

Commission for the
Review of Social Assistance
in Ontario

A Discussion Paper:
Issues and Ideas

June 2011

Summary
and Workbook



***The Vision:** A 21st century income security system that enables all Ontarians to live with dignity, participate in their communities, and contribute to a prospering economy.*

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Message from the Commissioners

On November 30, 2010, the government announced our appointment as Commissioners to lead the Commission for the Review of Social Assistance in Ontario.

We are both honoured and excited about our appointment and the trust the government has put in us: honoured because the government considered us worthy to recommend improvements to programs that have the potential to improve the lives of so many Ontarians; excited about tackling the many challenges involved in reforming these complex programs. We believe strongly that where there is a challenge, there is an opportunity.

As a team, we feel particularly well-suited for this task, given our years of combined experience in leading change at the federal and provincial levels. We have led policy and program change in diverse areas, such as social services, health, transfer programs, pensions, employment insurance, the tax system, budgets, economic development and trade.

We are also excited about our Terms of Reference and the outcomes expected of us. In these Terms of Reference, it is clear that the government expects us to provide practical, relevant and concrete recommendations to improve social assistance. We have been given the freedom to examine not only all aspects of social assistance, but to also consider other aspects of the overall income security system that may impinge upon social assistance outcomes.

We are pleased that our mandate is cast in the context of the 2008 Poverty Reduction Strategy, and are committed to keeping this in mind as we do our work. We are in full agreement with the view reflected in the Terms of Reference that the most promising way to improve outcomes for people receiving social assistance is to substantially improve their employment opportunities and — as a second and essential part of our task — to provide adequate income security to those who cannot work.

We are committed to developing recommendations to ensure that more people can be helped to work, and are thus helped to lift themselves and their families out of poverty.

Some Thoughts on our Task

The issues and challenges surrounding social assistance have been around for a very long time. Ontario and governments around the world have been trying to address them in different ways.

The last major review of Ontario's social assistance system resulted in the 1988 *Transitions* report. It concluded that programs that trap people in poverty miss the mark, from both a social and individual perspective. It told us that we need to do a better job helping people by addressing their barriers to employment and by providing "opportunity planning" to develop their capacity for work.

While various changes have been made by successive governments since the *Transitions* report, many of the same issues still confront us today.

Some economists predict that we are heading into a tighter labour market that will likely produce labour shortages. In these circumstances, the interests of employers, people receiving social assistance and governments are aligned. It is to everyone's advantage to ensure that people receiving social assistance can make the transition to the workplace and contribute to their full potential.

We need to do a better job connecting employers with potential workers, and aligning the needs of those who have work to offer with those looking for work. We need to do a better job providing coordinated employment services and skills upgrading to people receiving social assistance so they can be successful in the labour market.

Here we need to think differently about how we can tap into the talents of people with disabilities. For too long, we have focused on the disability, not on the capacity and aspirations of those with disabilities for meaningful employment.

We are interested in how you think the needs of employers and the skills of people receiving social assistance can be aligned so that those who can work have the opportunity to contribute to the economy and society to the maximum of their potential. We want to know your views on how to improve employment services.

We also know that the nature of work in Ontario is changing. Non-standard employment — whether it be temporary full-time, self-employment (without any paid employees), or part-time — is growing faster than what we traditionally think of as standard employment. These jobs tend to pay less, often lack access to benefits like prescription drug and dental coverage, and be of shorter duration. We are seeing a decline in manufacturing, and job growth in such sectors as services and retail, which rely more heavily on non-standard jobs.

Our policy framework needs to recognize these changes and deliver a benefit structure that provides an adequate level of support, without creating barriers to work — barriers that discourage people from seeking work because it may not pay enough in income and benefits. We have not achieved this yet. Today, we are faced with the dilemma that, for many, in some benefit classes, the overall benefit levels of social assistance are not adequate, while others find that moving from social assistance to employment is too costly if it means losing some benefits that they need. Both Ontario Works and the Ontario Disability Support Program provide a range of benefits, many of which are not available to people who are employed and not receiving social assistance.

These are not easy issues and they present difficult trade-offs. The solutions discussed in the literature include a number of different approaches.

