



## COMMUNITY SERVICES COMMITTEE MEETING AGENDA

Healthy, Sustainable Communities

**Date:** Thursday, October 20, 2022  
**Time:** 12:00 PM  
**Location:** By video conference or in DNSSAB Boardroom

Join Zoom Meeting

<https://us06web.zoom.us/j/88075834479?pwd=V1dCbDFobklLSDArk3ZBREJWdjhsZz09>

Meeting ID: 880 7583 4479

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**Members:** Councillor Dan Roveda (Chair), Councillor Dave Mendicino (Vice Chair), Mayor Dean Backer, Councillor Mac Bain, Mayor Jane Dumas, Councillor Terry Kelly, Councillor Mark King Councillor Chris Mayne, , Mayor Dan O'Mara, Councillor Scott Robertson, Representative Amanda Smith, Councillor Bill Vrebosch.

Item	Topic
1.0	<p><b>1.1 Call to Order - Roll Call</b></p> <p><b>1.2 Declaration of Conflict of Interest</b></p>
2.0	<p><b>Opening remarks by the Chair</b></p>
3.0	<p><b>Approval of the Agenda for October 20, 2022</b></p> <p><b>MOTION #CSC25-2022</b>            THAT the Community Services Committee accepts the Agenda as presented.</p>
4.0	<p><b>DELEGATIONS</b> – Michelle Glabb, Social Service and Employment Director and David Plumstead, Manager Planning, Outcomes and Analytics.</p> <p><b>4.1 SSE07-22 Income and Poverty in Nipissing District</b> - the first report in a series of reports on income and poverty describing income distribution in Nipissing District and Ontario based on the recent 2021 census income data.</p>
5.0	<p><b>CONSENT AGENDA – CONSENT AGENDA</b> – <i>All items in the consent agenda are voted on collectively. The Chair will call out each item for consideration of discussion. Any item can be singled out for separate vote; then, only the remaining items will be voted on collectively.</i></p> <p><b>MOTION: #CSC26-2022</b>            THAT the Committee receives for information Consent Agenda items 5.1 to 5.4.</p> <p><b>5.1 CS11-22 Licensed Child Care Services: Before and After School Care</b> – for information purposes.</p> <p><b>5.2 CS10-22 Pre-Early childhood Educator (ECE) Certificate Program Update</b> - an update related to the development and implementation of the Pre-ECE Skills Building Program in the North.</p> <p><b>5.3 SSE08-22 Association of Municipalities of Ontario Submission to the Ministry of Health on Mental Health and Addictions</b> - an overview of the Association of Municipalities of Ontario’s recommendations to the Ministry of Health on Mental Health and Addictions for information purposes.</p> <p><b>5.4 HS29-22 Community Homelessness Prevention Initiative (CHPI) and Social Service Relief Fund (SSRF) 2021-22 Year End Report</b> – details on the Community Homelessness Prevention Initiative (CHPI) and Social Service Relief Fund (SSRF) Phase 3 and 4 – 2021-22 Year End, and is for information purposes.</p>
6.0	<p><b>MANAGERS REPORT</b></p> <p><b>6.1 HS33-22 Service Level Standards Action Plan Amendments</b> - an update on the implementation of the Service Level Standards Action Plan, and is for information purposes..</p>

Item	Topic
7.0	<b>OTHER BUSINESS</b>
8.0	<b>NEXT MEETING DATE</b> Wednesday, November 23, 2022 (if not in lame duck)
9.0	<b>ADJOURNMENT</b> <b>MOTION: #CSC27-2022</b> <i>Resolved</i> THAT the Community Services Committee meeting be adjourned at _____ PM.

## BOARD REPORT SSE09-22

For Information or  For Approval

**Date:** October 20, 2022

**Purpose:** **Income and Poverty in Nipissing District**

**Prepared by:** Michelle Glabb, Director of Social Services

**Reviewed by:** Justin Avery, Manager of Finance

**Approved by:** Catherine Matheson, Chief Administrative Officer

### ***Alignment with Strategic Plan: Healthy, Sustainable Communities***

Maximize Impact    Remove Barriers    Seamless Access    Learn & Grow

Board Report SSE09-22 is the first report in a series of reports on income and poverty describing income distribution in Nipissing District and Ontario based on the recent 2021 census income data. The analysis includes the distribution of income sources and the prevalence of low income as measured by national low-income lines, followed by relevant Social Assistance income comparisons.

### **BACKGROUND:**

Previous reports presented to the Board relating to poverty include:

- Briefing Note SSE04-22 (April 2022) summarized recommendations made in a report released by the Government of Canada in December 2021 called *Understanding Systems: The 2021 Report of the National Advisory Council on Poverty*.
- Briefing Note SSE01-21 (January 2021) provided an overview of the provincial poverty reduction strategy outlined in a report entitled *Building a Strong Foundation for Success: Reducing Poverty in Ontario (2020-2025)*

Poverty is a complex issue that has significant impacts on individuals, families and society as a whole. On an individual and family level, living in poverty makes it exceptionally difficult to meet basic needs, like food and shelter. At the societal level, high poverty rates impinge economic growth and are often associated to a number of social problems including crime, poor health, low levels of education and addiction.

Defining poverty is difficult as there are various methods used to measure poverty, with each measurement having its own advantages and disadvantages. Statistics Canada uses three general low-income measures; Low Income Cut-Off (LICO), Low Income Measure (LIM) and the Market Basket Measure (MBM). While the official poverty line in Canada is defined using the MBM, the 2021 census MBM data sets have not yet been published. As such, the Low Income Measure-After Tax (LIM-AT) has been used to identify low-income thresholds in this report.

Further it is also important to understand other variables, like inflation, that impact those living in poverty along with the systems designed to respond to the impacts of living on a low income. For example, inflation influences the ability to participate in the economy. As the cost to purchase goods and services that are essential to a person's health and well-being increase, the purchasing power of individuals and families without relative increases to income decline. In the context of the report, this is of significance given that the general population has seen a rise in income since the 2016 census. Conversely and as illustrated in the Report, social assistance rates have not kept pace with inflation placing this population at an even greater risk to not having even their basic needs met.

