



RNAO

Registered Nurses' Association of Ontario

L'Association des infirmières et infirmiers
autorisés de l'Ontario

Income security for better health

If work is to be a pathway out of poverty, Ontario's labour laws must ensure that workers are paid and treated fairly. Do you support raising the minimum wage to \$15 per hour immediately? Will you support improvements to the labour standards such as 10 days of protected emergency leave, with the first two paid?

Will you support the urgent need to increase social assistance rates to reflect the real cost of shelter and basic needs?

The abrupt cancellation of the Basic Income Pilot was devastating for the participants, violates international and Canadian research ethics, and is a lost opportunity for evidence-informed policy-making. Will you join RNAO in calling for the continuation of this research project for another two years until the pilot is completed?

What kind of Ontario do we want?

Ontarians must decide on what kind of society we wish to create. Evidence shows that "greater equality makes societies more resilient and adaptable, better able to deal with shocks and uncertainty."¹ U.K. scholars Richard Wilkinson and Kate Pickett sound increasingly distressed as they ponder the biggest rise in inequality since during the tenure of Prime Minister Margaret Thatcher. "Homelessness and child poverty have risen, the NHS is in dire financial straits, understaffed prisons have record suicide rates, the elderly lack social care--yet the rich continue to get richer, and continue to avoid taxes. This is an expression of abject moral bankruptcy."² Our province is in danger of going in this same direction unless we act to decrease poverty and income inequality.

Why poverty matters

In order to sustain lives, reduce health inequities, and enable human dignity, the government of Ontario needs to take meaningful action on poverty. According to the 2016 Census, 14.4 per cent of Ontarians (1,898,975 persons)³ are struggling to meet their basic needs using the low income measure after tax (LIM-AT).⁴ The distribution of poverty is not random. Those who experience higher rates of poverty include Indigenous people, women, racialized people, new immigrants and people living with disabilities.⁵ These marginalized groups often face discrimination when they seek housing, employment and fair compensation, and programs and services.

The evidence is conclusive: poverty makes people sick and leads to premature death. The World Health Organization states that "poverty is the single largest determinant of health, and ill health is an obstacle to social and economic development."⁶ According to Health Quality Ontario, "The poorer you are in Ontario, the more likely you are to have worse health outcomes."⁷ On average, women living in the poorest neighbourhoods in Ontario die more than two years earlier than women living in the richest neighbourhoods.⁸ Men living in the poorest neighbourhoods in the province die, on average, five years earlier than men living in the richest neighbourhoods.⁹ Those

living in shelters, rooming houses, and hotels*¹⁰ are at even greater risk of premature death. Compared with the entire population of Canada, life expectancy is shorter by 13 years for men and eight years for women living in shelters; 11 and nine years, respectively, for those living in rooming houses; and eight and five years, respectively, for those living in hotels.¹¹

Poverty not only causes human suffering, it costs our economy. The combined private and public costs of poverty in Ontario have been conservatively estimated at \$32.2 to \$38.3 billion (2007 dollars). That is equivalent to 5.5 to 6.6 per cent of Ontario's GDP.¹² These poverty-induced costs include increased expenditures for health care, criminal justice, intergenerational poverty, and lost productivity resulting in lower earnings and lower tax revenues.¹³

Work as a pathway out of poverty

Pat Capponi,¹⁴ well known poverty activist, author, and one of the founders of Voices From the Street (a program run by Working For Change)¹⁵ says: “a home, a job, a friend” is all people need to ensure “stability, love, a safe place to live, a purpose.”¹⁶ Paid work should be a pathway out of poverty that covers basic needs, and be sufficient to provide people with the opportunity to participate in the “economic and social fabric of their community.”¹⁷

In order to improve health and decrease health inequities, the Registered Nurses' Association of Ontario (RNAO) has been advocating for more than 15 years that the minimum wage be increased and labour laws be strengthened and enforced.^{18 19} Ontario's \$14 per hour minimum wage was scheduled to increase to \$15 per hour on Jan. 1, 2019 and then be indexed to inflation every October.²⁰ Although 60 per cent of Ontario residents supported an increase of the minimum wage to \$15 per hour starting in 2019,²¹ the provincial government passed Bill 47, *Making Ontario Open for Business Act*, 2018, freezing the minimum wage at \$14 per hour until Oct. 1, 2020.²² Instead of 10 days of personal emergency leave with the first two of these days being paid, Bill 47 repealed the two paid leave days.²³

RNAO has consistently supported this increase to the minimum wage that became law under Bill 148, *Fair Workplaces, Better Jobs Act*, 2017 as well as other regulatory safeguards to support workers' health such as paid sick days.^{24 25 26} Premier Doug Ford's rationale for "getting rid of Bill 148"²⁷ was that, "bottom line, it's an absolute job killer."²⁸

This is incorrect. Instead of killing jobs, one year after the minimum wage hike increased from \$11.60 to \$14 on Jan. 1, 2018, Ontario's unemployment rate fell to a 18-year low of 5.4 per cent.²⁹ In 2018, employment in Ontario grew by 78,000 (+1.1 per cent), all in full-time work.³⁰ In the sector with the greatest concentration of low-wage workers in Ontario, food services and accommodation, the average hours of work increased by 13 per cent from January through August 2018, with wages growing by 10 per cent.³¹ The food and hospitality sector created 7,100 new jobs since January.³² The actual bottom line when analyzed by the CBC is "get beyond the ideology, and look at the evidence, and you'll find no sign that the workplace reforms and minimum wage increase caused widespread job loss or economic damage."³³

Instead of raising the minimum wage to \$15 per hour on Jan. 1, 2019, the Premier offered an income tax credit, something of no benefit to about two-thirds of low-income Ontarians who pay

no income tax.³⁴ CBC News did the calculations and found that a \$14 per hour full-time minimum wage worker would have a maximum tax credit of \$859 per year under Ford's plan.³⁵ That same full-time worker making \$15 per hour would take home an extra \$1,553 per year.³⁶ For an individual working 25 hours per week, Ford's plan would provide a tax credit of about \$396 per year compared with extra take-home pay of about \$970 per year with the \$15 per hour minimum wage.³⁷

More than half of Canada's economy is powered by consumer spending³⁸ and higher wages stimulate the economy by enabling stronger consumer spending.³⁹ As economist Armine Yalnizyan explains, "The people who spend virtually every penny they make are people at the bottom of the wage spectrum. If you boost minimum wages, you are boosting the economy from the bottom up."⁴⁰ When the minimum wage is raised, employers benefit from enhanced productivity, lower staff turn-over, and increased employee engagement.⁴¹ Employers who make up the Better Way Alliance (BWA) promote "investing in employee well-being for our bottom line and the health of Canada's economy."⁴² As employers who provide decent working conditions and fair wages, the BWA recognizes that "everyone does better when people have disposable income and time to call their own."⁴³

The lack of decent work and living wages is taking a significant toll on the health of workers and their families.⁴⁴ People who are precariously employed are at double the risk of diabetes, 2.5 times more likely to experience fatal occupational injuries, and have a 40 per cent higher risk for heart disease.⁴⁵ Compared with those in secure employment, workers in precarious employment are almost 55 per cent more likely to report that they are often depressed as a result of work.⁴⁶ Insecure employment negatively affects household well-being, especially in low-income households. Insecure employment can bring financial stress, anxiety, and can affect decisions such as beginning a relationship and delaying having children.⁴⁷

The "20th century promise that each generation would be better off than the preceding one is being broken."⁴⁸ A recent study of 1,189 employed millennials (born between 1982 and 1997) in Hamilton found high levels of post-secondary education but only 44 per cent had found permanent full-time employment.⁴⁹ Many have difficulty covering basic living expenses and a majority reported less than what is perceived as a middle-class income in Canada.⁵⁰ Millennials in precarious employment risk consequences if they raise an occupational health or employment standards issue and are most likely to not be paid in full for work done.⁵¹ The researchers conclude that "it is the alarming pervasiveness of poor mental health, anger and depression among a large percentage of millennials that is the most disturbing finding."⁵²

