

Social determinants of health: A home, a job, a friend

Do you support increasing investment to prevent and address the crisis of homelessness so that every Ontarian has a safe place to call home?

Do you support raising the minimum wage to \$15 per hour on January 1, 2019?

Social determinants of health

The conditions in which people are born, grow up, work, live, and age are known as the social determinants of health.¹ The reason some people are healthy and others are not is linked to these conditions of daily life as well as the wider set of economic, political, and social systems that drive factors such as: income and its distribution; access to necessities such as food, housing, and health care; employment and working conditions; discrimination and social inclusion.^{2 3}

Nurses know that meaningful action on poverty is critical to sustaining lives, supporting health, and enabling human dignity. That is why Ontario's registered nurses, (RN), nurse practitioners (NP) and nursing students continue to implore our elected leaders to accelerate action to assist the daily struggles of 1.9 million people in the province living with low income. The most recent Statistics Canada data reports 14.3 per cent of Ontarians (or 1,945,000 persons) meet the low income measure⁴ after tax (LIM) in 2015.⁵ This is broken down as 15.8 per cent for those under 18 years; 14.2 per cent for those 18 to 64 years; and 12.5 per cent for Ontarians 65 years and over.⁶

Progressive public policy can and is making a difference. Ontario's Poverty Reduction Strategy⁷ with its investment in the Ontario Child Benefit has helped to decrease poverty for Ontarians under 18 years from 18.9 per cent in 2012 to the previously mentioned 15.8 per cent in 2015. That works out to 87,000 fewer children living in poverty over three years. A continuing challenge, recognized by the province itself, is that marginalized populations including people with disabilities, recent immigrants, persons in female lone parent families, Indigenous persons living off-reserve, and unattached individuals had significantly higher poverty rates of 32.6 per cent in 2014⁸ (compared with 13.8 per cent for all Ontarians in 2014.)⁹

A home, a job, a friend

Pat Capponi,¹⁰ well known poverty activist, author, and one of the founders of Voices From the Street (a program run by Working For Change)¹¹ says: "a home, a job, a friend" is all people need to ensure "stability, love, a safe place to live, a purpose."¹² Paid work should be a pathway out of poverty that covers basic needs, and be sufficient to provide people with the opportunity to

RNAO Policy Backgrounders for RNAO Leaders



participate in the "economic and social fabric of their community"¹³ as a living wage aspires to do.

Affordable, inclusive housing

Record cold temperatures, dangerously overcrowded shelters, and public disputes between politicians and anti-poverty activists¹⁴ put a spotlight on the issue of homelessness during January and December. The affects of being homeless to a person's health and human dignity are devastating. To our shame as a society, mortality data in Ontario's largest city has only been officially tracked over 2017 and shows an alarming two individuals per week dying while homeless in Toronto.¹⁵ Overcrowding in the permanent shelter system contributes to deaths and hospitalizations from violence¹⁶ as well as outbreaks of infectious diseases such as streptococcus¹⁷ and influenza.^{18 19} Those unable to access a shelter bed end up in warming centres or 24-hour drop in centres that do not meet shelter standards set out by the city of Toronto or the United Nations.²⁰

With over 5,400 people in Toronto's emergency shelter system on average each night throughout December 2017 and well over 700 people at warming and drop-in centres in January 2018,²¹ people being turned away from shelters highlights the desperate need for increased shelter capacity.^{22 23} The city of Toronto's failure is not unique in the province. On any given night, it is estimated that there are about 12,000 Ontarians who are homeless and shelters across the province report being over-capacity throughout the year.²⁴ This crisis of people sleeping rough on our streets, on chairs in warming centres, or on the floor in places of worship must be addressed. Specific solutions will vary by community. In Toronto, for example, RNAO joined our members to urge the immediate opening of 1,000 new shelter beds and the opening of emergency shelters at the Fort York and Moss Park armouries.²⁵ Ottawa's shelter system has had to be creative in meeting over-capacity challenges exacerbated by the loss of beds due to a December fire.²⁶

Those who are visibly homeless are only the tip of the "affordable housing iceberg." Sadly, beneath that iceberg there are even larger numbers of people who are staying with friends or "couch surfing" (hidden homeless), living in overcrowded, substandard, inadequate housing, living in core housing need, and living in unaffordable housing.²⁷

Across Canada in 2014, 12.7 per cent of urban households were in need of affordable housing.²⁸ Ontario was the outlier province with the highest proportion of urban households in need at 16.1 per cent.²⁹ The four communities in the country that had the highest percentage of households in need were in Ontario: Peterborough at 21.8 per cent; Toronto at 19.9 per cent; Kingston at 18.7 per cent; and St. Catharines-Niagara at 17.9 per cent.³⁰



Despite over \$4 billion in provincial funding for affordable housing since 2003, wait lists have increased by 45,257 households.³¹ In 2015, there were 171,360 households across the province waiting for rent-geared-to-income housing.³² 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.³³ Even women in Toronto who are fleeing from domestic violence (who are put on a special priority list for social housing) have an average wait of 10 months.^{34 35} This is completely unacceptable.

It is estimated that there are 35,000 Canadians who are homeless on a given night and at least 235,000 Canadians experience homelessness in a year.³⁶ Mass homelessness in Canada is the result of decisions by 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.³⁷ 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.³⁸ 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).³⁹ To make things even worse, existing social housing is being condemned⁴⁰ or at risk of being closed^{41 42} due to neglected repairs of the aging social housing stock.