### **CURRENT STATUS AND STEPS TAKEN TO DATE:**

As the mandate of DNSSAB is to administer the Ontario Works program, one of Ontario's two social assistance programs, a broad understanding of poverty and the income disparities that exist, is important to help inform decision-making at the program level. This information can also assist municipalities to better understand the needs of their communities. As such, the current report and associated infographic, included as Appendix A and B, provide income comparisons relating to median income, income sources, and low-income measures based on 2021 census data at the municipal, district and provincial levels. They also compare OW income levels to ODSP, inflation, minimum wage, median income and LIM-AT.

### **NEXT STEPS:**

Low income and poverty are complex issues that have a range of contributing factors. In an effort to provide additional insight, the next report in the series will focus on income and poverty as it relates to housing and homelessness in Nipissing District.

### **CONCLUSION:**

In Ontario, there are two main programs to combat poverty: Ontario Works (OW) and Ontario Disability Support Program (ODSP). While ODSP rates are significantly higher and provide more extensive supports and benefits than OW, the rates associated to both programs fall well below low-income thresholds. This is of significant importance given that 7.9% of the population in Nipissing District is in receipt of social assistance (OW or ODSP). As a result, social assistance recipients, especially OW recipients, are living in poverty. In view of the Board's vision for *healthy and sustainable communities* and working to remove systemic barriers such as disparities in income and poverty, this report and those to follow will serve to inform the Board's advocacy, policy development, planning, and service delivery across the program areas.



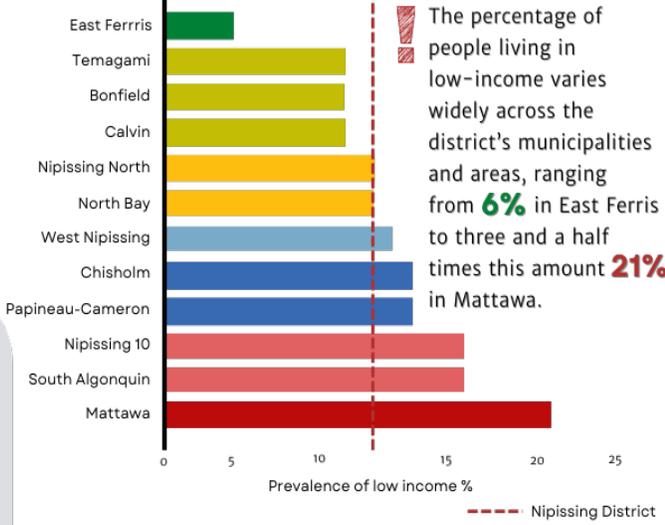
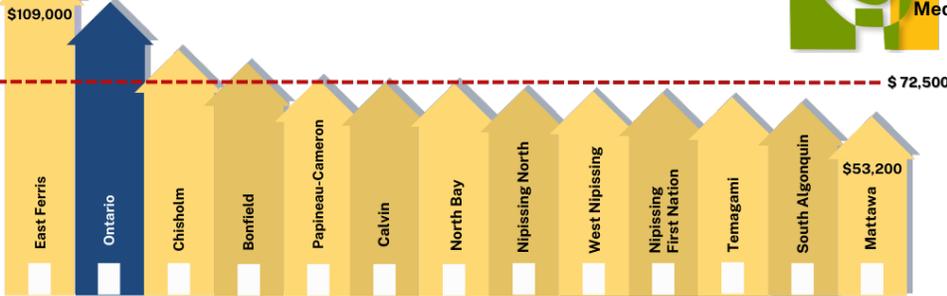
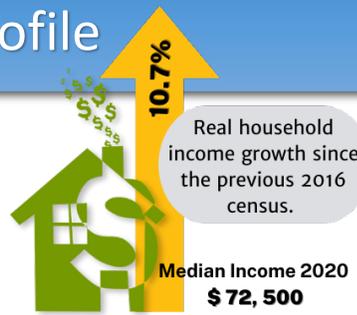
# Nipissing District Poverty Profile

ONTARIO

Nipissing District has the **FIFTH LOWEST** household income in the province.



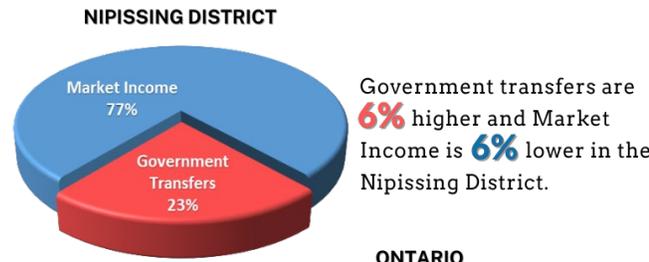
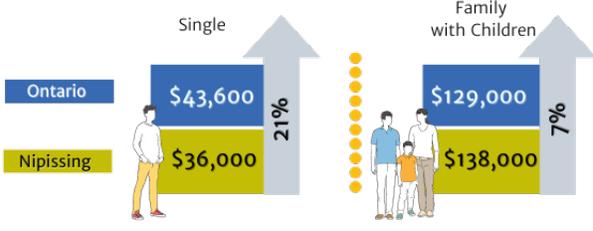
East Ferris is **20%** higher than the province and over twice the household income in Mattawa.



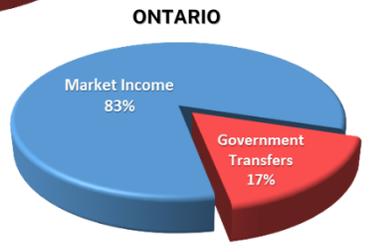
The **total median household income** in Ontario is **25.5%** higher than in Nipissing District



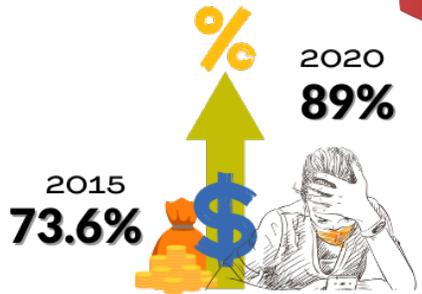
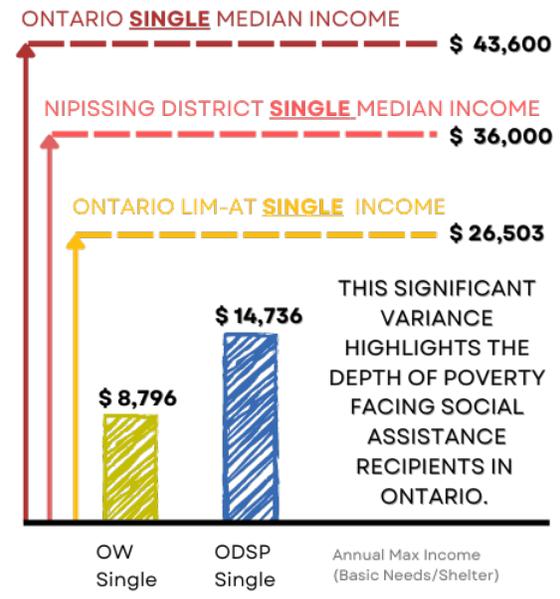
Based on the Low Income Measure-After Tax, **13.0%** of persons in private households in Nipissing District are living in low income. In absolute terms, this amounts to close to **11,000** people.