One approach is to let people receiving social assistance keep a portion of income support and benefits on top of any employment earnings they may have. This approach postpones the inevitable withdrawal of benefits. This could make the rate of benefit withdrawal steeper, when people earn somewhat more income. It also raises a question of fairness, since the financial circumstances of people receiving social assistance may be better than those who are working full-time in low-wage jobs and who are not receiving social assistance.

A second approach is to choose a market comparison of paid work, such as minimum wage, and to set benefits at a lower level so that people would be better off working. However, in today's job market, with the growth of non-standard employment, as noted above, this approach can conflict with the goal of ensuring adequate incomes for those receiving social assistance.

Another approach is to make some benefits available to all low-income people, whether or not they are receiving social assistance. This is the approach taken with the Ontario Child Benefit and the National Child Benefit Supplement for parents living on low incomes.

A final approach — which is outside the mandate of our review but within the broader context of income security — looks at questions around what work should pay, and raises issues related to "living wages" and access to prescription drug and other benefits from employers.

We are interested in your views on how to tackle the trade-offs and how we can restructure benefits for both Ontario Works and the Ontario Disability Support Program so that they provide an adequate level of support without creating barriers to work.

Social assistance is a complex rules-based system, with perhaps as many as 800 rules. We can understand why this has become so. As unique situations arise — frequently as a result of changing economic and social conditions — it is often considered necessary to deal with them by creating new rules. Problems with such an approach arise when we don't look at the consequences of the layers of rules and the burden of red tape. A system with many rules may not be transparent and may become unwieldy, difficult to navigate and costly to administer. It may also become more open to abuse and may not even achieve the objectives it was set up to achieve.

We are interested in your assessment of the large number of complex rules; whether they are achieving their objectives and what changes you would suggest.

We are also interested in learning more about how social assistance can be designed to address the unique circumstances of First Nations people living on-reserve, the increasing number of Aboriginal people living off-reserve and Métis people.

We need to make progress on these issues and make sure that we have a viable social assistance system in the long term that works well with other income security programs.

As in any government program, social assistance expenditures must be focused on their intended purposes, services must be delivered efficiently and the growth of costs must be in line with available resources. We need to be confident that we are making the right choices in how we spend money and that our services and supports have a demonstrable impact on people's lives.

Ultimately, we need to build a new, accountable and financially sustainable system that enables all Ontarians to live with dignity, participate in their communities and contribute to a prospering economy.

We Need Your Help to Get It Right

We look forward to the task but need your help to get it right. This *Discussion Paper: Issues and Ideas* sets out background information, describes the challenges and the issues in greater detail, and poses a number of questions to help guide your input and promote a dialogue in communities across the province about these important issues.

We are looking to you to validate whether we have properly captured the issues. Tell us what we may have missed or misunderstood. We are also looking for your ideas on how to solve the challenges before us, both the big-picture solutions and the detailed fixes.

We know many of you — people with lived experience, First Nations, service deliverers, advocates, business, labour, faith community members and many more — have been working on these issues for many years. We know that tapping into your wisdom and experience will make our recommendations more practical, more relevant and more grounded in the lives of Ontario individuals, families and communities.

We look forward to hearing from you.

A handwritten signature in black ink that reads "Frances Lankin". The script is fluid and cursive, with the first letter of each word being significantly larger and more stylized.

Frances Lankin

A handwritten signature in black ink that reads "Munir A. Sheikh". The signature is written in a cursive style with a prominent horizontal stroke at the bottom.

Munir A. Sheikh

What's in This Document?

This *Summary and Workbook* is a short version of the Commission's *Discussion Paper: Issues and Ideas*. It is for readers who want a quick overview of the issues and for those who want to facilitate discussions about the social assistance review in their organizations or communities.

This document provides a brief introduction to the Commission's mandate and approach and then summarizes each of the five issues that are discussed in more detail in the longer paper.

After the discussion of each issue, questions are asked. They are the same as the questions in the longer paper. Feel free to answer all the questions or just the ones that interest you. The questions are not intended to limit the discussion or set out possible solutions. Tell us what we may have missed or misunderstood. We are also looking for your ideas on how to solve the challenges before us — both the big-picture solutions and the detailed fixes.

A couple of pages for notes are provided after each set of questions so you can use this document as a *Workbook*. The *Workbook* can also be completed online.

Details on how to share your input with the Commission are provided in "How to Participate" on page 31.