As RNAO recommended to the Ministry of Municipal Affairs and Housing in 2015 when it was updating the province's Long-Term Affordable Housing Strategy, one way to reverse this trend is to invest one per cent of the province's budget in affordable housing. The money will help create new housing stock and address the backlog of existing affordable housing units in need of repair.⁴³ In 2014, the Ontario Non-Profit Housing Association calculated that a provincial commitment of \$1.3 billion per year, over 10 years (or roughly one per cent of province's annual budget), would be needed to assist households in need of better housing and to help address homelessness.⁴⁴ One per cent of Ontario's budget is about \$1.5 billion.⁴⁵

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.^{46 47} Meanwhile, people looking to buy barrier-free houses find that supply is scarce⁴⁸ and even progressive developments such as the Toronto's Regent Park's 2,083 social housing units and 5,400 market-rate apartments were not designed for people with any type of disability.⁴⁹

The cost of not having affordable housing and adequate health and social supports can take 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 \$58,972.⁵⁰ The Mental Health and Addictions Leadership Advisory Council's 2016 recommendations include urging the province to create at least 30,000 units of supportive housing over 10 years for people with mental health and addiction issues.⁵¹

Preventing homeless by addressing poverty, income insecurity, direct and systemic forms of violence, including all forms of discrimination⁵² is crucial. 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.⁵³ Harm reduction, supervised injection services, and overdose prevention services also need investment to address the current overdose crisis.

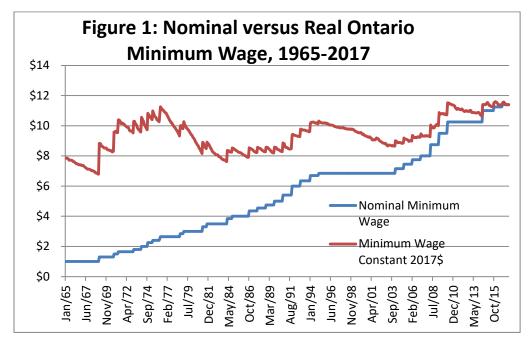
Raising the minimum wage to \$15 per hour

The Ontario government can be credited for introducing and passing Bill 148, *Fair Workplaces*, *Better Jobs Act, 2017*⁵⁴ to address issues with the province's outdated employment and labor laws. With precarious employment as the "new norm",⁵⁵ it is critical that employment and labour standards be strengthened and enforced to address social stress across then income spectrum. While RNAO has commented extensively on the need for labour reform,^{56 57 58} the focus of this backgrounder is to reinforce RNAO's support for Bill 148's planned minimum wage of \$15 per hour on January 1, 2019 with annual inflation adjustments thereafter.⁵⁹

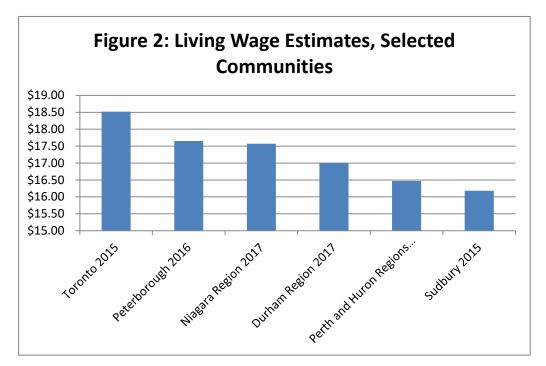
Ontario's nominal⁶⁰ minimum wage in 1965 was \$1 an hour, which was 42 per cent of Ontario's average industrial wage.⁶¹ There have been gradual increases in the minimum wage except for a nine-year period from 1995 to 2004 when it was frozen at \$6.85 per hour and a four-year period from 2010 to 2014 when it stood unchanged at \$10.25 per hour.

While the nominal minimum wage trend shown in Figure 1⁶² may appear to be positive, the picture is less rosy once adjusted for inflation. Despite productivity gains,⁶³ the real minimum wage in 2017 isn't that much different than the mid-1970.⁶⁴





For comparison purposes, let's consider what workers actually need to get by. As shown in Figure 2, an increasing number of communities^{65 66 67 68 69 70} in Ontario 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."⁷¹ 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.





Public health units across the province continue to document the gap between the cost of nutritious food and shelter in the context of low social assistance rates and precarious, low paid employment. Let's look at the Perez and Smith families,⁷² 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 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. Their situation would be much worse without the \$1,115 they receive each month for the Canada Child Benefit.