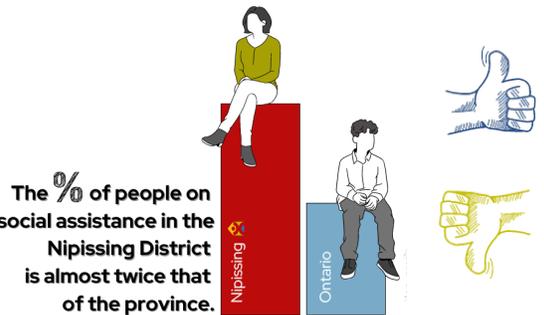
Government transfers are **6%** higher and Market Income is **6%** lower in the Nipissing District.



The Nipissing District has one of the lowest shares of market income and highest shares of government transfers in the province.

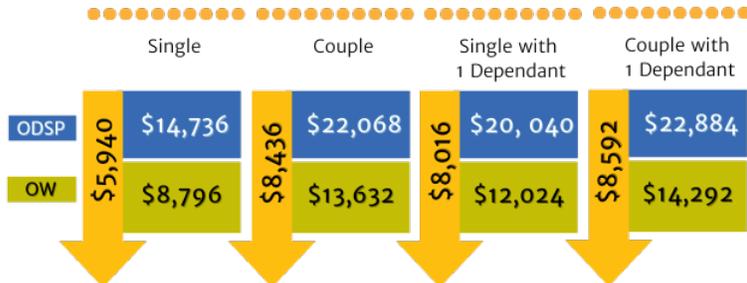


In 2020, 89% of Nipissing's population received some amount of government income, up sharply from 73.6% in 2015. This increase was mainly due to the COVID-19 pandemic emergency and recovery benefits.



**5% INCREASE** IN ODSP RATES AS OF SEPT 2022  
**NO INCREASE** IN OW RATES SINCE 2018

## OW & ODSP ANNUAL INCOME COMPARISON



Source: District of Nipissing Social Services Administration Board - "Income and Poverty in Nipissing District, Report # 1: October 20, 2022".



### **INCOME AND POVERTY IN NIPISSING DISTRICT, REPORT # 1:**

This is the first report in a series of income & poverty reports to the District of Nipissing Social Services Administration Board. Report # 1 describes income distribution in Nipissing District and Ontario based on the recent 2021 census income data. The analysis includes the distribution of income sources and the prevalence of low income as measured by national low-income lines, followed by relevant Social Assistance income comparisons.

**DISTRICT OF NIPISSING SOCIAL  
SERVICES ADMINISTRATION BOARD  
OCTOBER 20, 2022**

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# Executive Summary

This is the first report in a series which focus on income and poverty in Nipissing District. In view of the Board's vision for *healthy and sustainable communities* and working to remove systemic barriers such as disparities in income and poverty, the reports will serve to inform the Board's advocacy, policy development, planning, and service delivery across the program areas.

For the first report, the recent 2021 census conducted by Statistics Canada provides an opportunity to update the Board on income distribution and low-income lines in Nipissing District and its municipalities and areas. The following is a summary of the main report and the key findings from the research and data analysis.

Nearly two-thirds of the households in Nipissing District are comprised of *families* (with and without children), while close to another third is comprised of *single (non-family) households*. Other, *non-family households* account for the relatively small number of remaining households. The median household income for the above family households in the district is \$72,500 although this varies significantly depending on household composition and family type. For example, median income ranges between \$36,000 for single households to two-and-a-half times that amount for families (\$96,000).

After adjusting for inflation, the district has experienced real household income growth of 10.7%, or about \$7,000 since the previous 2016 census. This growth rate also varies across the different family household types, ranging from 8.3% (\$6,500) for families without children to 26.7% (\$12,400) for lone-parent families. The government's pandemic emergency and relief benefits during 2020 helped to offset lost employment income and is likely reflected in the income growth rates.

Household median income is fairly consistent across the district's municipalities, although there is some notable variation. Starting with the outliers, household income in East Ferris (\$109,000) is about 20.0% higher than the province (below) and over twice the household income in Mattawa (\$53,200). Chisholm and Bonfield also have relatively high household incomes in the upper \$70k range and about \$5,000 above the district median. Income then starts to drop off in the mid-upper \$60k range in West Nipissing, Nipissing First Nation, and Temagami, and, apart from Mattawa, is lowest in South Algonquin (\$61,200). The remaining municipalities and areas for which census income data is reported, have incomes that are consistent with the district median (+/- \$1k).

Compared to the province, Nipissing District's income is significantly lower. For example, Ontario's median income (\$91,000) is 25.5% higher, or \$18,500 more, than in Nipissing District. In dollar terms, the difference in income between the province and district across the various household types, ranges from \$9,000 more for Ontario families with children to \$18,000 more for other family households. In relative terms, Ontario household incomes are higher in the range of 7.0% for families with children to 21.1% for single households. When compared across Ontario's 49 census divisions / service management areas, Nipissing is in the lowest quartile of household income distribution (along with most other districts in Northern Ontario) and has the fifth lowest household income in the province.

Turning to the individual income sources of family household members, *market income* accounts for the majority (77.0%) of income in Nipissing District and a little over four-fifths of the Nipissing population had some amount of market income. This includes income from employment, investment, private retirement, and other money market sources. The remaining (23.0%) of total income in the district comes from *government transfers*, which are cash benefits received from federal, provincial, territorial or municipal governments. The majority (89%) of Nipissing's population received some amount of government income in 2020, which is a steep increase from 73.6% in the previous census. This increase has also been observed at the national and provincial level and is largely attributed to the government's COVID-19 pandemic emergency and recovery benefits, which were widespread across the population. Of particular relevance and interest to the Board concerning government transfers, the median social assistance income (OW & ODSP) captured by the census is \$11,400, which is less than one-third the median income for single households (Table 2) in the district's general population. Additionally, 8.0% of Nipissing's population receives social assistance, which is close to twice that of the province (4.4%).