Transforming social assistance

RNAO is disappointed with the government's plan to end the Basic Income Pilot on March 31, 2019.⁵³ As part of the project, independent researchers from McMaster University and St. Michael's Hospital have been tracking changes in health, food security, employment, housing, and education.⁵⁴ This data would have provided valuable evidence to inform public policy. Cancelling the project only one-third of the way through its three-year timeline is a waste of the \$50 million invested in the first year of research.⁵⁵

The cancellation is devastating for approximately 4,000 people in Lindsay, Thunder Bay, Hamilton, Brantford, and Brant County who are participating in this project.^{56 57 58 59} Project participants believed the government of Ontario's promise that "they would not end up worse off for signing up for the pilot project. They have now been let down without notice and without consultation."⁶⁰ Psychiatrist and CEO for the Wellesley Institute, Kwame McKenzie, described the cancellation as a "high risk situation." According to McKenzie, "sudden shocks to vulnerable people increase the chance of heart attacks and of developing high blood pressure, and can worsen the prognosis of chronic diseases, including cancer. Sudden shocks are also linked to the onset of schizophrenia, anxiety and addictions. Suicides are often linked to recent social trauma."⁶¹

The cancellation of the basic income pilot has prompted a class action suit.⁶² Beyond the province's legal obligations, the abrupt cancellation of the basic income pilot is being described by academics and foundations from across the globe as a "serious breach of Canadian and international research ethics that harms Canada's reputation on the world stage."⁶³ Researchers working on basic income projects in Finland, Scotland, the Netherlands, the United States, Spain, Kenya, and India expressed shock at the cancellation. "Not only is the cancellation inconsistent with international best practices, but it violates your own Canadian policy for the ethical conduct of experiments involving humans."⁶⁴

RNAO urges the province of Ontario to continue with the basic income research project for its last two years, as promised during the 2018 provincial election campaign.^{65 66} If this is not done, the province must mitigate harm arising from failing to fulfill its ethical responsibilities to the 4,000 vulnerable research participants by continuing their promised stipends for the full duration of the planned experiment.⁶⁷

On July 31, 2018, when Lisa MacLeod, Minister of Children, Community and Social Services announced the termination of the Basic Income Pilot, a "pause" was implemented on 19 changes to Ontario Works (OW) and the Ontario Disability Support Program (ODSP) scheduled to start fall 2018.⁶⁸ There was a cancellation of a three per cent increase to base rates (basic needs and shelter) that was supposed to start in September/October 2018⁶⁹ – instead, the government announced a base rate increase of 1.5 per cent for ODSP starting on Sept. 1, 2018 and the same increase for OW recipients starting on Oct. 1, 2018.⁷⁰ While a 3 per cent increase would not have lifted people out of poverty, it would at least have covered Ontario's inflation rate of 2.5 per cent.⁷¹ A single person on OW is now eligible for a maximum of \$733 per month and a person on ODSP is now eligible for a maximum of \$1,169 per month.⁷² This miniscule increase still leaves 916,924⁷³ of the most vulnerable among us struggling to meet basic needs. They will be worse off because their income will lag inflation.

Social assistance rates are dangerously inadequate because they do not reflect the actual cost of living. In June 2018, RNAO participated in an inquest that shed much-needed light on the dangers of Ontario's frayed safety net. A coroner's jury heard evidence into the death of 49-year-old Grant Faulkner, who died from smoke inhalation after a shelter he made out of plywood caught fire. He was trying to stay warm on a bitterly cold January night. Sleeping in tents, make-shift shelters, and occasionally with friends were the options available to him as he tried to get by on about \$220 per month in social assistance payments.⁷⁴ Of the 35 recommendations made by the coroner's jury examining into his death, a number were directed to the Ministry of Children, Community and

Social Services, including: "increase the amount of income provided to individuals receiving social assistance to reflect the real cost of shelter and basic needs."⁷⁵

In addition to raising the social assistance rates, countless reports over the last 30 years have documented the failings of a punitive system based on "outdated ideas and counterproductive rules that trap people in poverty."^{76 77 78} RNAO looks to the government to implement the evidence-based recommendations of the *Income security: A roadmap for change* report to strengthen the social assistance system.^{79 80} This ground-breaking report was written by three working groups (Income Security Reform Working Group; First Nations Income Security Reform Working Group; and Urban Indigenous Table on Income Security Reform) appointed to give independent advice to the provincial government. It outlines a vision that puts the needs and rights of people at the centre of a transformed social assistance system. RNAO calls on the government and all parties to heed this report's emphasis on the "need for urgent action"⁸¹ to address the deep poverty caused by shamefully low social assistance rates.

Affordable, inclusive housing

Last winter, frigid temperatures, overcrowded shelters, and public disputes between politicians and anti-poverty activists⁸² put a spotlight on the issue of homelessness. With over 5,400 people in Toronto's emergency shelter system on average each night throughout December 2017 and often well over 700 people per night at warming and drop-in centres in January 2018,⁸³ people were turned away from shelters, highlighting the desperate need for increased capacity.^{84 85} The demand has gotten worse with 6,820 people on average each night in January 2019 using the shelter system.⁸⁶ Add to that number the nearly 800 individuals each night trying to sleep on cots, mats, and in chairs at respite centres, drop-ins, and Out of the Cold sites.⁸⁷

The effects of being homeless to a person's health and dignity are devastating. Mortality data in Ontario's largest city has been officially tracked only since January 2017 -- revealing 100 people who were homeless died in that year.^{88 89} Overcrowding in the permanent shelter system contributes to deaths and hospitalizations from violence⁹⁰ as well as outbreaks of infectious diseases such as streptococcus⁹¹ and influenza.^{92 93} Those unable to access a shelter bed end up in respite centres or 24-hour drop-in centres that do not meet shelter standards set out by the city of Toronto or the United Nations.⁹⁴

The City of Toronto's failure is not unique in the province. On any given night, it is estimated that about 12,000 Ontarians who are homeless and shelters across the province are strained.⁹⁵ We must address this crisis of people sleeping rough on our streets, on chairs in warming centres, or on the floor in places of worship.

Those who are visibly homeless are only the tip of the "affordable housing iceberg." Beneath that iceberg are even larger numbers of people who are staying with friends or "couch surfing" (also known as the hidden homeless), living in overcrowded, substandard, inadequate housing or unaffordable housing.⁹⁶

According to the 2016 Census, 12.7 per cent of Canadian households were unsuitable, inadequate or unaffordable, what Statistics Canada calls "core housing need."^{97 98} Among

provinces, Ontario had the highest proportion of households in core housing need at 15.3 per cent and Toronto has the top rate among all communities at 19.1 per cent.⁹⁹¹⁰⁰

Despite over \$4 billion in provincial funding for affordable housing since 2003, wait lists have increased by 45,257 households.¹⁰¹ In 2015, there were 171,360 households across the province waiting for rent-geared-to-income housing.¹⁰² The average wait time for applicants housed in 2015 across Ontario was 3.9 years; however, the predicted wait time for recent applicants in high demand regions is 14 years.¹⁰³ Even women in Toronto who are fleeing domestic violence (and who are placed on a special priority list for social housing) have an average wait of 10 months.¹⁰⁴¹⁰⁵ This is completely unacceptable.

The ability to access affordable housing must be extended to every Ontarian who needs it, including people with physical, sensory, cognitive (including developmental) and learning, mental-health, and acquired-brain injury disabilities. Universal design in the built environment is increasingly recognized as a cost-effective, sustainable best practice critical to accessibility and ease of living for everyone as our population ages.¹⁰⁶¹⁰⁷

An estimated 35,000 Canadians are homeless on a given night and at least 235,000 Canadians experience homelessness in a year.¹⁰⁸ Mass homelessness in Canada is the result of decisions by successive governments to stop investing in affordable housing. Structural shifts in the economy leading to more precarious, low-paying jobs, and reduced spending on health and social supports are also to blame.¹⁰⁹ Over the last 25 years, Canada's population has increased by almost 30 per cent but annual national investment in housing has decreased by over 46 per cent.¹¹⁰ In 1989, the per capita spending on federal housing investments was \$115 per Canadian but by 2013, that figure dropped to just over \$60 per person (in 2013 dollars).¹¹¹ To make things even worse, existing social housing is being condemned¹¹² or at risk of being closed¹¹³¹¹⁴ due to neglected repairs of the aging social housing stock.