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 2014.⁷³ Income is the strongest predictor of food insecurity so as can be expected, the probability of food insecurity rises as household income declines.⁷⁴ 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.⁷⁵ 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.⁷⁶ In 2014, the proportion of food insecure households reliant on wages and salaries in Ontario was 58.9 per cent.⁷⁷ 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 2016.⁷⁸ It is critical that the province be able to track food security as a key determinant of health as a means of evaluating the impact of implemented and proposed changes such as the Ontario Poverty Reduction Strategy,⁷⁹ Ontario Basic Income Pilot,⁸⁰ Changing Workplaces Review,⁸¹ and Income Security: A Roadmap for Change.⁸²

The minimum wage must apply equally without exemptions by age or sector. Ontario is the only province/territory that permits employers to pay a lower minimum wage to young workers.⁸³ In addition, the vast majority of jurisdictions in Canada (except for British Columbia, Ontario, and Quebec) do not allow a lower wage for those who serve liquor.⁸⁴



RNAO's SOCIAL DETERMINANTS OF HEALTH ASKS

- 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
- Invest one per cent of Ontario's budget (\$1.5 billion) to address the backlog of existing affordable housing units in need of repair and to create new affordable housing stock
- Amend the building code to require all new multi-unit buildings incorporate the principles of universal design for accessibility and visitability
- Increase the minimum wage to \$15 per hour on January 1, 2019 with annual inflation adjustment every year thereafter, without exemptions by age or sector



NOTES FOR RNAO LEADERS

They say, we say

Housing is more of a federal and/or municipal responsibility. There's not much the province can do.

People are literally dying on our streets because of a lack of affordable, accessible housing. Or, they are dying in a hospital or on somebody's couch. They are also dying decades earlier than others who are not struggling to find safe shelter. Ontario's nurses expect all three levels of government to work together on this complex issue. Canada is a relatively rich country and we can do better.

It would be nice if we could invest in affordable housing, but we can't afford it...

Actually, we can't afford NOT to address the crisis in affordable housing. Investing in affordable housing is the right thing to do from a human rights, health, social policy and economic perspectives. The cost of homelessness to the Canadian economy has been estimated to be at least \$7.04 billion annually.⁸⁵ Just compare the average monthly cost in 2007 of housing someone while homeless at \$10,900 for a hospital bed, \$4,333 in a provincial jail, \$1,932 for a shelter bed, \$701 for rental supplement, and \$199 for social housing.⁸⁶ Expanding the supply of affordable housing will help stimulate the economy and job creation. Each \$1 million invested in residential building construction generates about 8.5 new jobs.⁸⁷

Finding decent work is not a health issue. Why are nurses and RNAO concerned about this issue?

Decent work is a health issue. And finding a good paying job is becoming harder and harder in this province.

Ontario has been particularly hard hit by the loss of 300,000 manufacturing jobs over the last decade.⁸⁸ Regular full-time employment with benefits has been increasingly replaced by parttime, temporary or casual work, mostly in the service sector.⁸⁹ Those with precarious jobs earn low wages with few or no benefits, little job security, and little control over their working conditions. Often, it means struggling to survive.⁹⁰ Women, racialized persons, Indigenous persons, newcomers, youth, and people with disabilities represent the largest segment of those working precariously.^{91 92 93 94} While precarious employment has the worst impact on low-



income households, it "hurts everyone who experiences it, regardless of income levels."⁹⁵ Precarious employment takes an immense toll on the health and well-being of individual and families as well as the social cohesion of communities.^{96 97 98 99 100}

Decent work is important not only because it increases the health of the population and decreases health inequities.

Now is not the time to increase the minimum wage because there is a danger an increase could kill jobs.

In June 2017, more than 50 Canadian economists wrote an open letter supportingOntario's announcement to increase the minimum wage to \$15/hour, acknowledging that it was positive step for the economy as well as for workers.¹⁰¹ A review of the impact of minimum wages on jobs in 10 provinces over 30 years found no evidence of significant negative employment effects from higher minimum wages. Instead, they found employment outcomes depend on overall spending levels and "macroeconomic activity."¹⁰²

When the government of Alberta announced increases to its minimum wage, the Canadian Federation of Independent Businesses (2015) and the C.D. Howe Institute (2017) predicted the loss of "between 53,500 and 195,000 jobs" and "25,000" jobs respectively.¹⁰³ Despite the dire predictions, Alberta's service sector added 26,500 jobs in 2016 and 12,400 jobs in 2017 despite the fact that Alberta's minimum wage increased by 33 per cent from 2015-2017. Significant minimum wage increases in Alberta in 2007 (14 per cent), Quebec in 2010 (12 per cent), and British Columbia in 2011-2012 (28 per cent) also did not result in major job losses.¹⁰⁴

The benefits of raising the minimum wage for employers include increased productivity and lower staff turnover.¹⁰⁵ Raising the minimum wage floor has the additional benefit of boosting the economy and creating jobs as "people at the bottom of the economic spectrum spend all the money they have, and more.¹⁰⁶ That's why some business owners^{107 108} support paying their workers a fair wage. It helps their bottom line. RNAO argues it is the right thing to do.

For more examples of employers speaking out on the economic case for decent work, see the Better Way Alliance website.¹⁰⁹



References:

¹ World Health Organization (WHO). (2017). Social determinants of health. Retrieved from <u>http://www.who.int/</u> social determinants/en/.

² WHO. (2017). Social determinants of health. Retrieved from <u>http://www.who.int/social_determinants/en/</u>.

³ Mikkonen, J.& Raphael, D. (2010).Social determinants of health: The Canadian facts. Retrieved from <u>http://www.thecanadianfacts.org/the_canadian_facts.pdf</u>.

⁴ "Low income measures (LIMs), are relative measures of low income, set at 50 per cent of adjusted median household income. These measures are categorized according to the number of persons present in the household, reflecting the economies of scale inherent in household size." Source: Statistics Canada. (2017). Low income statistics by age, sex and economic family type, Canada provinces and selected census metropolitan areas, Table 206-0041. Retrieved from http://www5.statcan.gc.ca/cansim/a26?lang=eng&id=2060041.