As with household income, there is variation in the share of market and government transfer income across the district's municipalities and areas. East Ferris and Mattawa remain on the high and low-end of the distribution, respectively. Whereas market income accounts for the majority (84.6%) of total income in East Ferris, it represents just two-thirds of income in Mattawa. The other one-third of income in Mattawa comes from government transfers (vs. 15.3% in East Ferris). This helps to explain the large difference in household income between the two, described earlier. With East Ferris and Mattawa removed from the analysis, the share of market and government income ranges across the district from 78.4% and 21.4% respectively, in Papineau-Cameron to 68.4% and 31.8% in South Algonquin.

Compared to Ontario, a smaller share of income in Nipissing District derives from market sources and a larger share is from government transfers, which helps to explain the lower incomes in Nipissing District. For example, whereas a little over three-quarters (77.0%) of Nipissing's total income is market income, the provincial share of market income is 6.0% higher at 83.0%. Conversely, income from government transfers is 6.0% higher in Nipissing District, accounting for 23.0% of total income (versus 17.0% for the province). When compared across Ontario's 49 census divisions / service management areas, the district's composition of market income (77%) and government transfers (23%) places it towards the low end of the market income distribution. Along with five other areas that have the same income composition, Nipissing District has one of the lowest shares of market income and highest shares of government transfers in the province.

Turning to low income measures, the income study intended to use Canada's official poverty line - the Market Basket Measure (MBM) - to establish the extent of poverty in Nipissing District. However, Statistics Canada has not yet published the 2021 census MBM data and these datasets are currently unavailable. In the meantime, the Low Income Measure-After Tax (LIM-AT) is used to gauge the extent of relative low income of the population living in private households in Nipissing District. (Note: subsequent reports in the series will analyze the MBM data when it becomes available).

Based on the Low Income Measure-After Tax, 13.0% of persons in private households in Nipissing District are living in low income. In absolute terms, this amounts to close to 11,000 people. The percentage of people living in low-income varies widely across the district's

municipalities and areas, ranging from 6.0% in East Ferris to three and a half times this amount (21.0%) in Mattawa.

Compared to the province (10.0%), the prevalence of low income in Nipissing District is 3.0% higher. This is in keeping with the earlier findings of Nipissing's relatively higher share of government transfers and lower income, in general. When looking at the LIM-AT measure across Ontario's 49 census divisions / service management areas, the areas with the highest prevalence of low income in the province include Nipissing and seven other districts in Northern Ontario.

The updated census income data and analysis above also provides further context and understanding around OW social assistance rates and income. For example, where inflation is concerned, although there has been real income growth for the general population since the 2016 census, there has been no growth for OW rates over most of this period let alone at the inflation rate or higher. Additionally, the annual income for a single Ontario Works recipient with no other income is about \$8,800, which is one-quarter the median income (\$36,000) for a single household in Nipissing District. The above OW income is also only one-third, or \$17,700 less than, the low-income threshold for a single household as measured by the LIM-AT (\$26,503). By any measure, this illustrates the depth of poverty facing many social assistance recipients in the district and province.

# 1.0 Preamble

## 1.1 Introduction

The District of Nipissing Social Services Administration Board (DNSSAB) plays a major role in providing various human services to residents throughout Nipissing District, including to those who are marginalized and have low incomes. With a vision for *healthy and sustainable communities*, the Board looks forward to seeing communities where residents have the social and economic conditions and opportunities they need to develop to their maximum potential. Working to remove systemic barriers such as disparities in income and poverty is fundamental to achieving the Board's vision and individual well-being for Nipissing residents.

## 1.2 Purpose

In view of the above, the recent 2021 census conducted by Statistics Canada provides an opportunity to update the Board on income distribution and the national low-income lines. The analysis will look at income and sources for Nipissing District and its municipalities and areas, and the extent to which low income exists as measured by the recent census Low Income Measure (LIM). Social assistance income is also analyzed alongside the census data to provide an additional perspective on the income of the Board's Ontario Works clients.

The updates on income and poverty will occur over a series of reports for the Board, starting in September 2022. The report series will serve to further inform the Board's advocacy, policy development, planning, and service delivery across the program areas.

## 1.3 Scope

The first report in the series will provide a descriptive analysis of the 2021 census and provincial social assistance income in Ontario. The income data will also be cross-referenced with age and family household type, and analyzed at various levels of geography including Ontario's Census Divisions and Service Manager areas, and Nipissing District and its municipalities and areas.

The remaining reports in the series will focus on poverty as measured by Canada's official poverty line, the Market Basket Measure (MBM) when the data becomes available.<sup>1</sup> The future reports will also provide further analysis of social assistance income relative to the cost of housing and food - generally accepted as two of life's basic necessities and a household's biggest expense. Other relevant topics related to the root causes of social assistance dependency and length of time on assistance will also be discussed.

<sup>1</sup> In 2018 the Government of Canada implemented its first poverty reduction strategy, *Opportunity for All*, and adapted the Market Basket Measure as Canada's official poverty line (under the Poverty Reduction Act, 2019). At the time of this report, the census 2021 MBM data has not been published by Statistics Canada and is unavailable.

## 1.4 Methodology

The study is a basic observational, cross-sectional design and the data is analyzed and presented through descriptive statistics using common summary measures (median) and frequency distributions.

Unless otherwise stated, the income data in the reports is sourced from Canada's 2021 census and Ontario Works rate charts.

### 1.4.1 Limitations

The reports uses the Low Income Measure, After Tax as the sole proxy for determining low-income levels. While many could argue that income is the main predictor of poverty and other inequalities in life, this approach leaves out other factors and considerations when measuring the extent of low income family households and poverty.

The analysis in the report is based on data collected at a specific point in time and presents a cross-sectional view of income and the census Low Income Measure (LIM). Under this study method, the stated low income levels do not take into account the length of time spent living in low-income.

Statistics Canada has suppressed the income data for Bear Island, Nipissing South, and Mattawan for confidentiality purposes.