The full version of the Commission's *Discussion Paper: Issues and Ideas* is available at www.socialassistancereview.ca. It discusses the issues in greater detail and provides additional information on social assistance in Ontario.

Introduction

Social assistance is intended by the government to be used as a last resort when people have no other financial options. Ontario's social assistance system is made up of two programs: Ontario Works and the Ontario Disability Support Program (ODSP). The purpose of Ontario Works is to provide financial and employment assistance to help people in temporary financial need find employment. The purpose of ODSP is to help people with disabilities live as independently as possible, and to reduce or eliminate disability-related barriers to employment.

Together, Ontario Works and ODSP serve approximately 830,000 Ontarians each month. In 2009–10, Ontario spent about \$6.6 billion on social assistance, about six per cent of the provincial budget.

Commission for the Review of Social Assistance in Ontario

In the 2008 Poverty Reduction Strategy, the Ontario government committed to review social assistance, with a focus on removing barriers and increasing opportunities for people to work.

The government established the Commission for the Review of Social Assistance in November 2010. Its mandate is to carry out a full review of Ontario's social assistance system. The Commission must submit recommendations and an action plan for reforming the system to the government by June 30, 2012.

The Terms of Reference for the Commission provide a vision of “a 21st century income security system that enables all Ontarians to live with dignity, participate in their communities and contribute to a prospering economy.”

The Terms of Reference require the Commission to make recommendations that will enable the government to:

- Place reasonable expectations on people receiving social assistance to participate in employment, treatment or rehabilitation and to provide them with supports to do so;
- Establish an appropriate benefit structure that reduces barriers and helps people find employment;
- Simplify income and asset rules to improve equity and make it easier to understand and administer social assistance;

- Ensure the long-term viability of the social assistance system; and
- Define Ontario's position in relation to the federal and municipal governments in providing income security for Ontarians.

The *Workbook* is organized around these five issues.

The Commission's Approach

The Commission is consulting with stakeholders and communities across Ontario, including people with lived experience of social assistance, advocacy groups, labour organizations, business, First Nation communities and other levels of government. The Commission is also conducting research to learn from others and to fill in the gaps in our understanding of social assistance.

The Commission is consulting in two phases.

First, through this *Discussion Paper Summary and Workbook*, the Commission is seeking people's views on whether it has correctly identified the key issues in social assistance, and collecting people's ideas on possible solutions. Feedback from this phase, including written submissions and community conversations, will help the Commission develop options and possible approaches.

Second, the Commission is planning to release an Options Paper in late fall 2011. It will be based on the feedback from the first phase and the Commission's research findings. Through this paper, the Commission will seek further input and advice to help frame its recommendations to the government.

Key Issues and Questions

Issue 1: Reasonable Expectations and Necessary Supports To Employment

To be eligible for Ontario Works, people are required to participate in employment activities, such as a job search, skills upgrading, self-employment or volunteer work. Employment services are offered through the program to help people find work or improve their job skills.

People with disabilities receiving ODSP do not have to participate in employment activities, but may voluntarily access employment services through ODSP Employment Supports or other programs.

The Commission must recommend better ways to help people receiving social assistance find jobs or improve their job skills. This includes placing reasonable expectations on people who receive social assistance to participate in employment activities, or in the treatment or rehabilitation they may need.

Working with Employers

Employers need to be engaged as partners to improve employment opportunities for people receiving social assistance. Understanding employers' needs is critical to ensuring that employment services match these needs and to connecting people with potential employers. Some Ontario Works and ODSP employment services work closely with employers, but more effective and consistent approaches are necessary.

Effectiveness of Employment Services and Supports

There is limited information on the success of employment services and supports in assessing people's skills and connecting them to the right help. A number of studies have questioned whether employment services are effective in preparing people for long-term employment.

Concerns have also been raised about whether Ontario Works is meeting the needs of First Nation communities. Some people suggest that First Nations need the flexibility to tailor employment services to their communities' priorities and development.

Finding employment services can also be a challenge because they are delivered by different government ministries. For example, people receiving social assistance may need to access employment and training services from Employment Ontario,

through the Ministry of Training, Colleges and Universities. The Ministry of Citizenship and Immigration and the Ministry of Health and Long-term Care also support employment programs for specific clients who may be receiving social assistance.