The lack of affordable housing and adequate health and social supports takes its toll on individuals, families, and communities. The status quo, which has resulted in high rates of homelessness, also generates high financial costs for society. A recent economic analysis found that the average annual cost of health, social, and criminal justice services per homeless person with mental illness in five Canadian cities averaged \$53,144, with Toronto being the highest at \$58,972.¹¹⁵ The Mental Health and Addictions Leadership Advisory Council's 2016 urged the province to create at least 30,000 units of supportive housing over 10 years for people with mental health and addiction issues.¹¹⁶

It is crucial we prevent homeless by reducing poverty, income insecurity, direct and systemic forms of violence, including all forms of discrimination.¹¹⁷ To prevent and address chronic homelessness, it is also essential to close critical service gaps in mental health and addiction services. Investments must be made to provide all Ontarians with high quality and accessible mental health and addiction services.¹¹⁸ Harm reduction, supervised consumption and treatment services, also need investment to address the opioid overdose crisis.

Building a healthier Ontario: Decrease poverty and reduce income inequality

Public health units across the province have been documenting the gaps between income and the cost of nutritious food and shelter. Let's look at the Perez and Smith families,¹¹⁹ for example, who live in Toronto:

Cheryl and Raoul Perez are married with two children – ages 8 and 14. Cheryl has not been able to keep a steady job due to her depression. Raoul works in retail, and earns minimum wage. He brings in \$1,976 a month in wages. Their situation would be much worse without the \$1,115 they receive each month for the Canada Child Benefit. Their three bedroom apartment is \$1,544 per month and does not include hydro. The Perez family spend 47 per cent of their monthly income on rent and 26 per cent on food. That leaves them \$868 each month to cover other basic needs such as transportation, child care, household and personal care items, and clothing.

In comparison, a neighbouring family of four with a median income, the Smiths, who have two children of the same age and who both work have a combined income of \$7,992 per month from employment after taxes. They spend 20 per cent of their income on rent, 11 per cent of their income on food, and have \$5,496 left each month.

Low wages, inadequate social assistance rates, and high shelter costs mean that a significant number of Ontarians go hungry. Put simply, their health is compromised because of food insecurity. According to the Canadian Community Health Survey, there were 594,900 food insecure households in Ontario in 2014.¹²⁰ The probability of food insecurity rises as household income declines.¹²¹ Households depending on dangerously low social assistance rates are particularly vulnerable. In 2014, the proportion of households reliant on social assistance who were food insecure in Ontario was 64 per cent.¹²² Proof that having a job is not a guarantee for being able to get by is that the majority of food insecure households in Canada (62.2 per cent) were reliant on wages from employment.¹²³ In 2014, the proportion of food insecure households reliant on wages and salaries in Ontario was 58.9 per cent.¹²⁴ Unfortunately, Ontario has not been able to monitor trends in food insecurity since then as the province opted not to include it as part of the Canadian Community Health Survey for 2015 and 2016.¹²⁵

With a few exceptions,¹²⁶ the global trend over the last four decades is that income inequality has risen sharply but at different speeds according to region. Since 1980, the top one per cent richest individuals in the world captured twice as much in real growth (27 per cent) as the global bottom 50 per cent (at 12 per cent).¹²⁷ In Canada, the "the lion's share of earnings goes to the richest families, at the expense of the rest."¹²⁸ The bottom half of Ontario families, for example, take home only 19 per cent of earnings compared with 81 per cent for the top half.¹²⁹ There has been a drop in the share of earnings for Ontario families in the bottom half, falling from 22 per cent in 2000-2002 to 19 per cent in 2013-2015.¹³⁰ "That income shifted from the bottom half to the top half of the income distribution: the top half's share of earnings rose from 78 per cent in 2000-2002 to 81 per cent in 2013-2015."¹³¹ Data from the 2016 Census shows a continuing "yawning chasm" in total income: Indigenous Canadian incomes are 25 per cent lower than for non-Indigenous Canadians; visible minorities' incomes are 26 per cent lower than those of non-visible minorities; and recent immigrants had incomes 37 per cent lower than for Canadians born here.¹³²

Just as poverty compromises health, so does income inequality. Reducing income inequality is good for the health of the whole population and not just for the health of the individuals with the lowest incomes.¹³³ Income inequality affects population health and wellbeing by being associated with lower life expectancy; higher rates of infant mortality; mental illness (including drug and alcohol addiction); obesity; teenage births; homicides; and imprisonment rates. Income inequality also reduces children's educational performance; level of trust; and social mobility.¹³⁴ Those in "more equal societies are more willing to help each other, trust each other, and to take part in community life. The evidence also suggests that they are less out for themselves and more responsive to the common good. But with rising inequality all that fades."¹³⁶ According to the *World Inequality Report 2018*, "if rising inequality is not properly monitored and addressed, it can lead to various sorts of political, economic, and social catastrophes."¹³⁷

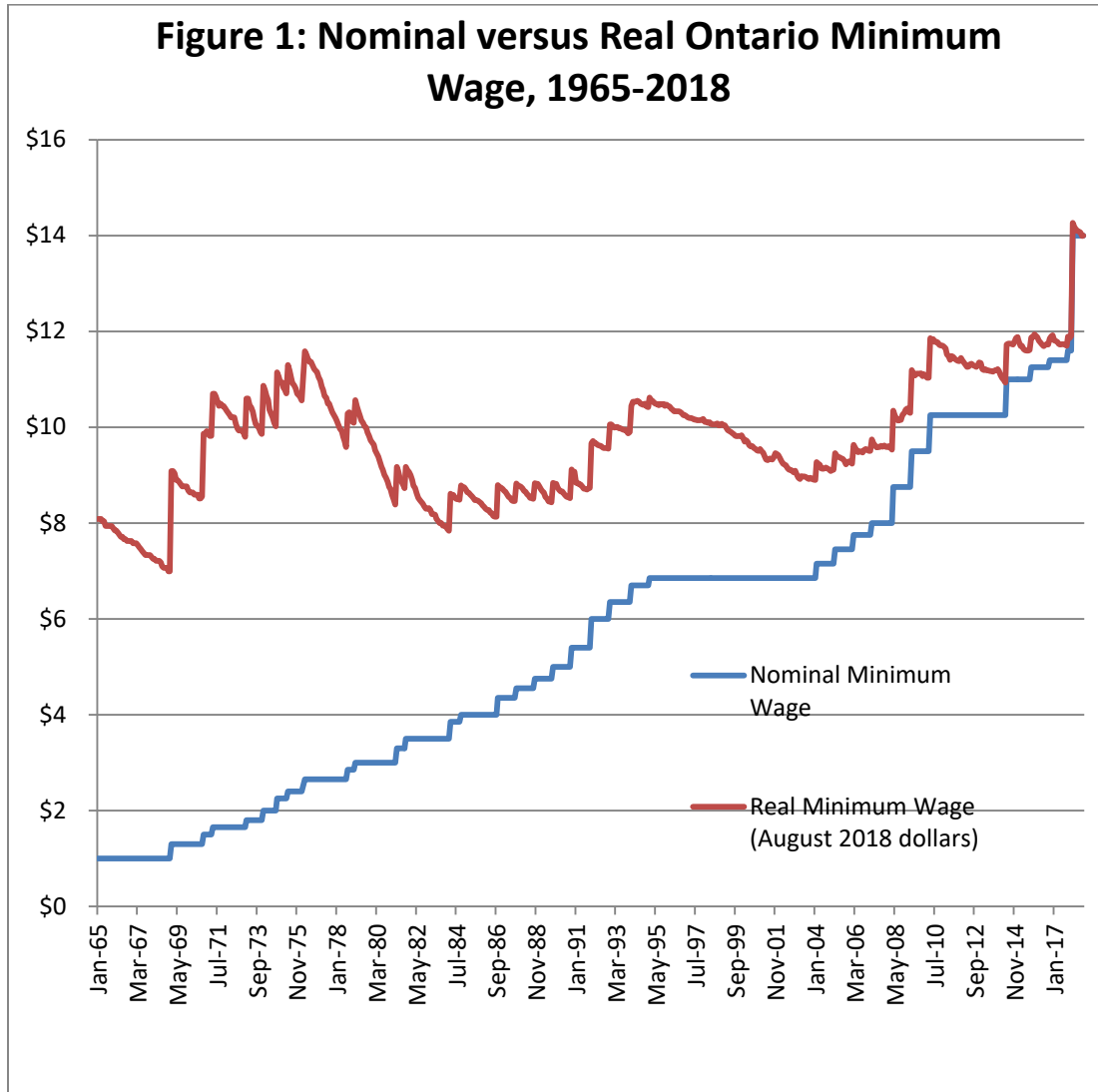
RNAO's SOCIAL DETERMINANTS OF HEALTH ASKS