## 2.0 Income Notes and Definitions

### 2.1 Census Income

For the 2021 Census, the reference period for all income variables is the calendar year (2020) prior to the census, unless otherwise stated.

Similar to the previous census, administrative files were the sole source of income for the 2021 census and the income data has been derived for the entire population and all households.<sup>2</sup>

The census income data in this report refers to *total income*, which is the sum of income from various sources (see Appendix 1). Generally, these income sources can be rolled up into two broad categories: *market income* (employment, investment, private retirement, and other money from market sources) and *government transfers* (all cash benefits received from federal, provincial, territorial or municipal governments). The income components used to calculate total income vary depending on the unit of analysis (i.e. individuals, families, or households).

The pandemic and the government's COVID relief benefits and transfers has significantly influenced the 2020 incomes, patterns, and trends. These impacts will be reported as they arise in the report.

<sup>2</sup> Prior to 2016, the census income data was collected through various methods including self-enumeration, and combinations of self-reporting and administrative data such as tax and benefit returns. Additionally, the income data was only collected from a sample of households.

## 2.2 Low Income Definitions

Like some other areas of inequality and deprivation (homelessness for example), measuring the extent of poverty in a given community can vary depending on the approach, methodology, data source, and information and data used in the measurement. By extension, the rate of poverty can vary widely depending on the chosen measure and application.<sup>3</sup> For the purpose of these reports, the low-income lines developed by Statistics Canada and Employment and Social Development Canada (ESDC) will be used and referenced in the analysis.

Statistics Canada currently uses three general low-income measures to describe the low-income status of the Canadian population. These measures are the *Low Income Cutoff (LICO)*; *Low Income Measure (LIM)* and the *Market Basket Measure (MBM)*. The LICO and LIM measures are further broken down by a *before-tax* and *after-tax* income component, providing five different low-income measures that can be used depending on the study objectives and analysis. It should be noted that in the past, Statistics Canada has repeatedly cautioned that these low-income lines ‘are not measures of poverty’, rather, they present a consistent and well-defined methodology to identify ‘those who are substantially worse off than average’. More recently, however, the national statistics agency recognizes the MBM as Canada’s official poverty line since being adopted by the federal government in 2019.

Each low-income measure has a unique perspective on low income and measures income in a different way. Additionally, they each have strengths and weaknesses and one is not necessarily better than the other. As the low-income lines can also have different units of measurement (e.g., families vs. households), they are generally not directly comparable, either. The choice of which measure to use is more dependent on factors such as the research or study objective, design, and data collection and availability. More recently, the MBM has gained popularity since being adopted by the federal government as Canada’s official poverty line, and by Ontario in the provincial Poverty Reduction Strategy. The three measures are summarized below (see also, Appendix 2 for table summary).

### 2.2.1 Low Income Cut-off (LICO)

The LICO is generally a *relative* measure, whereby a person or family is considered to be living in low income or poverty if they spend significantly more than others on life’s necessities. For example, the national LICO is an income threshold below which, a family, household, or individual is likely to spend 20% or more than the average, on the necessities of food, clothing, and shelter. The income thresholds are based on expenditure patterns taken from the Family Expenditure Survey (1992) and adjusted to current dollars. LICO is calculated for different family and community sizes, and is broken down into either before-tax (LICO-BT) or after-tax (LICO-AT) income.

### 2.2.2 Low Income Measure (LIM)

The LIM is also a relative measure, whereby a household is considered to be living in low income or poverty if its income is significantly lower than other households. Under the national

<sup>3</sup> For example, based on 2021 census income data, 4.2% of individuals in Nipissing District are living below the Low-income cut-off, after-tax (LICO-AT) while 13.0% of individuals are living below the Low-income measure, after-tax (LIM-AT).

LIM, a household or persons living in the household, is deemed low income if the *adjusted* household income falls below half of the median *adjusted* income for private households. The ‘adjustment’ in the measure takes household size and economies of scale into account, recognizing that as the size of the household increases so do the household needs, but at a decreasing rate.<sup>4</sup> The LIM however, does not take into account community size or the difference in the cost of living across different areas, regions, etc. The LIM also has before- tax (LIM-BT) and after-tax (LIM-AT) income components.

### 2.2.3 Market Basket Measure (MBM)

The Market Basket Measure (MBM) is generally an *absolute* measure, whereby a family is considered to be living in low income or poverty if their family income falls below a minimum level required to meet basic needs. The national MBM establishes a low-income threshold that is based on the cost of a specific basket of goods and services that represent a modest, basic standard of living. The basket includes shelter, food, clothing, transportation and other necessities. The MBM base calculation is for a reference family consisting of two adults and two children, and an equivalence scale that accounts for family size (similar to the LIM) adjusts this. The MBM is calculated for 53 different regions in Canada, recognizing the possible differences in the cost of the basket between similar-sized communities in different provinces and between different regions within provinces. As Canada’s official measure of poverty, families with disposable income less than the MBM thresholds are deemed to be living in poverty.

## 2.3 Social Assistance Income

As DNSSAB administers one of the two social assistance programs included in government transfers noted above in Section 2.1 - Census Income, further detail on Ontario’s social assistance system has been incorporated into this Report. In Ontario, social assistance benefits include Ontario Works (OW) and the Ontario Disability Support Program (ODSP). Income assistance is calculated on a monthly basis by determining the budgetary requirements of the benefit unit. The amount of income assistance provided will depend on living arrangements, family composition and income of the benefit unit. The main income assistance includes an amount for basic needs and shelter (or board and lodging where applicable), and can include the Remote Communities Allowance, Advanced Age Allowance, Special Diet Allowance, Pregnancy/Breast-feeding Nutritional Allowance and Special Boarder Allowance.

Additionally, Ontario Works recipients may receive other supplementary benefits falling under the categories of mandatory, discretionary and employment related benefits where eligibility for these benefits has been met. Eligibility for supplementary benefits is based on the recipient’s individual circumstances and verified needs. These benefits can be used to pay for necessities such as health services, transportation, clothing, employment related benefits etc. OW recipients also receive varying degrees of coverage for prescription drugs and emergency dental care with the provincial Healthy Smiles program providing dental coverage for children and youth from low-income families under the age of 18.

<sup>4</sup> The household income is adjusted by an equivalence scale which is the square root of the number of people in the household (household income is divided by the equivalence scale and then the adjusted income is assigned to each member of the household).