⁵ Statistics Canada. (2017). Low income statistics by age, sex and economic family type, Canada provinces and selected census metropolitan areas, Table 206-0041. Retrieved from <u>http://www5.statcan.gc.ca/cansim/a26?lang=eng&id=2060041</u>.

⁶ Statistics Canada. (2017). Low income statistics by age, sex and economic family type, Canada provinces and selected census metropolitan areas, Table 206-0041. Retrieved from <u>http://www5.statcan.gc.ca/cansim/a26?lang=eng&id=2060041</u>.

⁷ Matthews, D. (2016). *Realizing our potential: Ontario's Poverty Reduction Strategy (2014-2019)*. Retrieved from <u>https://www.ontario.ca/page/realizing-our-potential-ontarios-poverty-reduction-strategy-2014-2019-all</u>.

⁸ Ballard, C. (2017). *Poverty Reduction Strategy (annual report 2016)*. Retrieved from <u>https://www.ontario.ca/page/</u>poverty-reduction-strategy-annual-report-2016.

⁹ Statistics Canada. (2017). Low income statistics by age, sex and economic family type, Canada provinces and selected census metropolitan areas, Table 206-0041. Retrieved from <u>http://www5.statcan.gc.ca/cansim/a26?lang=eng&id=2060041</u>.

¹⁰ 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 <u>http://voicesfromthestreet.com/?page_id=760</u>.

¹¹ Women Speak Out. (2015). History. Retrieved from <u>http://women-speak-out.org/about/history/</u>. More information about Working for Change may be found at <u>http://workingforchange.ca/</u>.

¹² Porter, C. (2015, July 1). Pat Capponi's Order of Canada recognizes advocacy for mentally ill. *Toronto Star*. Retrieved from <u>https://www.thestar.com/news/canada/2015/07/01/pat-capponis-order-of-canada-recognizes-advocacy-for-mentally-ill.html</u>.

¹³ Tiessen, K. (2015). *Making ends meet: Toronto's 2015 living wage*, p11. Retrieved from <u>https://www.policyalternatives.ca/publications/reports/making-ends-meet</u>.



¹⁴ Grinspun, D. & Mulrooney, L. (2018, January 3). Opinion: Time for Mayor John Tory to listen to 'activists'. *Toronto Sun*. Retrieved from <u>http://torontosun.com/opinion/columnists/opinion-time-for-mayor-john-tory-to-listen-to-activists</u>.

¹⁵ Rider, D. (2017, October 30). Homeless death toll hits 70 and rattles public health committee members. *Toronto Star*. Retrieved from <u>https://www.thestar.com/news/city_hall/2017/10/30/homeless-death-toll-hits-70-and-rattles-public-health-committee-members.html</u>.

¹⁶ Winter, J. (2018, January 14). It's safer out here. *Globe and Mail*. Retrieved from <u>https://www.theglobeandmail.com/news/toronto/torontos-homeless-brave-the-cold-rather-than-stay-in-dangerousshelters/article37601534/</u>.

¹⁷ Mathieu, E. (2017, March 30). A year later, health officials still battling strep outbreak at men's shelter. *Toronto Star*. Retrieved from <u>https://www.thestar.com/news/gta/2017/03/30/a-year-later-health-officials-still-battling-strep-outbreak-at-mens-shelter.html</u>.

¹⁸ Baig, F. (2018, January 24). One dead, nine hospitalized amid influenza outbreak at Seaton House. *Toronto Star*. Retrieved from <u>https://www.thestar.com/news/gta/2018/01/24/one-dead-nine-hospitalized-amid-influenza-outbreak-at-seaton-house.html</u>.

¹⁹ Gray, J. (2018, January 24). Man dies amid flu outbreak at Toronto homeless shelter. *Globe and Mail*. Retrieved from <u>https://www.theglobeandmail.com/news/toronto/man-dies-amid-homeless-shelter-flu-outbreak/article37723815/</u>.

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

²¹ 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. Retrieved from <u>https://www.toronto.ca/city-government/data-research-maps/research-reports/housing/housing-and-homelessness-research-and-reports/shelter-census/</u>.

²² Jones, A. & Cruickshank, A. (2017, December 31). "Miscomunication" led to some homeless being turned away from shelter. *Toronto Star*. Retrieved from <u>https://www.thestar.com/news/gta/2017/12/31/city-says-shelters-still-had-space-but-people-at-moss-park-site-left-scrambling.html</u>.

²³ In their evaluation of warming centres, Health Providers Against Poverty (2018: 9) 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.

²⁴ von Scheel, E. (2017, September 25). Homeless shelter demand rising in Ontario as facilities close. *CBC News*. Retrieved from <u>http://www.cbc.ca/news/canada/ottawa/homeless-shelter-ontario-closures-1.4299243</u>.

²⁵ RNAO. (2017). Letter" Take emergency action on shelter beds: CD24.7 Shelter Infrastructure Plan and Progress Report. Retrieved from <u>http://rnao.ca/sites/rnao-</u>



<u>ca/files/RNAO_Letter_to_Mayor_Tory_Toronto_City_Councillors_-_re_emergency_action_on_shelter_beds_-</u> _Dec. 4_2017.pdf.