- Increase the minimum wage to \$15 per hour and then index it to inflation every year.
- Continue the Basic Income Pilot for its final two years. If this is not done, the province must mitigate harm arising from failing to fulfill its ethical responsibilities to 4,000 vulnerable research participants by continuing promised stipends for the full duration of the pilot.
- Implement the evidence-based recommendations of the report, *Income security: A roadmap for change*, starting by meeting the urgent need to increase social assistance rates to reflect the real cost of shelter and basic needs.
- Work with other levels of government to ensure adequate shelter space in communities across the province to address the crisis of homelessness.
- Invest in mental health, addiction, and harm reduction services to prevent and address chronic homelessness.
- Create at least 3,000 units per year of supportive housing for people with mental health and addiction issues over the next ten years.
- Increase the supply of rent-geared-to-income housing, including units that are accessible for people who are disabled. Amend the building code to require all new multi-unit buildings incorporate the principles of universal design for accessibility.

Appendix

Raising the minimum wage: Barely enough and most overdue

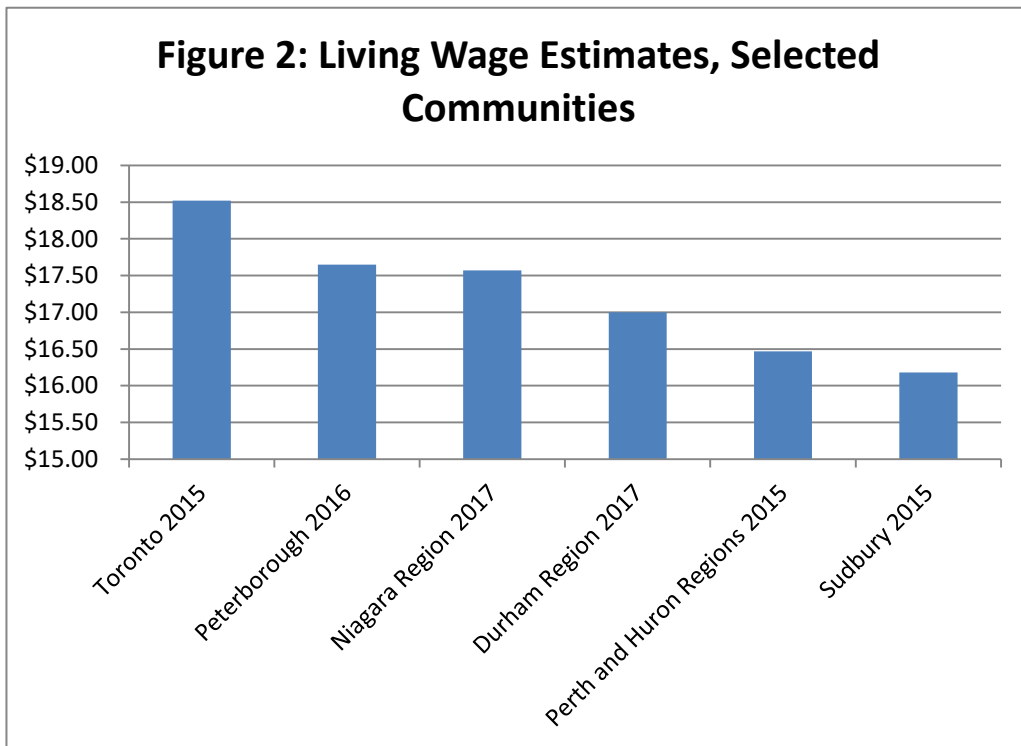
In 1965, Ontario's nominal¹³⁸ minimum wage was \$1 an hour, which was 42 per cent of Ontario's average industrial wage.¹³⁹ There have been gradual increases in the minimum wage except for a nine-year period from 1995 to 2004 when it was frozen at \$6.85 per hour and a four-year period from 2010 to 2014 when it stood unchanged at \$10.25 per hour.



The above chart adjusts Ontario's nominal wage rate (blue line) for inflation by using Cansim's Consumer Price Index (CPI) for Canada. The Canadian CPI was used because the Ontario CPI only starts in September 1978, while the minimum wage series runs from January 1965. The real wage is in August 2018 dollars.

The chart shows that the minimum wage first peaked in real terms in April 1976, at \$11.58. It finally went higher in April 2010 (\$11.86), exactly 34 years later. It took until January 2015 for this peak to be marginally exceeded. January 2018 was the huge leap. RNAO rejects the argument that increases to the minimum wage are "too much, too quickly." Instead, we characterize them as "barely enough and most overdue."¹⁴⁰

Let's consider what workers actually need to get by. As shown in Figure 2, an increasing number of Ontario communities^{141 142 143 144 145 146} are calculating the living wage to reflect what a family of four would need to "meet its basic needs, participate in the economic and social fabric of their community, and purchase items that can help them escape marginal subsistence."¹⁴⁷ There is a significant mismatch between the living wage and minimum wage, as well as rates for Ontario Works and the Ontario Disability Support Program.



Please note that this data understates the problem because the cost of living continues to rise over time.

The Humans of Basic Income, Photo Project, by Jessie Golem^{148 149}



References:

- ¹ Wilkinson, & Pickett, Prepare for the worst: this inequality rift will tear our society apart.
- ² Wilkinson, & Pickett, Prepare for the worst: this inequality rift will tear our society apart.
- ³ Statistics Canada. (2017, June). *Canada and Ontario* (table). *Census Profile*. 2016 Census. Statistics Canada Catalogue no. 98-316-X2016001. <https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/index.cfm?Lang=E>
- ⁴ The low-income measure, after tax (LIM-AT), refers to a fixed percentage (50%) of median-adjusted after-tax income of private households. The household after-tax income is adjusted by an equivalence scale to take economies of scale into account. This adjustment for different household sizes reflects the fact that a household's needs increase, but at decreasing rate, as the number of members increases." Statistics Canada. 2017. *Canada and Ontario* (table). *Census Profile*. 2016 Census. Statistics Canada Catalogue no. 98-316-X2016001.
- ⁵ Campaign 2000 (2017). *Ending child and family poverty is not negotiable: Building stronger foundations for Ontario families*. Report card on child and family poverty in Ontario. Toronto: Author, 10. <https://campaign2000.ca/wp-content/uploads/2017/11/ReportCardOntarioNov212017.pdf>
- ⁶ World Health Organization (2018). Poverty and social determinants. <http://www.euro.who.int/en/health-topics/environment-and-health/urban-health/activities/poverty-and-social-determinants>
- ⁷ Health Quality Ontario (2016). *Income and health: Opportunities to achieve health equity in Ontario*. Toronto: Author, 5. <http://www.hqontario.ca/Portals/0/documents/system-performance/health-equity-report-en.pdf>
- ⁸ Health Quality Ontario, *Income and health*, 5.
- ⁹ Health Quality Ontario, *Income and health*, 5.
- ¹⁰ *When permanent, affordable housing is not available, non-governmental organizations, governments, and individuals themselves may turn to low-cost hotels and motels. See, for example, Matys, F. (2015, Feb. 12). Homeless take refuge at Orillia hotels. Orillia Today. <https://www.simcoe.com/news-story/5335193-homeless-take-refuge-at-orillia-hotels/>
- ¹¹ Hwang, S., Wilkins, R., Tjepkema, M., O'Campo, P., & Dunn, J. (2009). Mortality among residents of shelters, rooming houses, and hotels in Canada: 11 year follow-up study. *British Medical Journal*. 339, b4036. doi: 10.1136/bmj.b4036
- ¹² Ontario Association of Food Banks (2008). *The cost of poverty: An analysis of the economic cost of poverty in Ontario*. Toronto: Author, 19. <https://www.oafb.ca/assets/pdfs/CostofPoverty.pdf>
- ¹³ Ontario Association of Food Banks, *The cost of poverty*, 14-19.
- ¹⁴ Pat Capponi was named as a member of the Order of Canada in 2015. Other biographical information about Pat, including a listing of her books, and an archived video presentation may be found at http://voicesfromthestreet.com/?page_id=760.
- ¹⁵ Women Speak Out. (2015). History. <http://women-speak-out.org/about/history/>. More information about Working for Change may be found at <http://workingforchange.ca/>.
- ¹⁶ Porter, C. (2015, July 1). Pat Capponi's Order of Canada recognizes advocacy for mentally ill. *Toronto Star*. <https://www.thestar.com/news/canada/2015/07/01/pat-capponis-order-of-canada-recognizes-advocacy-for-mentally-ill.html>.

