviving:’

You can’t really do anything or go out or experience anything which can really affect your emotions. You’re just stuck in one place all the time, not able to experience life. You’re kind of surviving. You’re not living any more.

Recently, Vicky started receiving ODSP and the additional money is already making a positive difference. She is spending less on fast food and more on groceries. And with the help of her boyfriend, mother and a close friend, she has accessed mental health supports.

She believes that there is still some way to go. In particular, her years of homelessness not only damaged her physical and mental health, but also created “life skills” gaps, and she needs to learn how to budget and take better care of herself. But she feels her life is slowly starting to come together:

I've gotten a place, got healthy mentally and physically, just mostly being off the streets, not struggling as much. Being able to take care of myself ... Probably learning to budget, learning how to cook, take care of myself, clean a house, basic kind of stuff I guess, but yeah, starting to get the hang of it.

As her life becomes more stable, Vicky is now able to make plans. She wants to volunteer at a food bank so that she can “give something back” for the support she received. She is also keen to complete high school and she expects to leave ODSP to pursue her dream of starting her own business:

I want to finish high school so I can do a business course at some point ... I'd like to be my own boss, and run my own business to be honest, probably with my art. I want to start a clothing, hair and jewelry ... I know how to use social media for that kind of stuff pretty well.

Michael's Story: There is no such thing as being more homeless than somebody else

A self-described “loner,” Michael, a black male in his twenties, was kicked out of the family home at the age of 16, and has been on and off OW for approximately a decade. Creative and good with his hands, Michael has worked many jobs over these years and finds it relatively easy to find employment. However, securing a job that lasts or that he can stick at is a challenge. Another spell of homelessness two years ago and a recent return to social assistance, coupled with some references to mental health concerns, suggests a degree of ongoing instability. Nevertheless, Michael feels positive about his future. His housing is more stable, he enjoys the independence and flexibility of his current job and he plans to attend college.

Michael has a varied work history and has many strengths and skills. Since graduating high school, he has often worked in trades and with his knowledge of welding, construction, demolition and renovation believes he can practically build a house. Providing insight into the realities of this work, Michael lamented the low pay and physical demands -- “I would come home and just hurt all over all the time.” The day to day grind means that Michael is no longer interested in these jobs. Instead, noting that when you do something you love it never feels like work, he is driven to pursue musical and artistic ventures and eventually set up his own business.

Given his years of struggle, when asked how he makes ends meet, Michael laughed wryly, explaining, “I know how to be broke now.” He pays \$700 for a rooming house which although not warm is clean and “better than the actual crack spots” he used to live in. He knows the people in the building and they pool resources to get by. But he still relies regularly on the food bank and other community resources to access free meals.

Thinking back on his extensive experience with OW, Michael shared both positive and negative feedback about programming and workers. He was grateful for some of the programs he had participated in and was especially supportive of work-based learning initiatives as they provided important industry experience. However, believing that some current practices were barriers to leaving assistance, he felt strongly that OW needed to be much more flexible and adapt to new workplace realities. For example, he felt that OW should not make people attend two and three month training programs, such as forklift training, to get a license that he believed could be obtained in 1 day. In addition, describing how he was denied access to a course for a casino dealer, he highlighted how low wage jobs are too often prioritized:

OW wouldn't support it because the job at the end of the tunnel wasn't guaranteed. It was almost guaranteed, except for maybe the word 'guaranteed'. So they didn't do it. A casino dealer is licensed, so it's a real job ... They just wouldn't support it. That was part of my plan ... A lot of jobs are based on commission, especially in retail. Say somebody wanted to be a car salesman,

welfare wouldn't support that either. You know, but welfare wants me to go work at McDonalds, no!