²⁶ Pearson, M. (2018, January 5). 'Very crowded': Demand at Ottawa homeless shelters exceeds capacity during cold snap. *Ottawa Citizen*. Retrieved from <u>http://ottawacitizen.com/news/local-news/ottawa-shelters-packed-during-cold-snap</u>.

²⁷ Shapcott, M. (2010). *Precarious Housing in Canada*. Toronto: Wellesley Institute, 32. Retrieved from <u>http://www.wellesleyinstitute.com/wp-content/uploads/2010/08/Precarious Housing In Canada.pdf</u>.

²⁸ "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: Canada Mortgage and Housing Corporation (CMHC). (2016).12.7% of urban households were in core housing need in 2014. Retrieved from https://www.cmhc-schl.gc.ca/en/hoficlincl/observer/observer_110.cfm.

²⁹ CMHC. (2016).12.7% of urban households were in core housing need in 2014. Retrieved from <u>https://www.cmhc-schl.gc.ca/en/hoficlincl/observer/observer_110.cfm</u>.

³⁰ CMHC. (2017).Core housing need remains high in Peterborough and Toronto. Retrieved from <u>https://www.cmhc-schl.gc.ca/en/hoficlincl/observer/observer_129.cfm</u>.

³¹ Ontario Non-Profit Housing Association (ONPHA). (2015). 2015 Waiting Lists Survey: ONPHA's report on waiting lists statistics for Ontario, pp7 & 35. Retrieved from <u>http://www.onpha.on.ca/Content/PolicyAndResearch/</u>Waiting_Lists_2015/Full_Report.aspx.

³² ONPHA. (2016). 2016 Waiting Lists Survey report: ONPHA's final report on waiting lists statistics for Ontario, p9. Retrieved from <u>http://qc.onpha.on.ca/flipbooks/WaitingListReport/#8</u>.

³³ ONPHA. (2016). 2016 Waiting Lists Survey report: ONPHA's final report on waiting lists statistics for Ontario, p9. Retrieved from <u>http://qc.onpha.on.ca/flipbooks/WaitingListReport/#8</u>.

³⁴ Goffin, P. (2016, September 17). Ontario housing benefit to aid women feeling domestic violence. *Toronto Star*. Retrieved from <u>https://www.thestar.com/news/canada/2016/09/17/ontario-housing-benefit-to-aid-women-fleeing-domestic-violence.html</u>.

³⁵ Ngabo, G. (2017, August 29). Toronto women's shelter caught off guard by influx of children. *Toronto Star*. Retrieved from <u>https://www.thestar.com/news/gta/2017/08/29/toronto-womens-shelter-caught-off-guard-by-influx-of-children.html</u>.

³⁶ Gaetz, S., Dej, E., Richter, T. & Redman, M. (2016). *The state of homelessness in Canada 2016*. Retrieved from <u>http://homelesshub.ca/sites/default/files/SOHC16_final_20Oct2016.pdf</u>.

³⁷ Gaetz, S., Dej, E., Richter, T. & Redman, M. (2016). *The state of homelessness in Canada 2016*. Retrieved from http://homelesshub.ca/sites/default/files/SOHC16_final_20Oct2016.pdf.



³⁸ Gaetz, S., Gulliver, T. & Richter, T. (2014). *The state of homelessness in Canada 2014*. Retrieved from http://homelesshub.ca/sites/default/files/SOHC2014.pdf.

³⁹ Gaetz, S., Gulliver, T. & Richter, T. (2014). *The state of homelessness in Canada 2014*. Retrieved from http://homelesshub.ca/sites/default/files/SOHC2014.pdf.

⁴⁰ Rider, D. (2017, April 19). Toronto Community Housing units set to close despite residents' pleas. *Toronto Star*. Retrieved from <u>https://www.thestar.com/news/city_hall/2017/04/19/toronto-community-housing-units-set-to-close-despite-residents-pleas.html</u>.

⁴¹ Cheung, M. (2016, March 11). Toronto Community Housing: Thousands of units could close due to lack of cash for repairs. *CBC*. Retrieved from <u>http://www.cbc.ca/news/canada/toronto/subsidized-housing-tch-federal-budget-1.3487070</u>.

⁴² Rider, D. (2017, August 24). Tory admits new provincial money for social housing may not stop units being closed. *Toronto Star*. Retrieved from <u>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</u>.

⁴³ RNAO. (2015). *RNAO input on long-term affordable housing strategy update*. Retrieved fromhttp://rnao.ca/policy/submissions/rnao-input-long-term-affordable-housing-strategy-update.

⁴⁴ ONPHA. (2014). *Big problems need bold solutions: An ambitious model for solving Ontario's most pressing housing needs*. Retrieved from <u>https://www.onpha.on.ca/onpha/Content/PolicyAndResearch/Other_Research/BigProblemsNeedBoldSolutions.aspx</u>.

⁴⁵ Sousa, C. (2017). A Strong and Fair Ontario: 2017 Ontario Economic Outlook and Fiscal Review. Pp. 132-133. Retrieved from <u>https://www.fin.gov.on.ca/en/budget/fallstatement/2017/fes2017.pdf</u>.