-
- ¹⁷ Tiessen, K. (2015). *Making ends meet: Toronto's 2015 living wage*, 11. <https://www.policyalternatives.ca/publications/reports/making-ends-meet>.
- ¹⁸ Registered Nurses' Association of Ontario. (2003, March). *Commit to health, health care, and nurses: A pre-election call to Ontario's political parties*. Toronto: Author, 4.
- ¹⁹ Registered Nurses' Association of Ontario. (2007, May). *Creating a healthier society. RNAO's challenge to Ontario's political parties: Building Medicare's next stage, focusing on prevention*. Toronto: Author, 9. https://rnao.ca/sites/rnao-ca/files/storage/related/2398_RNAO_Election_Platform_2007.pdf
- ²⁰ Ministry of Labour. (2017, December 21). Minimum wage. <https://www.ontario.ca/document/your-guide-employment-standards-act-0/minimum-wage>
- ²¹ Angus Reid Institute (2017, Dec. 28). Six-in-ten Ontario residents support legislation to raise minimum wage to \$15 per hour. <http://angusreid.org/ontario-minimum-wage/>
- ²² Bill 47, *Making Ontario Open for Business Act*, 2018. Introduced to the 42nd Parliament, First Session, on October 23, 2018. <https://www.ola.org/en/legislative-business/bills/parliament-42/session-1/bill-47/status>
- ²³ Bill 47, *Making Ontario Open for Business Act*, 2018. Introduced to the 42nd Parliament, First Session, on October 23, 2018. https://www.ola.org/sites/default/files/node-files/bill/document/pdf/2018/2018-10/b047_e.pdf
- ²⁴ Registered Nurses' Association of Ontario (2017, November 3). *RNAO's response to Bill 148: Fair Workplaces, Better Jobs Act, 2017*. Submission to the Standing Committee on Finance and Economic Affairs. https://rnao.ca/sites/rnao-ca/files/RNAO_Bill_148_nov_3_2017_final.pdf
- ²⁵ Registered Nurses' Association of Ontario (2017, July 21). *RNAO's response to Bill 148: Fair Workplaces, Better Jobs Act, 2017*. Submission to the Standing Committee on Finance and Economic Affairs. https://rnao.ca/sites/rnao-ca/files/RNAO_submission_Bill_148_july_21_2017_final.pdf
- ²⁶ Registered Nurses' Association of Ontario (2017, May 31). Media release: RNAO celebrates updated to province's workplace laws that will improve the lives and health of working Ontarians. <https://rnao.ca/news/media-releases/province-workplace-laws-improve-health>
- ²⁷ Hansard (2018, October 2). 42nd Parliament, First Session, No. 31. Legislative Assembly of Ontario, 1381. https://www.ola.org/sites/default/files/node-files/hansard/document/pdf/2018/2018-10/02-OCT-2018_L031.pdf
- ²⁸ Mojtehdzadeh, S., Benzie, R., & Ferguson, R. (2018, October 2). Ford vows Ontario government will get rid of Liberal labour reforms. *Toronto Star*. <https://www.thestar.com/politics/provincial/2018/10/02/ford-vows-ontario-government-will-get-rid-of-liberal-labour-reforms.html>
- ²⁹ Younglai, R. (2018, August 10). Ontario unemployment rate hits 18-year low, six months after minimum wage hike. *Globe and Mail*. <https://www.theglobeandmail.com/business/economy/jobs/article-ontario-unemployment-rate-hits-18-year-low-six-months-after-minimum/>
- ³⁰ Statistics Canada (2019, January 4). *Labour Force Survey*, December 2018., 5. <https://www150.statcan.gc.ca/n1/en/daily-quotidien/190104/dq190104a-eng.pdf?st=0uARUMxZ>
- ³¹ Workers' Action Centre (2018). *Spotlight on: Food services and accommodation*. Toronto: Author. https://d3n8a8pro7vhmx.cloudfront.net/decentworknow/pages/1431/attachments/original/1538511126/spotlight_on_food_services_and_accommodation_file.png?1538511126
- ³² Olive, D. (2018, August 25). The benefits to raising Ontario's minimum wage are tangible. *Toronto Star*. <https://www.thestar.com/business/2018/08/25/the-benefits-to-raising-ontarios-minimum-wage-are-tangible.html>

-
- ³³ Crawley, M. (2018, October 25). Analysis: No sign minimum wage hike was 'job killer' Doug Ford says it was. *CBC News* <https://www.cbc.ca/news/canada/toronto/ontario-minimum-wage-freeze-employment-law-analysis-1.4877043>
- ³⁴ Block, S. (2018, March 14). \$15 minimum wage or a tax cut: what are the trade-offs? Toronto: Canadian Centre for Policy Alternatives. <http://behindthenumbers.ca/2018/03/14/15-minimum-wage-tax-cut-trade-offs/>
- ³⁵ Crawley, M. (2018, April 18). How Doug Ford's pledge to 'zero income tax' leaves minimum wage earners worse off. *CBC News*. <https://www.cbc.ca/news/canada/toronto/ontario-election-doug-ford-minimum-wage-income-tax-1.4623450>
- ³⁶ Crawley, How Doug Ford's pledge to 'zero income tax' leaves minimum wage earners worse off.
- ³⁷ Crawley, How Doug Ford's pledge to 'zero income tax' leaves minimum wage earners worse off.
- ³⁸ Olive, The benefits to raising Ontario's minimum wage are tangible.
- ³⁹ Hussey, I. (2016, June 8). *Ten things to know about a \$15 minimum wage in Alberta*. Edmonton: Parkland Institute. https://www.parklandinstitute.ca/ten_things_to_know_about_a_15_minimum_wage_in_alberta
- ⁴⁰ Evans, P. (2017, June 4). 'Boosting the economy from the bottom up:' Why minimum wage hikes are a good thing. *CBC*. <https://www.cbc.ca/news/business/minimum-wage-analysis-1.4141311>
- ⁴¹ Better Way Alliance (2018). About us. <http://betterwayalliance.ca/about/>
- ⁴² Better Way Alliance (2018). Employers speaking out. <http://betterwayalliance.ca/employers-speaking-out/>
- ⁴³ Better Way Alliance (2018). About us. <http://betterwayalliance.ca/about/>
- ⁴⁴ Grinspun, D. (2018, October 3). Higher minimum wage a boost for health. *Toronto Star*. https://www.thestar.com/opinion/letters_to_the_editors/2018/10/03/higher-minimum-wage-a-boost-for-health.html
- ⁴⁵ Better Way to Build the Economy Alliance and Centre for Labour Management Relations, Ryerson University (2017). *Smart employers talk: Building a better economy one job at a time*. Conference proceedings. Toronto: Authors, 11. <http://betterwayalliance.ca/wp-content/uploads/2017/03/20171018-ConferenceProceedingsSETBaBEOJaaT.pdf>
- ⁴⁶ Poverty and Employment Precarity in Southern Ontario (PEPSO) (2015, May). *The precarity penalty: The impact of employment precarity on individuals, households and communities--and what to do about it*. Executive Summary. Hamilton and Toronto: McMaster University and United Way Toronto, 9. <https://www.unitedwaygt.org/file/Precarity-Penalty-ExecSummary.pdf>
- ⁴⁷ Poverty and Employment Precarity in Southern Ontario. *The precarity penalty: The impact of employment precarity on individuals, households and communities--and what to do about it*, 10.
- ⁴⁸ Butler, P. (2017, June 15). Young people losing hope over life chances, social mobility tsars says. *Guardian*. <https://www.theguardian.com/society/2017/jun/15/young-people-losing-hope-over-life-chances-social-mobility-tsar-says>
- ⁴⁹ Martin, J. & Lewchuk, W. (2018, September). *The Generation Effect: Millennials, employment precarity and the 21st century workplace*. Hamilton: McMaster University & PEPSO, 7-8. <https://www.economics.mcmaster.ca/pepso/documents/the-generation-effect-full-report.pdf>