Some people receiving social assistance may need a wider range of supports to address barriers to employment. For example, they may need help to find stable housing, child care or health-related services, or support to address complex needs, such as mental illness or addiction.

Capacity and Aspirations of People with Disabilities

Even though people with disabilities receiving ODSP are not required to look for a job or participate in other employment activities, many people with disabilities can and do want to work. Some organizations have raised concerns that employment supports through ODSP are not comprehensive enough and do not help people develop their skills and capacity for long-term employment.

What Do You Think?

- a) What mechanisms should be established to ensure that the needs of employers are addressed and to connect people receiving social assistance with employers?
- b) Can you suggest ways in which the skills of people receiving social assistance could be better developed to meet the needs of employers?
- c) What would make employment services and supports more effective and easier to access?
- d) What would improve services to people receiving social assistance who face multiple barriers to employment?
- e) How can Ontario's social assistance system better connect people with disabilities to employment services, or the treatment or rehabilitation they may need?

Have the key issues related to employment expectations and supports been identified in this section? Are there any issues we have missed or misunderstood?

Issue 1: Reasonable Expectations and Necessary Supports to Employment

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Issue 1: Reasonable Expectations and Necessary Supports to Employment

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Issue 2: Appropriate Benefit Structure

Ontario Works and ODSP provide income assistance for basic needs (food, clothing and personal needs) and shelter, as well as a number of other benefits to people who meet the eligibility criteria (eligibility for special benefits is discussed under Issue 3).

The Commission must make recommendations to the government on an appropriate benefit structure that reduces barriers and supports people to find employment. This includes ensuring that people are financially better off working and guaranteeing income security for people who cannot work.

Ensuring Benefits are Adequate

There are no standards or methodology for setting the level of social assistance rates. Those with lived experience on social assistance, especially single individuals receiving Ontario Works benefits, have told us that the rates may be too low. The annual “Cost of a Nutritious Food Basket” survey conducted by Ontario Public Health Units shows that many people receiving social assistance do not have money left over, after paying for shelter, to buy healthy foods.

An additional allowance is available for people who live in northern Ontario. However, many consider it insufficient to meet the high costs of food, utilities and services.

Concerns have also been raised that the current benefit structure does not consistently take into account the traditional living practices or circumstances of First Nations people on-reserve.

Ensuring People are Better Off Working

When people move from social assistance to employment, they may lose benefits they need, such as prescription drug coverage or rent-geared-to-income housing. With the growth in part-time and low-paid work, it is hard for people to find jobs that pay enough and offer benefits.

In their Message (pages 2-6), the Commissioners talk about the difficult trade-off between providing adequate social assistance benefits and ensuring that people are financially better off working. They note several possible approaches, along with some of the challenges they present:

- Let people keep a portion of their social assistance income support and benefits on top of employment earnings. Eventually, however, these benefits will be withdrawn as people's earnings increase. This approach raises a question of fairness, if people receiving social assistance are better off than people who are working full-time in low-paid jobs and who are not receiving social assistance.
- Set social assistance benefits at a level that ensures people are better off working. This approach could conflict with the goal of making sure that people receiving social assistance have enough income to live on.
- Provide benefits to everyone living on a low income so that people leaving social assistance can continue to get benefits, up to a set income level. An example of this approach is the Ontario Child Benefit and the National Child Benefit Supplement. However, providing benefits to all low-income individuals and families would be more costly than providing benefits only to those on social assistance.

Asset Limits and Exemptions

Very limited assets (with a few exceptions) are allowed in order to be eligible for social assistance. Liquid asset limits vary, depending on family composition. However, for most cases in Ontario Works, they are roughly equal to one month's assistance (e.g. \$592 for a single person). For ODSP, the liquid asset limits are higher: \$5,000 for a single individual and \$7,500 for a couple with no dependents.

Concerns have been expressed that these limits prevent people from accumulating assets that they will need in the future to start working. Social assistance asset rules may also conflict with other government policy goals intended to help people build up assets through instruments such as Registered Retirement Savings Plans.

Benefits for People with Disabilities

ODSP does not differentiate between people with the capacity and desire to work, and those who are unable to work. For people who are able to work, the benefit system must be designed so that they are better off working than receiving social assistance. For people with disabilities who are unable to work, some groups have proposed that they receive long-term income support through a program like Canada Pension Plan Disability, delivered by the federal government.