Compounding the mistake was the fact that he took the course himself the following year. When he subsequently received \$500 on leaving assistance it was as if they had paid for the course anyway. Moreover, although Michael was happy with his current worker who was supportive of his goals, he one to be "vindictive," explaining that several years ago a worker did not believe he had was preparing to leave assistance as he had got a job offer and cut him off, which defied logic. He also recalled times when information he had submitted was lost and when insufficient information on programs and resources was shared. Michael suggested a number of areas where there could be improvements. In particular, it made no sense that OW still relied on faxing documents, and, laughing, explained he would end up walking into his local office to fax something to his worker. Overall, he was passionate about the need to improve accountability and felt that there needed to be more opportunities for feedback and that complaints needed to be taken more seriously:

This is not a game for the person who does not get their cheque. This is not a joke. They didn't give me first and last and, 'are you crazy?' They really need to be more focused on giving you stuff, than holding it back.

There were echoes of this sense of injustice in other aspects of Michael's story. In the workplace, he had witnessed numerous experiences of discrimination where black people were paid less than white people for doing the same job. Exasperated, he described how the last restaurant he worked at created a whole new position of "busser manager" so they could pay that person more. Importantly, Michael spoke to the cumulative, systemic effect of such actions:

It happens all the time in the restaurant industry ... It happens all over and when you complain about it, they justify, 'look at his work experience'. Yeah because people keep doing that. Here you go, he gets to move to the top of the ladder, of course his resume looks good.

Michael also faced challenges securing housing. Most recently, he wasn't even on assistance, had good credit and came ready with all the necessary paperwork. Still, the landlord said he would need to do a credit check and ultimately rejected him. Michael felt he was looking for any excuse not to rent to him.

Inspired by his own experiences, Michael is passionate about addressing homelessness. He is active in his community, organizing outreach programs to provide nutritious food and clothing to homeless people. He felt that the number one priority for social assistance reform should be to ensure there is more housing and greater transparency and better connections between OW and housing so that people are housed much more quickly. Recalling his own circumstances,

he said he signed up for housing three years ago and if he had waited for them, he'd "still [be] homeless" and "be dead." In the context of limited housing, long waiting lists and the priority given to women and families, he forcefully argued that the odds were stacked against single males:

There is no such thing as being more homeless than somebody else. I don't care how at risk some little girl is, I need a house. I do care, but my life is equal to hers right? ... As a [single] male ... you need to go figure something out. You need to get addicted to drugs or something and say that you're at risk because you are going to do a bunch of drugs on the street and die. That's what you have to do to get housing as a [single] male.

Falling Further

Marvin's Story: Progress all around and you can't make one [step] forward

Warm and engaging by nature, Marvin, a slightly built black male in his fifties, became increasingly worn and emotional as he spoke about his financial struggles, worsening health and the stigma he faces being on assistance. Separated from his wife, and no longer in contact with his adult child, Marvin lives in subsidized housing, with his elderly mother, a well-respected member of the local community. He talked repeatedly about his affection and concern for his family, but his current circumstances left him feeling like an “under-achiever,” unable to offer them what they need. Following a heart attack a few years ago, Marvin now has a coronary stent and must eat a very limited diet -- “cardboard and grass” -- and he was noticeably worried about his health and his fear of “just dropping dead.”

As a young man, Marvin dreamed of becoming an engineer, but his family could not afford to send him abroad to study. Several years after completing grade 13, he eventually moved to Canada. Although he was initially unable to find work and turned to social assistance, within a short time, he started a job in a factory. He found the work demanding, with limited rewards – “You’re like a robot. You come home dirty and tired and the pay cheque doesn’t seem to smile back at you.” Encouraged by his friends to find something that better matched his education, Marvin signed up for a number of agencies and after a few short term jobs on Bay Street, he took a sales position with a telecommunications company. Marvin excelled at the work, quickly earning a permanent position and winning numerous awards for surpassing sales targets. He enjoyed the work enormously and even though it wasn’t a “presidential salary,” he was established and respected.

All of that changed following a criminal record. The company let him go and in the years that followed, Marvin worked various jobs, including in a garage and more factory work, but his criminal record has been a significant barrier to stable jobs and he has never been able to afford a pardon. Much of this work was physically demanding -- “I was living to be exhausted” -- and now older and in worse health, he can no longer compete with younger workers. As he explained:

It's a challenge getting employed or retrained at my age. There are a lot of younger people and most places don't want to hire older people because of health issues or because they have to pay more ... Why would they want a mule when they can have a racehorse?