-
- ⁵⁰ Martin & Lewchuk, 9.
- ⁵¹ Martin & Lewchuk, 8.
- ⁵² Martin & Lewchuk, 87.
- ⁵³ Rushowy, K. (2018, August 31). Basic income pilot project to end March 31. *Toronto Star*, <https://www.thestar.com/news/queenspark/2018/08/31/basic-income-pilot-project-to-wind-up-march-31.html>
- ⁵⁴ Monsebraaten, L. (2018, February 24). From 'barely surviving' to thriving: Ontario basic income recipients report less stress, better health. *Toronto Star*. <https://www.thestar.com/news/gta/2018/02/24/from-barely-surviving-to-thriving-ontario-basic-income-recipients-report-less-stress-better-health.html>
- ⁵⁵ Globe editorial: Cancellation of Ontario's basic income project is callous and wasteful. *Globe and Mail*, August 2, 2018. <https://www.theglobeandmail.com/opinion/editorials/article-globe-editorial-cancellation-of-ontarios-basic-income-project-is/>
- ⁵⁶ Craggs, S. (2018, July 31). Shock and anger in Hamilton after province says it'll cancel the basic income project. *CBC News*. <https://www.cbc.ca/news/canada/hamilton/basic-income-1.4768844>
- ⁵⁷ Ferguson, R. (2018, July 31). Ontario government scraps basic income pilot project, limits welfare increase to 1.5 per cent. *Toronto Star*. <https://www.thestar.com/news/queenspark/2018/07/31/ontario-government-scraps-basic-income-pilot-project-limits-welfare-increase-to-15-per-cent.html>
- ⁵⁸ Vis, M. (2018, July 31). Ontario government 'winding down' basic income pilot project. *TBnewswatch*. <https://www.tbnewswatch.com/local-news/ontario-government-winding-down-basic-income-pilot-project-1002378>
- ⁵⁹ Paddon, N. (2018, August 2). Basic income: Life before, after and, once again, without. *Hamilton Spectator*. <https://www.thespec.com/news-story/8795958-basic-income-life-before-after-and-once-again-without/>
- ⁶⁰ Segal, H. (2018, August 1). Doug Ford speaks 'For the People'-just not low-income people. *Globe and Mail*. https://www.theglobeandmail.com/opinion/article-doug-ford-speaks-for-the-people-just-not-low-income-people/?cmpid=rss&utm_source=dlvr.it&utm_medium=twitter
- ⁶¹ Monsebraaten, L. (2018, August 1). Basic income recipients feel shock, betrayal at Ford government's surprise move to cancel pilot program. *Toronto Star*. <https://www.thestar.com/news/queenspark/2018/08/01/basic-income-recipients-feel-shock-betrayal-at-ford-governments-surprise-move-to-cancel-pilot-program.html>
- ⁶² Riley, M. (2018, August 27). Class-action lawsuit launched against Ontario government over cancellation of basic income pilot. *Toronto Star*. <https://www.thestar.com/news/queenspark/2018/08/27/class-action-lawsuit-launched-against-ontario-government-over-cancellation-of-basic-income-pilot.html>
- ⁶³ Monsebraaten, L. (2018, September 18). Cancellation of Ontario's basic income project sparks global outrage. *Toronto Star*. <https://www.thestar.com/news/queenspark/2018/09/14/cancellation-of-ontarios-basic-income-project-sparks-global-outrage.html>
- ⁶⁴ Forget, E. (2018, September). An open letter to Premier Ford and Minister MacLeod on Basic Income. <http://evidencenetwork.ca/an-open-letter-to-premier-ford-and-minister-macleod-on-basic-income/>
- ⁶⁵ Monsebraaten, L. (2018, April 24). Ontario's basic income experiment would continue under Doug Ford. *Toronto Star*. <https://www.thestar.com/news/gta/2018/04/24/ontarios-basic-income-experiment-would-continue-under-doug-ford.html>

-
- ⁶⁶ Prokopchuk, M. (2018, May 17). No plans to scrap basic income pilot after election, Thunder Bay-area candidates say. *CBC News*. <https://www.cbc.ca/news/canada/thunder-bay/thunder-bay-basic-income-election-1.4666754>
- ⁶⁷ Forget, An open letter to Premier Ford and Minister MacLeod on Basic Income.
- ⁶⁸ Income Security Advocacy Centre (2018). Backgrounder: 19 changes now "on pause," <http://incomesecurity.org/policy-advocacy/100-days-take-action-before-november-8/>
- ⁶⁹ Ministry of Children, Community and Social Services, Media release: Ontario's government for the people to reform social assistance to help more people get back on track.
- ⁷⁰ Ministry of Children, Community and Social Services, Media release: Ontario's government for the people to reform social assistance to help more people get back on track.
- ⁷¹ Walsh, G. (2018, June 14). Provincial outlook. Toronto: RBC Economic Research, 6. <http://www.rbc.com/economics/economic-reports/pdf/provincial-forecasts/provfcest-jun2018.pdf>
- ⁷² Income Security Advocacy Centre (2018, September). OW and ODSP rates and the Ontario Child Benefit as of September/October 2018. Toronto: Author. <http://incomesecurity.org/public-education/ow-and-odsp-rates-and-the-ocb-2018-les-taux-dot-du-posph-et-de-la-poe-2018/>
- ⁷³ The number of beneficiaries for OW reported in June 2018 was 449,787 and the number of beneficiaries for ODSP for the same time period was 467,137 for a total of 916,924. Social Assistance Analytics Unit (2018). Monthly statistical reports for OW and ODSP. Toronto: Ministry of Children, Community and Social Services. <https://www.mcsc.gov.on.ca/en/mcsc/open/sa/index.aspx>
- ⁷⁴ Registered Nurses' Association of Ontario (2018). Grant Faulkner inquest: Putting a stop to homeless deaths. Toronto: Author. <https://rnao.ca/news/grant-faulkner-inquest-putting-stop-homeless-deaths>
- ⁷⁵ Office of the Chief Coroner (2018, June). Inquest touching the death of Grant Faulkner: Jury verdict and recommendations. Toronto. https://rnao.ca/sites/rnao-ca/files/news/Faulkner_inquest_recommendations.pdf
- ⁷⁶ Income Security Advocacy Centre (2018). Backgrounder: ISAC's take action on social assistance reform. Toronto: Author, 4. <http://incomesecurity.org/policy-advocacy/100-days-take-action-before-november-8/>
- ⁷⁷ Stapleton, J. (2007, November). *Why is it so tough to get ahead? How our tangled social programs pathologize the transition to self-reliance*. Toronto: Metcalf Foundation. https://openpolicyontario.s3.amazonaws.com/uploads/2012/02/Metcalf_final-for_Dec5-07.pdf
- ⁷⁸ Stapleton, J. (2013, December). The "welfareization" of disability incomes in Ontario. Toronto: Metcalf Foundation. <https://metcalffoundation.com/wp-content/uploads/2013/12/Welfareization-of-Disability-Incomes-in-Ontario.pdf>
- ⁷⁹ Registered Nurses' Association of Ontario (2018, January 9). RNAO Letter to Minister of Community and Social Services. Toronto: Author. https://rnao.ca/sites/rnao-ca/files/RNAO_letter_to_Minister_Jaczek_January_9_2018-1.pdf
- ⁸⁰ Ministry of Community and Social Services (2017). *Income Security: A Roadmap for Change*. Toronto: Author. https://files.ontario.ca/income_security_-_a_roadmap_for_change-english-accessible_0.pdf
- ⁸¹ Ministry of Community and Social Services, *Income Security: A Roadmap for Change*, 66-68, 124-127.