What Do You Think?

- a) How should social assistance rates be determined?
- b) How should benefits be designed to deal with the trade-off between ensuring adequate income support and ensuring that people are better off working?
- c) Considering the potential for increased costs, what new benefits, if any, should be provided to all low-income individuals and families, whether or not they are receiving social assistance?
- d) Should asset limits and exemptions be changed to improve the social assistance system?
- e) How should benefits for people with disabilities be designed and delivered?

Have the key issues related to an appropriate benefit structure been identified in this section? Are there any issues we have missed or misunderstood?

Issue 2: Appropriate Benefit Structure

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Issue 2: Appropriate Benefit Structure

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Issue 3: Easier to Understand

Social assistance rules try to achieve several objectives, including:

- Making sure the programs are used as a last resort;
- Addressing the different circumstances of individuals and families receiving social assistance;
- Being publicly accountable and preventing fraud; and
- Making it easier to administer the system, which provides benefits to over 800,000 people each month.

The Commission must make recommendations on how to simplify the rules to improve equity and make it easier to understand and administer social assistance.

Complexity of Benefits and Eligibility

The large number of rules can make it difficult for people who need social assistance to understand and access the system. Some argue that the rules intrude too far into the details of people's lives, or do not correspond to the real circumstances that people face. This can lead some people to try to adjust their life circumstances to fit the rules or others to look for ways to get around them. This is different than the issue of fraud, which any system must have mechanisms in place to prevent.

Applying for ODSP can be a challenging process because of the detailed medical records and application forms required. This may be especially true for people living in First Nation communities. They access ODSP in smaller numbers than elsewhere in the province.

Administering so many rules is also costly and labour-intensive.

Eligibility for Special Benefits

The social assistance system provides a variety of special-purpose benefits, including the Special Diet Allowance. The Ontario Works and the ODSP legislation also establish the Temporary Care Assistance and Assistance for Children with Severe Disabilities programs. People may not always be aware of the special-purpose benefits and some of them are not consistently available. For example, Ontario Works Administrators can decide whether or not to offer certain benefits, such as adult dental coverage. Some suggest that it would be more effective and equitable to deliver special-purpose benefits more broadly, outside of the social assistance system.

What Do You Think?

- a) Are the rules meeting their objectives? Are there rules that are not working? What changes do you suggest?
- b) How can special-purpose benefits be delivered more efficiently and equitably? Should some be delivered outside of the social assistance system?

Have the key issues related to making the system easier to understand been identified in this section? Are there any issues we have missed or misunderstood?

Issue 3: Easier to Understand

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Issue 4: Viable over the Long Term

The Commission must make recommendations to enable the government to ensure the long-term viability of the social assistance system.

Sustainability and Public Accountability

As in any government program, social assistance spending must be focused on its intended purposes, services must be delivered efficiently and the growth of costs must be in line with available resources.

Currently, there is neither a shared understanding of the expected outcomes of Ontario's social assistance system, nor public reporting on whether it is achieving these outcomes.

In general, there is a lack of information on the needs of people receiving social assistance and on their outcomes (e.g. whether they find jobs). There is also a lack of information on whether services are addressing the different barriers faced by racialized and ethnocultural communities, sole-support mothers, newcomers and First Nation and Métis peoples.

Improved System Integration

Ontario Works is delivered by municipal agencies, which also deliver social housing, child care and other social services. ODSP is delivered directly by the province. Clear roles and responsibilities are important to prevent duplication of services and confusion among people trying to find the services.

For example, a 2010 study of federal and provincial disability income support programs noted that they are poorly integrated and difficult for people to navigate. These programs include social assistance, Canada Pension Plan Disability, disability tax credits and training programs.

The Commission must make recommendations on how to improve the interaction between social assistance and other programs to support employment, including education, training, housing, child care and health benefits.

What Do You Think?

- a) What should the expected outcomes be of social assistance?
- b) What additional data should be collected to assess the effectiveness of social assistance benefits and services? For example, should ethnocultural and racial data be collected in order to evaluate and improve supports for people from racialized and ethnocultural communities?
- c) What can the provincial government and municipalities do to better integrate services?