⁴⁶ City of Calgary. (2010). Universal design handbook: Building accessible and inclusive environments. Retrieved from <u>http://www.calgary.ca/CSPS/CNS/Documents/universal design handbook.pdf</u>.

⁴⁷ Mace, R. (2016). Universal design in housing. Retrieved from <u>https://www.humancentereddesign.org/resources/</u><u>universal-design-housing</u>.

⁴⁸ Lee-Shanok, P. (2016, December 9). 'More and more people' looking for barrier-free homes, Toronto real estate agent says. *CBC*. Retrieved from <u>http://www.cbc.ca/news/canada/toronto/hot-real-estate-may-need-to-be-barrier-free-1.3888318</u>.

⁴⁹ Bozikovic, A. (2016, March 18). Affordable housing must be designed with accessibility in mind. *Globe and Mail*. Retrieved from <u>https://beta.theglobeandmail.com/life/home-and-garden/architecture/affordable-housing-must-be-designed-with-accessibility-in-mind/article29289685/?ref=http://www.theglobeandmail.com&.</u>

⁵⁰ 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.



⁵¹ 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.* Retrieved from <u>http://www.health.gov.on.ca/en/common/ministry/publications/reports/bmhmbh_2016/</u>moving_forward_2016.pdf.

⁵² 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. Retrieved from http://www.mah.gov.on.ca/AssetFactory.aspx?did=11038.

⁵³ Mental Health and Addictions Leadership Advisory Council (MHALAC). (2016), 5.

⁵⁴ Bill 148, Fair Workplaces, Better Jobs Act, 2017.

⁵⁵ Mojtehedzadeh, S. (2015, May 21). Precarious work is now the new norm, United Way report says. *Toronto Star*. Retrieved from <u>http://www.thestar.com/news/gta/2015/05/21/precarious-work-is-now-the-new-norm-united-way-report-says.html</u>.

⁵⁶ RNAO. (2015). *RNAO's response to the Changing Workplaces review*. Retrieved from <u>http://rnao.ca/sites/rnao-ca/files/RNAO_Submission_to_Changing_Workplaces_Review_FINAL_2.pdf</u>.

⁵⁷ RNAO. (2016). *RNAO submission on personal emergency leave*. Retrieved from <u>http://rnao.ca/sites/rnao-ca/files/RNAO submission on personal emergency leave - Aug 31 2016.pdf</u>.

⁵⁸ RNAO. (2016). *RNAO's response to the interim report of the Changing Workplaces Review*. Retrieved from http://rnao.ca/sites/rnao-ca/files/RNAO_Response_to_Interim_Report_of_Changing_Workplaces_Review_ FINAL.pdf.

⁵⁹ RNAO. (2017). *RNAO's response to Bill 148: Fair Workplaces, Better Jobs Act, 2017.* Retrieved from http://rnao.ca/sites/rnao-ca/files/RNAO_submission_Bill_148_july_21_2017_final.pdf.

⁶⁰ Nominal minimum wage is the minimum wage in current dollars unadjusted for inflation. Source: Ministry of Labour. (2014). Section 2: Minimum wage in Ontario: Profiles and Trends. Retrieved from https://www.labour.gov.on.ca/english/es/pubs/mwap/section_02.php.

⁶¹ Hennessy, T., Tiessen, K., &Yalnizyan, A. (2013). *Making every job a good job*. Retrieved from <u>https://www.policyalternatives.ca/publications/reports/making-every-job-good-job</u>.

⁶² The nominal minimum wage reflects the wage for that year in that year's dollars. The real minimum wage has been adjusted for inflation using the Canadian Consumer Price Index (CPI) in constant 2017 dollars.

⁶⁴ For similar findings, see: Yew, M. (2014, July 16). Minimum wage in 2013 just a penny more than 1975, after inflation: Statistics Canada. *Toronto Star*. Retrieved from <u>https://www.thestar.com/business/2014/07/16/minimum_wage_in_2013_same_as_1975_in_constant_dollars_statistics_canada.html</u>.

⁶³ Hennessy, T., Tiessen, K., &Yalnizyan, A. (2013). *Making every job a good job*, pp19-20. Retrieved from <u>https://www.policyalternatives.ca/publications/reports/making-every-job-good-job</u>.



⁶⁵ Tiessen, K. (2015). *Making ends meet: Toronto's 2015 living wage*, pp5-8. Retrieved from <u>https://www.policyalternatives.ca/publications/reports/making-ends-meet</u>.

⁶⁶ Peterborough Social Planning Council.(2016).2016 living wage report. Retrieved from http://www.pspc.on.ca/sites/default/files/attach/Living%20Wage%202016%20report.pdf.

⁶⁷ Niagara Poverty Region Network.(2017). *Calculating the living wage for Niagara Region 2017*. Retrieved from http://www.livingwagecanada.ca/files/1815/0425/3193/8ea78d_b7d6f19e6ac74729ae3ff74996724353.pdf.

⁶⁸ Community Development Council of Durham.(2016).*Living wage in Durham Region*. Retrieved from <u>http://www.cdcd.org/wp-content/uploads/2016/02/LivingWage_Report_CDCD.pdf</u>.

⁶⁹ Social Research and Planning Council Perth and Huron. (2015). *A living wage: What it takes to make ends meet in Perth and Huron Counties.* Retrieved from <u>http://www.livingwagecanada.ca/files/7014/3921/0759/SRPC-LivingWageReport-WEB.pdf</u>.