⁸² Grinspun, D. & Mulrooney, L. (2018, January 3). Opinion: Time for Mayor John Tory to listen to 'activists'. *Toronto Sun*. <http://torontosun.com/opinion/columnists/opinion-time-for-mayor-john-tory-to-listen-to-activists>.

⁸³ On January 23, 2018, for example, there were 5,689 people (95 per cent occupancy rate) staying overnight at a City of Toronto permanent emergency shelter. In addition, there were 754 more people staying at warming centres, 24-hour women's drop-ins, 24-hour winter respite service drop-ins, and Out of the Cold sites. Source: City of Toronto. (2018, January 23). Daily shelter and overnight service usage. <https://www.toronto.ca/city-government/data-research-maps/research-reports/housing/housing-and-homelessness-research-and-reports/shelter-census/>.

⁸⁴ Jones, A. & Cruickshank, A. (2017, December 31). "Miscommunication" led to some homeless being turned away from shelter. *Toronto Star*. <https://www.thestar.com/news/gta/2017/12/31/city-says-shelters-still-had-space-but-people-at-moss-park-site-left-scrambling.html>.

⁸⁵ In their evaluation of warming centres, Health Providers Against Poverty found that 82.35 per cent of their respondents seeking shelter had been turned away at least once in the previous year because shelters were full. Health Providers Against Poverty (2018, January). *An evaluation of Toronto's warming centres and winter response to homelessness*. Toronto: Author, 9. <https://healthprovidersagainstopoverty.files.wordpress.com/2018/01/warming-centre-report-jan-20.pdf>

⁸⁶ City of Toronto (2018, November 7). Monthly shelter occupancy. <https://www.toronto.ca/city-government/data-research-maps/research-reports/housing-and-homelessness-research-and-reports/shelter-census/>

⁸⁷ On February 14, 2019, for example, the occupancy in the shelter sector was 6,874 people (93 per cent occupancy rate). On that night, there were also 792 individuals at 24-hour respite centres, 116 individuals at women's drop-ins, and 121 individuals at three sites of the Out of the Cold program. City of Toronto (2019, February 14). Daily shelter census and overnight service usage. <https://www.toronto.ca/city-government/data-research-maps/research-reports/housing-and-homelessness-research-and-reports/shelter-census/>

⁸⁸ Wallace, K. & Ormsby, M. (2018, April 12). 100 Homeless people died in Toronto last year, report says. *Toronto Star*. <https://www.thestar.com/news/gta/2018/04/12/100-homeless-died-in-toronto-last-year-report.html>

⁸⁹ City of Toronto (2018, April 11). *Deaths of people experiencing homelessness: 2017 review*. Toronto: Toronto Public Health. <https://www.toronto.ca/legdocs/mmis/2018/hl/bgrd/backgroundfile-113980.pdf>

⁹⁰ Winter, J. (2018, January 14). It's safer out here. *Globe and Mail*. <https://www.theglobeandmail.com/news/toronto/torontos-homeless-brave-the-cold-rather-than-stay-in-dangerousshelters/article37601534/>.

⁹¹ Mathieu, E. (2017, March 30). A year later, health officials still battling strep outbreak at men's shelter. *Toronto Star*. <https://www.thestar.com/news/gta/2017/03/30/a-year-later-health-officials-still-battling-strep-outbreak-at-mens-shelter.html>.

⁹² Baig, F. (2018, January 24). One dead, nine hospitalized amid influenza outbreak at Seaton House. *Toronto Star*. <https://www.thestar.com/news/gta/2018/01/24/one-dead-nine-hospitalized-amid-influenza-outbreak-at-seaton-house.html>.

⁹³ Gray, J. (2018, January 24). Man dies amid flu outbreak at Toronto homeless shelter. *Globe and Mail*. <https://www.theglobeandmail.com/news/toronto/man-dies-amid-homeless-shelter-flu-outbreak/article37723815/>.

⁹⁴ Health Providers Against Poverty. (2018). *An evaluation of Toronto's warming centres and winter response to homelessness*. <https://healthprovidersagainstopoverty.files.wordpress.com/2018/01/warming-centre-report-jan-20.pdf>.

-
- ⁹⁵ von Scheel, E. (2017, September 25). Homeless shelter demand rising in Ontario as facilities close. *CBC News*. <http://www.cbc.ca/news/canada/ottawa/homeless-shelter-ontario-closures-1.4299243>.
- ⁹⁶ Shapcott, M. (2010). *Precarious Housing in Canada*. Toronto: Wellesley Institute, 32. http://www.wellesleyinstitute.com/wp-content/uploads/2010/08/Precarious_Housing_In_Canada.pdf.
- ⁹⁷ "A household is said to be in core housing need if its housing falls below at least one of the adequacy, affordability or suitability standards and it would have to spend 30 per cent or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable." Source: Statistics Canada, Census of Population, 2016, Core housing need (2017, November). <https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage037-eng.cfm>
- ⁹⁸ Statistics Canada, (2017, November 15). Core housing need, 2016 Census. Table 1. <https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/chn-biml/index-eng.cfm>
- ⁹⁹ Statistics Canada, Core housing need, 2016 Census. Table 1.
- ¹⁰⁰ Statistics Canada, (2017, November 15). Core housing need rate for Canada and census metropolitan areas, 2016. 2016 Census. Figure 1. <https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/chn-biml/index-eng.cfm>
- ¹⁰¹ Ontario Non-Profit Housing Association (ONPHA). (2015). *2015 Waiting Lists Survey: ONPHA's report on waiting lists statistics for Ontario*, 7, 35. http://www.onpha.on.ca/Content/PolicyAndResearch/Waiting_Lists_2015/Full_Report.aspx.
- ¹⁰² ONPHA. (2016). *2016 Waiting Lists Survey report: ONPHA's final report on waiting lists statistics for Ontario*, p9. <http://qc.onpha.on.ca/flipbooks/WaitingListReport/#8>.
- ¹⁰³ ONPHA. (2016). *2016 Waiting Lists Survey report: ONPHA's final report on waiting lists statistics for Ontario*, p9. <http://qc.onpha.on.ca/flipbooks/WaitingListReport/#8>.
- ¹⁰⁴ Goffin, P. (2016, September 17). Ontario housing benefit to aid women feeling domestic violence. *Toronto Star*. <https://www.thestar.com/news/canada/2016/09/17/ontario-housing-benefit-to-aid-women-fleeing-domestic-violence.html>.
- ¹⁰⁵ Ngabo, G. (2017, August 29). Toronto women's shelter caught off guard by influx of children. *Toronto Star*. <https://www.thestar.com/news/gta/2017/08/29/toronto-womens-shelter-caught-off-guard-by-influx-of-children.html>.
- ¹⁰⁶ City of Calgary. (2010). *Universal design handbook: Building accessible and inclusive environments*. http://www.calgary.ca/CSPS/CNS/Documents/universal_design_handbook.pdf.
- ¹⁰⁷ Mace, R. (2016). Universal design in housing. <https://www.humancentereddesign.org/resources/universal-design-housing>.
- ¹⁰⁸ Gaetz, S., Dej, E., Richter, T. & Redman, M. (2016). *The state of homelessness in Canada 2016*. http://homelesshub.ca/sites/default/files/SOHC16_final_20Oct2016.pdf.
- ¹⁰⁹ Gaetz, S., Dej, E., Richter, T. & Redman, M. (2016). *The state of homelessness in Canada 2016*. http://homelesshub.ca/sites/default/files/SOHC16_final_20Oct2016.pdf.
- ¹¹⁰ Gaetz, S., Gulliver, T. & Richter, T. (2014). *The state of homelessness in Canada 2014*. <http://homelesshub.ca/sites/default/files/SOHC2014.pdf>.
- ¹¹¹ Gaetz, S., Gulliver, T. & Richter, T. (2014). *The state of homelessness in Canada 2014*. <http://homelesshub.ca/sites/default/files/SOHC2014.pdf>.