Marvin has now been on assistance for more than 5 years. Overall, he found that his various workers had been supportive and offered good advice, but the programs are of no benefit to

him because “no matter how dynamic my resume looks, they won’t give me a chance because of my criminal record.”

Marvin receives only \$400 a month from social assistance and he finds it impossible to make ends meet. ‘It just gets you by. But by the 15th I’m pinched ... Based on my income I can’t afford clothing. I barely get by. By the middle of each month I’m skint.’ Unable to stretch his meagre income, Marvin goes to a pay day loan business every month and borrows \$100. This costs him approximately \$20 out of his next cheque. Despite his health issues and need for a specific diet, he has twice been denied special diet payments. For Marvin, the additional income might not only ensure that he eats properly, but also remove the need for costly pay day loans.

Compounding his financial worries, Marvin also has a student loan of several thousand dollars. He was already enrolled in an education program when he was incarcerated and he was never able to retake the course. His debt has been passed to a creditor and they are constantly calling him for repayment, something he cannot afford.

Already overwhelmed by his health and financial concerns, the stinging comments of his younger girlfriends’ peers -- “He’s on welfare, he’s a bum” -- reinforce his sense of falling behind:

You wake up, you see all the progress around you and you can’t make that one [step] forward. Finance, health, emotions, just holding you back.

And although Marvin’s mother and girlfriend provide vital support, he no longer sees any realistic path forward, other than simply trying to stay alive.

Tony's Story: When you're single, they give you enough not to die

Angry and hurt, Tony, a white male, in his sixties, raged against the unfairness and indignity of a system he felt paid just enough to keep you alive and a labour market that too easily cast you aside. After moving to Canada as a teenager, Tony, with no high school education, quickly found work in construction. Physically strong, he coped well with the hard work and long days, making a decent living for two decades, until a workplace injury to his back, turned his fortunes upside down. Since that time, Tony has struggled. While there were gaps in his work history, and possibly his receipt of OW, following his injury there were only two significant periods of employment, both in the service sector. During each he had to take time off because of his injury and he was fired. Eventually, with his savings depleted, Tony turned to OW and was on for approximately 18 months before his claim for ODSP was accepted.

Tony's account highlighted the discrimination he feels he has experienced as an older person and the inadequacy of social assistance. He described a number of experiences where he applied for jobs and was interviewed, only to be rejected because of his age. As he explained:

I applied to [name of company]. I had three kids interviewing me. I was doing okay, then all of a sudden one told the other, 'look' and she pointed at my age. That's when everything changed ... I told them what I could have done for the store and they were all happy ... She pointed at my date of birth. That changed everything. I wasn't hired anymore. I was about to be hired. Then because of my age, they discarded me like I'm an old cloth.

Tony was angered by such encounters, feeling that "instead of looking at my knowledge, they look at my age." Despite his back issues, he feels he could still do some jobs. However, incidents such as this have made him "afraid" to apply for jobs, worried he would face the same treatment again and made to feel like a "grandpa" and an "idiot."

Struggling to pay the rent for his basement apartment, Tony turned to OW and spoke in moving terms about how he felt "ashamed" turning to social assistance and how he struggled to get by:

I'm talking to you now, I don't go around saying what I'm saying to you. I'm ashamed. When I was on welfare I was ashamed to be on welfare ... I have a hard time paying my bills ... Hydro has gone up and up; food costs have gone up and up. I mean everything goes up and these people here, they just don't care ... They expect me to eat with \$87 a month. I mean they feel no shame I guess because as long as they eat, what do they care if we eat or not. That's the bottom line ... It's totally exhausting for people like me. They're giving me enough not to die. You know, so that the government is not going to be known, 'oh, they let you starve to death.' So, they give me enough not to die.