⁷⁰ Social Planning Council of Sudbury. (2015). *The living wage for a family of four in the city of greater Sudbury*. Retrieved from <u>http://spcsudbury.ca/wp-content/uploads/2014/08/Living-Wage.pdf</u>.

⁷¹ All of the communities in Figure 3 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. Retrieved from https://www.policyalternatives.ca/publications/reports/making-ends-meet.

⁷² Toronto Public Health. (2017). *May 2017- nutritious food basket scenarios*. Retrieved from <u>https://www.toronto.ca/legdocs/mmis/2017/hl/bgrd/backgroundfile-107969.pdf</u>.

⁷³ Tarasuk, V., Mitchell, A. & Dachner, N. (2016). *Household food insecurity in Canada, 2014*. Retrieved from <u>http://proof.utoronto.ca/wp-content/uploads/2016/04/Household-Food-Insecurity-in-Canada-2014.pdf</u>.

⁷⁴ Tarasuk, V., Mitchell, A. & Dachner, N. (2016). *Household food insecurity in Canada, 2014*. Retrieved from <u>http://proof.utoronto.ca/wp-content/uploads/2016/04/Household-Food-Insecurity-in-Canada-2014.pdf</u>.

⁷⁵ Tarasuk, V., Mitchell, A. & Dachner, N. (2016). *Household food insecurity in Canada, 2014*. Retrieved from <u>http://proof.utoronto.ca/wp-content/uploads/2016/04/Household-Food-Insecurity-in-Canada-2014.pdf</u>.

⁷⁶ Tarasuk, V., Mitchell, A. & Dachner, N. (2016). *Household food insecurity in Canada, 2014*. Retrieved from http://proof.utoronto.ca/wp-content/uploads/2016/04/Household-Food-Insecurity-in-Canada-2014.pdf.

⁷⁷ Tarasuk, V., Mitchell, A. & Dachner, N. (2016). *Household food insecurity in Canada, 2014*. Retrieved from <u>http://proof.utoronto.ca/wp-content/uploads/2016/04/Household-Food-Insecurity-in-Canada-2014.pdf</u>.

⁷⁸ Syal, R. (2017, June 30). Public health experts blame Ontario government for gap in food insecurity data. *Globe and Mail*. Retrieved from <u>https://beta.theglobeandmail.com/life/health-and-fitness/health/food-insecurity-ontario/article35510687/?ref=http://www.theglobeandmail.com&</u>.



⁷⁹ Matthews, D. (2016). *Realizing our potential: Ontario's Poverty Reduction Strategy (2014-2019)*. Retrieved from https://www.ontario.ca/page/realizing-our-potential-ontarios-poverty-reduction-strategy-2014-2019-all.

⁸⁰ Ontario Ministry of Community and Social Services. (2017). *Ontario Basic Income Pilot*. Retrieved from <u>https://www.ontario.ca/page/ontario-basic-income-pilot</u>.

⁸¹ Ontario Ministry of Labour. (2017). *Changing Workplaces Review final report*. Retrieved from <u>https://www.labour.gov.on.ca/english/about/workplace/</u>.

⁸² Ontario Ministry of Community and Social Services. (2017). *Income Security: A Roadmap for Change*. Retrieved from <u>https://files.ontario.ca/income_security_- a_roadmap_for_change-english-accessible_0.pdf</u>.

⁸³ Government of Canada. (2016). Current and forthcoming minimum hourly wage rates for young workers and specific occupations. Retrieved from <u>http://srv116.services.gc.ca/dimt-wid/sm-mw/rpt3.aspx</u>.

⁸⁴ Government of Canada. (2016). Current and forthcoming minimum hourly wage rates for young workers and specific occupations. Retrieved from <u>http://srv116.services.gc.ca/dimt-wid/sm-mw/rpt3.aspx</u>.

⁸⁵ Gaetz, S., Gulliver, T. & Richter, T. (2014). *The state of homelessness in Canada 2014*. Retrieved from <u>http://homelesshub.ca/sites/default/files/SOHC2014.pdf</u>.

⁸⁶ Gaetz, S. (2012). *The real cost of homelessness: Can we save money by doing the right thing?* Retrieved from http://homelesshub.ca/ResourceFiles/costofhomelessness_paper21092012.pdf.

⁸⁷ Gaetz, S., Gulliver, T. & Richter, T. (2014). *The state of homelessness in Canada 2014*. Retrieved from http://homelesshub.ca/sites/default/files/SOHC2014.pdf.

⁸⁸ Dragicevic, N. (2014, July 29). How Ontario lost 300,000 manufacturing jobs (and why most aren't coming back). Retrieved from <u>http://mowatcentre.ca/how-ontario-lost-300000-manufacturing-jobs/</u>.

⁸⁹ RNAO. (2015). *RNAO's response to the Changing Workplaces Review*. Retrieved from <u>http://rnao.ca/sites/rnao-ca/files/RNAO_Submission_to_Changing_Workplaces_Review_FINAL_2.pdf</u>.

⁹⁰ Law Commission of Ontario (LCO). (2009). Quick facts about vulnerable workers and precarious work. Retrieved from <u>http://www.lco-cdo.org/en/vulnerable-workers-interim-report-quick-facts</u>.