Have the key issues related to ensuring the long-term viability of the system been identified in this section? Are there any issues we have missed or misunderstood?

Issue 4: Viable over the Long Term

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Issue 4: Viable over the Long Term

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Issue 5: An Integrated Ontario Position on Income Security

Social assistance is one part of a broader income security system. Other parts include Employment Insurance, pension plans, child benefits and the federal Working Income Tax Benefit. Changes to any of these can affect social assistance benefits. As well, if any of these parts do not work effectively, it could increase the need for people to turn to social assistance.

Gaps in Employment Insurance

Part of the purpose of Employment Insurance (EI) is to stabilize the income of unemployed workers while they look for new jobs or take training to improve their job skills. Just over one-third of unemployed Ontarians receive EI, compared to more than half of unemployed people in other provinces. Some training programs are available only to people who are currently receiving EI or have recently been receiving EI.

Unemployed Ontarians who do not receive EI include youth, recent immigrants and people with part-time or temporary employment. For the purposes of our review, we must look at the fact that about two-thirds of people who are unemployed in Ontario are not eligible for EI and may be forced to turn to social assistance for support.

Other Benefits

Two examples of benefits that are provided outside of the social assistance system are child benefits and the federal Working Income Tax Benefit. These are called “income-tested” benefits because they are based on the income of an individual or family.

Child benefits have been very successful in helping to reduce the number of children living in poverty. These benefits provide income support to low-income families with children, including those receiving social assistance.

The federal government has established a Working Income Tax Benefit (WITB) for low-income people who have employment earnings. In Ontario, the design of WITB tends to support part-time, low-wage work. A Senate Committee and others have suggested that redesigning and expanding the federal WITB could help provide better income security for low-income people.

An overall framework may be needed to clarify the objectives and long-term plans for child benefits, the federal WITB and other income-tested benefits. It could help integrate these benefits with social assistance and define the roles of Ontario and Canada in providing income security.

Sponsorship

To sponsor an immigrant, a person must agree to support the sponsored person financially, or to reimburse the Ontario government for any social assistance paid to the sponsored immigrant. When a sponsored immigrant is provided with social assistance, Ontario can defer the collection of debt from the sponsor where there is financial hardship or a risk of domestic violence. It has been suggested that the federal and provincial governments should identify other special circumstances where, for example, a sponsor's debt should be forgiven. The Supreme Court of Canada is currently considering this issue.

What Do You Think?

- a) What should Ontario do to address the short-term income support and training needs of people who are not eligible for EI?
- b) What should the interaction be between income-tested benefits, such as WITB and child benefits, and the social assistance system?
- c) Do you have suggestions on other areas of federal-provincial interaction related to social assistance?

Have the key issues related to an integrated Ontario position on income security been identified in this section? Are there any issues we have missed or misunderstood?

Issue 5: An Integrated Ontario Position on Income Security

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Issue 5: An Integrated Ontario Position on Income Security

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How to Participate

The Commission would like to receive your input by **September 1, 2011**, in order to consider it in the development of options and possible approaches in the fall.

There are many ways to share your views on social assistance with the Commission.

Online

You can go to the Commission for the Review of Social Assistance in Ontario website at www.socialassistancereview.ca to download this *Summary and Workbook* or the full *Discussion Paper: Issues and Ideas*, complete the *Workbook* online, or make a submission.

There is a form on the website that you can use if you wish to send the Commission a short comment of up to 1,000 characters (approximately 150 words).

You can also send your comments via email to socialassistancereview@ontario.ca.

Mail or Fax

You can mail completed *Workbooks* or submissions to:

Commission for the Review of Social Assistance in Ontario
2 Bloor Street West
4th Floor, Suite 400
Toronto, ON
M4W 3E2

Or fax your comments to:

(416) 212-0413

Other Ways to Share Your Views

We encourage people in communities across Ontario to engage in a dialogue on the issues and possible solutions. A *Guide to Hosting a Community Conversation* is available on our website at www.socialassistancereview.ca to help you facilitate a discussion within your organization, agency or community, and send the collective comments of the participants to the Commission.

You may also wish to involve your local Member of Provincial Parliament in a dialogue. You can find a list of MPPs on the Legislative Assembly of Ontario website: http://www.ontla.on.ca/web/members/members_current.do?locale=en, or by calling 416-325-7500.

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