Furthermore, social assistance recipients with or without children may also have other sources of income that supplement their income assistance as described in Section 2.1, Census Income. Due to the complexity of the Ontario Works Act, some types of supplementary income is considered “chargeable” income meaning it is deducted from a person’s social assistance dollar for dollar while other sources of income are fully exempt or partially exempt depending upon the type of income being declared.

Due to the complexity of Ontario’s social assistance income structure described above, the various 2020 income sources and total income for individuals and families on social assistance in Nipissing District is unknown. Thus, the study does not make direct comparisons between 2020 social assistance and census income at various levels of detail, such as for different family household types (although the census data does include median social assistance income, see table 3). Rather, Ontario Works income is described on its own in the context of the census income for the general population, and comparisons are made based on Ontario Works general income rates.

## 3.0 Household Income 2020

### 3.1 Median Income for Family Households in Nipissing District

The table below shows the distribution of the various household types in Nipissing District captured in the 2021 census, and their respective median incomes. The income reflects ‘total’ income, which as mentioned earlier, comes from various sources (reference Appendix 1).<sup>5</sup> The table also shows the real change (adjusted for inflation) in income from the previous 2016 census:

Table 1. Family Household Type, Nipissing District 2021	Households (#)	Households (%)	Median Income 2020 (\$)	Change since 2015 (2020 constant dollars)
<b>All households</b>	<b>37,250</b>	<b>100.0</b>	<b>72,500</b>	<b>10.7 %</b> ↑
Single households	11,730	31.5	36,000	15.4% ↑
Other, non-family households	1,705	4.6	70,000	20.7% ↑
Family households	23,820	64.0	96,000	11.6% ↑
Families without children	10,845	29.1	129,000	10.3% ↑
Families with children	7,365	19.8	85,000	8.3% ↑
Lone-parent families	3,470	9.3	58,800	26.7% ↑
Other family households	2,135	5.7	126,000	23.5% ↑

<sup>5</sup> In the context of households and families, total income refers to receipts from certain sources of all household/ family members, before income taxes and deductions. The monetary receipts included are those that tend to be of a regular and recurring nature such as employment income, investment income, income from employer and personal pensions, and income from government sources.

- Nearly two-thirds of the households in Nipissing District are comprised of *families*, while close to another third is comprised of *single (non-family) households*. *Other, non-family households* account for the relatively small number of remaining households.<sup>6</sup>
- Within family households, those *without children* account for the largest share (45.5%) in the district followed by those *with children* (31.0%) and *lone-parent families* (14.5%). Other family households account for the remaining 9.0% of families in Nipissing District.<sup>7</sup>
- The median household income in Nipissing District is \$72,500 although this varies significantly depending on household composition and family type. For example, within the census household universe, median income ranges from \$36,000 for single households up to two-and-a-half times that amount for families (\$96,000).
- The income range widens further when looking at family households in more detail, where incomes tend to be higher. For example, families with children and other family households, extend the district's median household income into the \$100,000 + range.
- As noted by the table, the district has experienced real household income growth of 10.7% (\$7,000) since the previous 2016 census.
- The income growth rate has also varied across the various household types, from 8.3% (\$6,500) for families without children to 26.7% (\$12,400) for lone-parent families.
- As noted in a recent income report by Statistics Canada, government pandemic emergency and relief benefits helped to offset lost employment income during the pandemic, which is reflected in the above income growth rates (Statistics Canada, 2022).

### 3.2 Median Income for Family Households in Nipissing District and Ontario

The table on the following page compares the above household income data for Nipissing District, with Ontario as a benchmark:

- As noted in the table, Ontario's median household income is significantly higher across the board for all family household types.
- The overall household median income in Ontario is 25.5% higher, or \$18,500 more, than in Nipissing District.
- In dollar terms, the difference in income between the province and district across the various household types, ranges from \$9,000 more for Ontario families with children to \$18,000 more for other family households.

<sup>6</sup> Other, non-family households are comprised of two or more persons living together but do not constitute a family under the Statistics Canada census family definition.

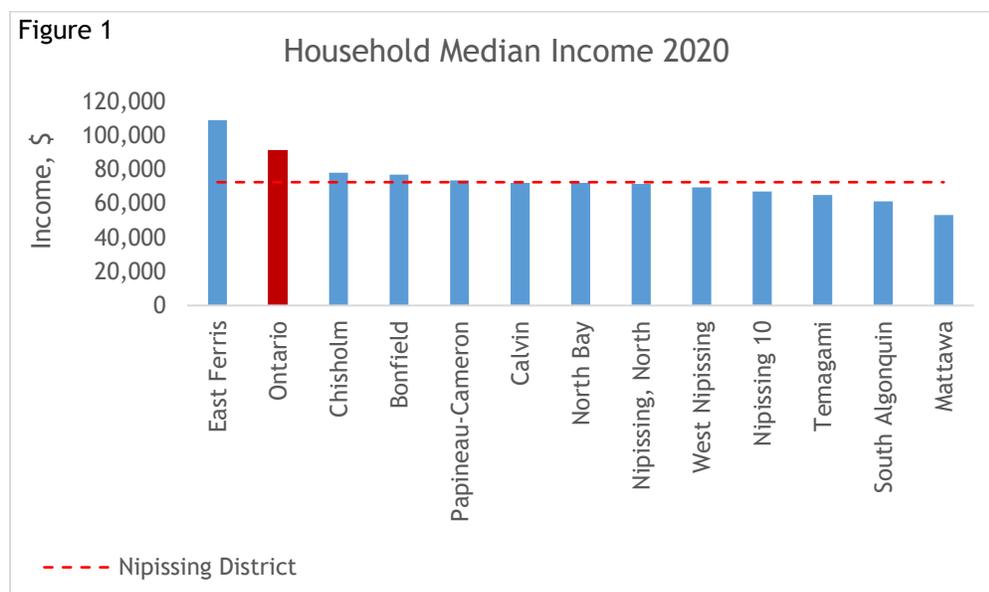
<sup>7</sup> Other family households are those where additional people are living with a family and/or multiple families are living together.