⁹¹ LCO. (2012). *Vulnerable workers and precarious work*. Retrieved from <u>http://www.lco-cdo.org/en/our-current-projects/vulnerable-workers-and-precarious-work/vulnerable-workers-and-precarious-work-final-report-december-2012/</u>.

⁹² Block, S. & Galabuzi, G. (2011). Canada's colour coded labour market: The gap for racialized workers. Retrieved from <u>http://www.wellesleyinstitute.com/wp-content/uploads/2011/03/Colour Coded Labour</u> <u>MarketFINAL.pdf</u>.

⁹³ United Way of Greater Toronto & Canadian Council on Social Development. (2004). *Poverty by postal code*. Retrieved from <u>http://www.unitedwaytyr.com/document.doc?id=59</u>.



⁹⁴ Campaign 2000 Ontario. (2014). 2014 report card on child and family poverty in Ontario. Retrieved from http://www.campaign2000.ca/Ontario/reportcards/2014ONC2000ReportCardNov2014.pdf.

⁹⁵ Poverty and Employment Precarity in Southern Ontario (PEPSO), McMaster University &United Way of Toronto. (2015). *The impact of employment precarity on individuals, households and communities--and what to do about it*. Retrieved from <u>https://pepsouwt.files.wordpress.com/2012/12/precarity-penalty-report_final-hires_trimmed.pdf</u>.

⁹⁶ Workers' Action Centre. (2007). *Working on the edge*. Retrieved from <u>http://www.workersactioncentre.org/wp-content/uploads/dlm_uploads/2007/05/pb_WorkingOnTheEdge_eng.pdf</u>.

⁹⁷ Workers' Action Centre. (2011). Unpaid wages, unprotected workers: A survey of employment standard violations. Retrieved from <u>http://www.workersactioncentre.org/wp-content/uploads/2011/12/pb_unpaidwagesunprotectedworkers_eng.pdf</u>.

⁹⁸ PEPSO, McMaster University & United Way of Toronto. (2013). *It's more than poverty: Employment precarity and household well-being*. Retrieved from <u>http://www.unitedwaytyr.com/document.doc?id=91</u>.

⁹⁹ PEPSO, McMaster University & United Way of Toronto. (2015). *The impact of employment precarity on individuals, households and communities--and what to do about it.* Retrieved from https://pepsouwt.files.wordpress.com/2012/12/precarity-penalty-report final-hires trimmed.pdf.

¹⁰⁰ Workers' Action Centre. (2015).*Still working on the edge: Building decent jobs from the ground up*. Retrieved from <u>http://www.workersactioncentre.org/wp-content/uploads/dlm_uploads/2015/03/StillWorkingOnTheEdge-WorkersActionCentre.pdf</u>.

¹⁰¹ Multiple authors. (2017). Open letter from Canadian economists in support of \$15 in Ontario. Retrieved from <u>http://www.progressive-economics.ca/wp-content/uploads/2017/06/EconomistsSupport15inOntario.pdf</u>.

¹⁰² Brennan, J. & Stanford, J. (2014). *Dispelling minimum wage mythology: The minimum wage and the impact on jobs in Canada, 1983-2012.* Retrieved from <u>www.policyalternatives.ca/publications/reports/dispelling-minimum-wage-mythology</u>.

¹⁰³ Hussey, I. (2018, January 5). Alberta hasn't suffered for raising the minimum wage. *Globe and Mail*. Retrieved from <u>https://www.theglobeandmail.com/opinion/alberta-hasnt-suffered-for-raising-the-minimum-wage/article37517324/</u>.

¹⁰⁴ Hussey, I. (2018, January 5). Alberta hasn't suffered for raising the minimum wage. *Globe and Mail*. Retrieved from <u>https://www.theglobeandmail.com/opinion/alberta-hasnt-suffered-for-raising-the-minimum-wage/article37517324/</u>.

¹⁰⁵ Jackson, A. (2013, March 7). Minimum wage hikes: Benefits offset the costs. *Globe and Mail*. Retrieved from <u>https://beta.theglobeandmail.com/report-on-business/economy/economy-lab/minimum-wage-hikes-benefits-offset-the-costs/article9381059/?ref=http://www.theglobeandmail.com&.</u>

¹⁰⁶ Yalnizyan, A. (2013, February 27). Boosting minimum wage would also boost economy, from the bottom up. *Globe and Mail*. Retrieved from <u>https://beta.theglobeandmail.com/report-on-business/economy/economy-</u>



lab/boosting-minimum-wage-would-also-boost-economy-from-bottomup/article9082977/?ref=http://www.theglobeandmail.com&.

¹⁰⁷ Gibson, V. (2018, January 10). Minimum wage increase doesn't faze some local business owners. *Toronto Star*. Retrieved from <u>https://www.thestar.com/news/gta/2018/01/10/minimum-wage-increase-doesnt-faze-some-local-business-owners.html</u>.

¹⁰⁸ Living Wage Network. (2017, May 29). Letter to Premier Wynne on supporting a living wage by 15 business owners. Retrieved from <u>https://drive.google.com/file/d/0B_OtE3SEt6n1ZmV1ejAtTTNBR28/view</u>.

¹⁰⁹ Better Way Alliance. (2018). Retrieved from <u>http://betterwayalliance.ca/employers-speaking-out/</u>.