-
- ¹¹² Rider, D. (2017, April 19). Toronto Community Housing units set to close despite residents' pleas. *Toronto Star*. https://www.thestar.com/news/city_hall/2017/04/19/toronto-community-housing-units-set-to-close-despite-residents-pleas.html.
- ¹¹³ Cheung, M. (2016, March 11). Toronto Community Housing: Thousands of units could close due to lack of cash for repairs. *CBC*. <http://www.cbc.ca/news/canada/toronto/subsidized-housing-tch-federal-budget-1.3487070>.
- ¹¹⁴ Rider, D. (2017, August 24). Tory admits new provincial money for social housing may not stop units being closed. *Toronto Star*. https://www.thestar.com/news/city_hall/2017/08/24/tory-admits-new-provincial-money-for-social-housing-may-not-stop-units-from-being-closed.html.
- ¹¹⁵ Latimer, E., Rabouin, D., Cao, Z. Ly, A., Powell, G., Aubry, T., Distasio, J., Hwang, S., Somers, J., Stergiopoulos, V. & Veldhuizen, S. (2017). Cost of services for homeless people with mental illness in 5 Canadian cities: A large prospective follow-up. *CMAJ Open*, 5(3), E5760585.
- ¹¹⁶ Mental Health and Addictions Leadership Advisory Council (MHALAC). (2016). *Moving forward: Better mental health means better health. Annual report of Ontario's Mental Health and Addictions Leadership Advisory Council*. http://www.health.gov.on.ca/en/common/ministry/publications/reports/bmhmbh_2016/moving_forward_2016.pdf.
- ¹¹⁷ Expert Advisory Panel on Homelessness (2015). *A place to call home: Report of the Expert Advisory Panel on Homelessness*. Toronto: Ministry of Municipal Affairs and Housing. <http://www.mah.gov.on.ca/AssetFactory.aspx?did=11038>.
- ¹¹⁸ Mental Health and Addictions Leadership Advisory Council (MHALAC), 5.
- ¹¹⁹ Toronto Public Health. (2017). *May 2017- nutritious food basket scenarios*. <https://www.toronto.ca/legdocs/mmis/2017/hl/bgrd/backgroundfile-107969.pdf>.
- ¹²⁰ Tarasuk, V., Mitchell, A. & Dachner, N. (2016). *Household food insecurity in Canada, 2014*. <http://proof.utoronto.ca/wp-content/uploads/2016/04/Household-Food-Insecurity-in-Canada-2014.pdf>.
- ¹²¹ Tarasuk, Mitchell, & Dachner, N. (2016). *Household food insecurity in Canada, 2014*.
- ¹²² Tarasuk, Mitchell, & Dachner, N. (2016). *Household food insecurity in Canada, 2014*.
- ¹²³ Tarasuk, Mitchell, & Dachner, N. (2016). *Household food insecurity in Canada, 2014*.
- ¹²⁴ Tarasuk, Mitchell, & Dachner, N. (2016). *Household food insecurity in Canada, 2014*.
- ¹²⁵ Syal, R. (2017, June 30). Public health experts blame Ontario government for gap in food insecurity data. *Globe and Mail*. <https://beta.theglobeandmail.com/life/health-and-fitness/health/food-insecurity-ontario/article35510687/?ref=http://www.theglobeandmail.com&>.
- ¹²⁶ The exceptions to the general pattern are in the Middle East, sub-Saharan Africa, and Brazil, where "income inequality has remained relatively stable, at extremely high levels. Having never gone through the postwar egalitarian regime, these regions set the world "inequality frontier." World Inequality Lab (2017). *World Inequality Report 2018*. Paris: Author, 10. <https://wir2018.wid.world/files/download/wir2018-full-report-english.pdf>
- ¹²⁷ World Inequality Lab, 11, 13.

-
- ¹²⁸ Block, S. (2017). *Losing Ground: Income Inequality in Ontario, 200-2015*. Toronto: Canadian Centre for Policy Alternatives, 5. <https://www.policyalternatives.ca/newsroom/updates/ontarios-middle-and-working-class-families-are-losing-ground>
- ¹²⁹ Block, *Losing Ground*, 5.
- ¹³⁰ Block, *Losing Ground*, 5.
- ¹³¹ Block, *Losing Ground*, 5.
- ¹³² Monsebraaten, L. (2017, October 26). Income gap persists for recent immigrants, visible minorities and Indigenous Canadians. *Toronto Star*. <https://www.thestar.com/news/gta/2017/10/25/income-gap-persists-for-recent-immigrants-visible-minorities-and-indigenous-canadians.html>
- ¹³³ Lago, S., Cantarero, D, Rivera, B., et al. (2018). Socioeconomic status, health inequalities and non-communicable diseases: A systematic review. *Journal of Public Health: From Theory to Practice*. 26: 9.
- ¹³⁴ Wilkinson, R. & Pickett, K. (2009). *The Spirit Level: Why Greater Equality Makes Societies Stronger*. New York: Bloomsbury Press.
- ¹³⁵ Wilkinson, R. & Pickett, K. (2017, January 26). The science is in: Greater equality makes societies healthier and richer. *Economics*. <http://economics.com/wilkinson-pickett-income-inequality-fix-economy/>
- ¹³⁶ Wilkinson, R. & Pickett, K. (2017, February 3). Prepare for the worst: this inequality rift will tear our society apart. *Guardian*. <https://www.theguardian.com/commentisfree/2017/feb/03/prepare-inequality-rift-tear-society-apart-thatcher>
- ¹³⁷ World Equality Lab. *World Inequality Report 2018*, 8.
- ¹³⁸ Nominal minimum wage is the minimum wage in current dollars unadjusted for inflation. Ministry of Labour. (2014). Section 2: Minimum wage in Ontario: Profiles and Trends. https://www.labour.gov.on.ca/english/es/pubs/mwap/section_02.php.
- ¹³⁹ Hennessy, T., Tiessen, K., & Yalnizyan, A. (2013). *Making every job a good job*. <https://www.policyalternatives.ca/publications/reports/making-every-job-good-job>.
- ¹⁴⁰ Grinspun, D. (2018, October 3). Higher minimum wage a boost for health. *Toronto Star*. https://www.thestar.com/opinion/letters_to_the_editors/2018/10/03/higher-minimum-wage-a-boost-for-health.html
- ¹⁴¹ Tiessen, K. (2015). *Making ends meet: Toronto's 2015 living wage*, pp5-8. <https://www.policyalternatives.ca/publications/reports/making-ends-meet>.
- ¹⁴² Peterborough Social Planning Council.(2016).*2016 living wage report*. <http://www.pspc.on.ca/sites/default/files/attach/Living%20Wage%202016%20report.pdf>.
- ¹⁴³ Niagara Poverty Region Network.(2017).*Calculating the living wage for Niagara Region 2017*. http://www.livingwagecanada.ca/files/1815/0425/3193/8ea78d_b7d6f19e6ac74729ae3ff74996724353.pdf.
- ¹⁴⁴ Community Development Council of Durham.(2016).*Living wage in Durham Region*. http://www.cdcd.org/wp-content/uploads/2016/02/LivingWage_Report_CDCCD.pdf.
- ¹⁴⁵ Social Research and Planning Council Perth and Huron. (2015). *.A living wage: What it takes to make ends meet in Perth and Huron Counties*. <http://www.livingwagecanada.ca/files/7014/3921/0759/SRPC-LivingWageReport-WEB.pdf>.

¹⁴⁶ Social Planning Council of Sudbury. (2015). *The living wage for a family of four in the city of greater Sudbury*. <http://spcsudbury.ca/wp-content/uploads/2014/08/Living-Wage.pdf>.

¹⁴⁷ All of the communities in Figure 2 used the Canadian Centre for Policy Alternatives' living wage calculator. These expenses include rent, food, child care, transportation, clothing, internet, and laundry costs. The income calculations are based on a 37.5 hour work week and includes relevant government transfers such as child benefits and the Working Income Tax Benefit. Source: Tiessen, K. (2015). *Making ends meet: Toronto's 2015 living wage*, pp5-8. <https://www.policyalternatives.ca/publications/reports/making-ends-meet>.

¹⁴⁸ Golem, J. (2018). Humans of Basic Income. <https://www.jessiegolem.com/humans-of-basic-income/6yh17cbd9k0r2gwovlgju16v1b64ot>

¹⁴⁹ CBC (2018, September 11). Humans of Basic Income captures portraits, stories of 20 Thunder Bay participants. <https://www.cbc.ca/news/canada/thunder-bay/humans-of-basic-income-thunder-bay-1.4817574>