Table 2. Family Household Type, 2021	Nipissing District Median Income (2020)	Ontario Median Income (2020)	Difference (Ontario higher)	
			\$	%
<b>All households</b>	<b>72,500</b>	<b>91,000</b>	<b>18,500</b>	<b>25.5</b>
Single households	36,000	43,600	7,600	21.1
Other, non-family households	70,000	81,000	11,000	15.7
Family households	96,000	113,000	17,000	17.7
Families with children	129,000	138,000	9,000	7.0
Families without children	85,000	96,000	11,000	12.9
Lone-parent families	58,800	70,500	11,700	19.9
Other family households	126,000	144,000	18,000	14.3

- In relative terms, Ontario household incomes are higher in the range of 7.0% for families with children to 21.1% for single households.

### 3.3 Household Median Income, Nipissing District Municipalities and Areas

Figure 1 below shows the household median income for Nipissing’s municipalities and areas that have census income data reported.<sup>8</sup>

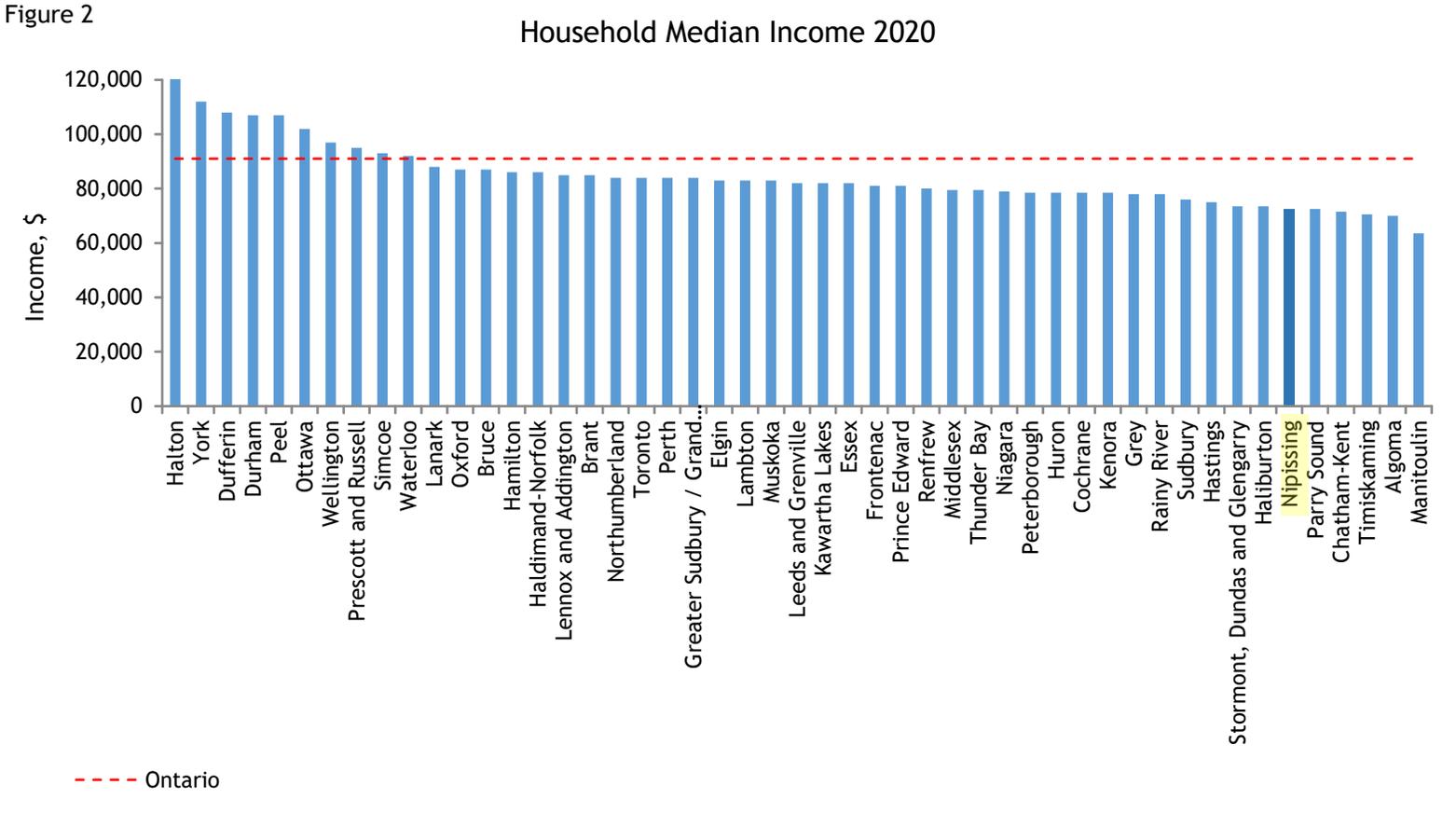


<sup>8</sup> Statistics Canada has suppressed the income data for Bear Island, Nipissing South, and Mattawan for confidentiality purposes.

- Other than the statistical outliers of East Ferris and Mattawa, household income is fairly consistent across the district, with some notable variation.
- Starting with the outliers, household median income in East Ferris (\$109,000) is about 20.0% higher than the province and over twice the household income in Mattawa (\$53,200).
- Chisholm and Bonfield also have relatively high household incomes in the upper \$70k range (about \$5,000 above the district median).
- Household median income across Papineau Cameron, Calvin, North Bay, and Nipissing North is relatively steady and within +/- \$1k of the district median.
- Income then starts to drop off in the mid-upper \$60k range in West Nipissing, Nipissing First Nation, and Temagami, and, apart from Mattawa, is lowest in South Algonquin (\$61,200).

### 3.4 Household Median Income Across Ontario’s 49 Census Divisions

The figure below shows the distribution of total household income across Ontario’s 49 census divisions / service manager areas. The data is shown in descending order, starting with the area that has the highest median income:



- Household median income ranges between the outliers of Halton Region on the high end (\$121,000) and Manitoulin District on the low end (\$63,600).
- Other regional municipalities including York, Durham, and Peel, along with Dufferin County and Ottawa, are also high outliers with household incomes above \$100,000.
- The areas on the chart between Wellington (\$97,000) and Bruce (\$87,000) complete the upper quartile of the income distribution (13 census divisions).
- The next 20 census divisions on the chart are in the inter-quartile range of the distribution with a narrower income range that is within \$7,000. These household incomes range from \$86,000 in Hamilton and Haldiman-Norfolk to \$79,000 in Niagara Region.
- Starting with Peterborough, the remaining (16) areas on the chart have household incomes below \$79,000 and fall in the lowest quartile of Ontario's household income distribution. Most of the districts in Northern Ontario are in this group, including Nipissing and Parry Sound that have the fifth lowest household income in the province.