He alluded to some occasional undeclared work to pay a specific bill when he fell behind, but suggested that “people are forced to lie” because so much money is clawed back and when they do report earnings. Although his income has increased significantly since his transfer to ODSP he still has only \$400 left after paying his rent. With such little income, Tony described a monotonous daily routine:

I go out, I go spend \$2 to buy a coffee because I’ve got to go out of the house for at least a couple of hours. That’s what I do. I go to my bar, I buy a coffee, I stay there a couple of hours, home on the couch, laying down, all day long, every day. All day long. Come on, this is no life.

Feeling that this is worse than being in jail, because he would not have to pay for rent and food if he was locked up, Tony has mounting debt and worsening health, with high blood pressure, high cholesterol and diabetes. He also has arthritis which he believes is made worse by the humidity of his basement apartment, causing him to reflect – “How much lower can I go in a basement? I cannot go any lower except if I move into a sewer.”

Looking back, Tony could not believe that while he was initially on OW he was never told about additional benefits such as special diet and the transportation allowance and that once he learnt about them, he was told that they aren’t “advertised.” This lack of transparency left him feeling exasperated given the small amount he had to live on:

I don’t know why they keep secrets. If I apply for welfare, that means that I’m at the bottom of the barrel. And then you don’t tell me that I could get this or I can get that? ... Then when I told them, they said, ‘well, we don’t advertise.’ You don’t advertise? ... I mean you send me \$600 a month and you don’t tell me about the transportation? ... And you don’t tell me? Come on.

Frequently loud and emotional, Tony was nevertheless grateful for the chance to tell his story and on several occasions, he stared intensely at the recorder, as if speaking to the policymakers he wanted to hear his recommendations for change. Given the delay in making him aware of additional benefits, he felt much more needed to be done to help people, especially singles who are existing in deep poverty. Indeed, he felt that singles were completely overlooked – “They don’t give you enough. Like I said you’re single, they give you enough for you not to die.” As a result, his primary focus for social assistance reform was to significantly increase rates. Beyond this, he described basic income as “a miracle for people like me” saying it would help him move out of his basement and get a better place, and, ultimately, change his life.

APPENDIX 1: RESEARCH PARTICIPANTS AND INTERVIEWS



Participants

Over the course of 2016, almost 69,000 unique singles -- individuals who had applied to OW without any dependents or a spouse -- received assistance at least once during the year. A randomly drawn sample of 400 singles was generated. There were no statistically significant differences between the singles population on OW in Toronto in 2016 and the randomly drawn sample. While the 51 research participants were comparable to the overall singles population in terms of average age and the distribution of age, there were notable differences with respect to sex, country of origin, educational attainment, and length of time on assistance. Most notably, males, people born outside of Canada, and people with less than high school were under-represented among interviewees relative to the overall singles population. Compared to all singles, the interviewees were less likely to have dropped out of high school, but more likely to have high school as their highest level of educational attainment. All singles and interviewees were comparable in terms of post-secondary attainment. The average length of time was statistically comparable between interviewees and the population of singles. Also, the number of spells since 2002 was comparable between interviewees and the population.

In-depth Interviews

Between June and August, 2017, 51 singles who had received OW in Toronto during 2016 were interviewed. Each interview lasted between approximately 1 and 2.5 hours. Interviews were recorded for subsequent transcription and analysis and field notes were taken to provide additional detail. The interview schedule was deliberately extensive, enabling participants to talk not just about their experiences with OW, but their daily lives, work histories, support networks and health and housing, among others.

Importantly, participants were encouraged to share their hopes for the future, including their thoughts on social assistance reform, basic income, and any changes they believed would better support singles on OW. Finally, although there is no unifying “single” experience, the study sought to identify the extent to which participants felt that “being single” was important to their story and either directly or indirectly shaped their experiences.

While a small number of interviews were limited in nature, most were expansive, emotional and compelling. Participants shared their personal experiences and the vast majority, while welcoming and needing the honorarium provided -- to buy food, pay a bill or even support an educational goal -- above all valued the chance to tell their story and to have their voices heard. As Michelle expressed it:

I don't want the money, I really want to voice my opinion. Hopefully you guys can fix something.

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