## 4.0 Individual Income 2020

In addition to household income (above), it is useful to look at *individual* income to provide further analysis on the income status of the population. Specifically, including individual income in the study facilitates analysis of the various income sources that make up an individual's total income, and by extension, family household income. This offers additional insight in to income composition and inequality, and the importance of, and reliance on, various income sources. (Note: the household income described in the previous section is the combined income of all individuals/household members, from all income sources).

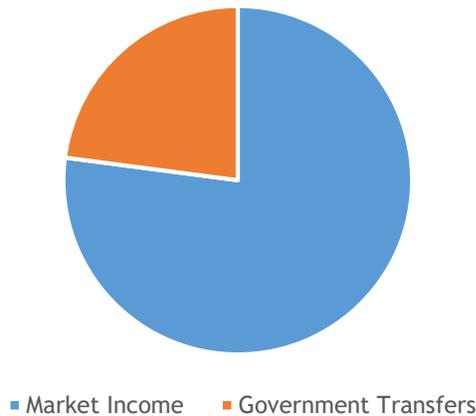
### 4.1 Census 2020 Income Sources

The following sections examine the composition of the 2020 census income based on the various income sources listed in Appendix 1. The data pertains to individuals aged 15 years and over who had income in 2020 from these various sources. Following Statistics Canada's 'components of income' framework the income is grouped as *market income* or *government transfers* and then broken down by detail income sources for further analysis.

#### 4.1.1 Market Income and Government Transfers, Nipissing District

As shown in the figure below, market income accounts for the majority (77.0%) of income in Nipissing District and this includes income from employment, investment, private retirement, and other money market sources. The remaining (23.0%) income comes from *government transfers*, which are cash benefits received from federal, provincial, territorial or municipal governments:

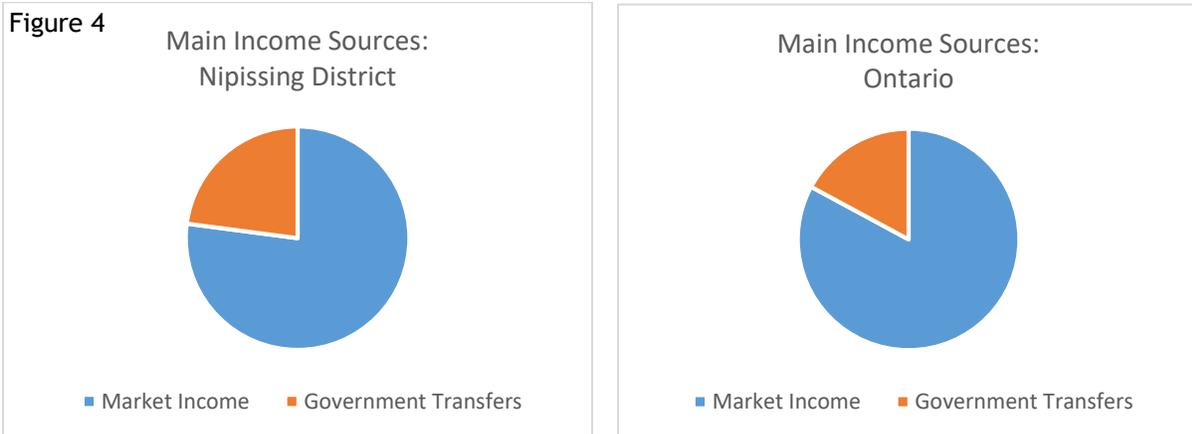
Figure 3 Main Income Sources: Nipissing District



- Although not shown in the chart, the median total income in Nipissing District for individuals 15 years of age and over is \$38,800, which approximates to the median total household income (\$37,250) described earlier.
- The median market income in Nipissing District is \$33,200 while the median government transfer is \$11,800 (see also, Table 3 below).
- In terms of variation, individual income in the district ranges from under \$10,000 in total income to over \$150,000 as measured by the census income scale.

#### 4.1.2 Market Income and Government Transfers, Nipissing District and Ontario

The figures below show the comparison in market and government income sources for Nipissing District and Ontario:



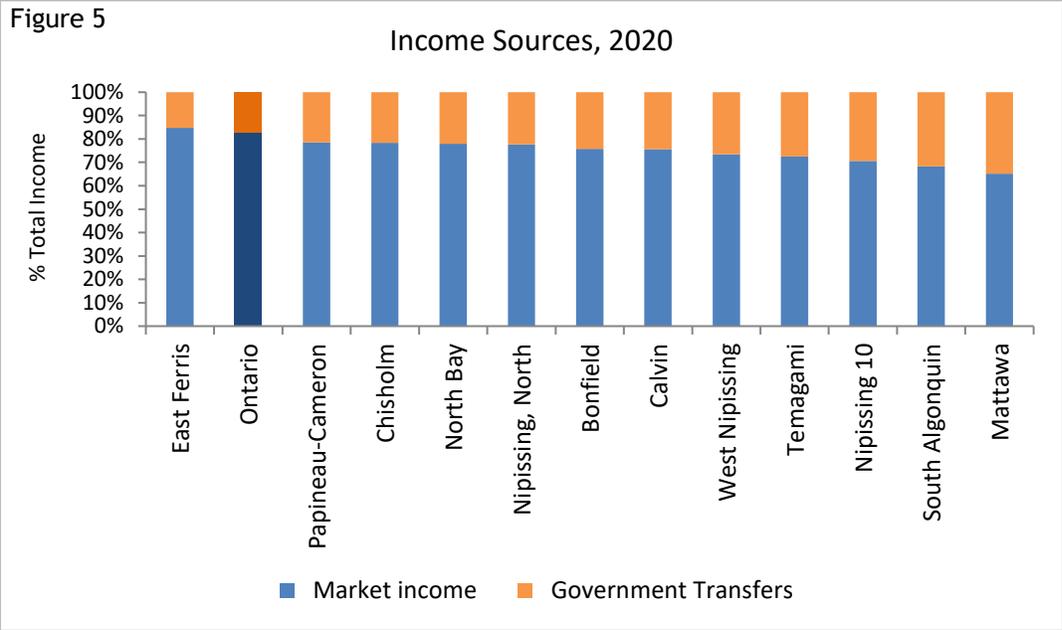
- As noted from the charts, a smaller share of income in Nipissing District derives from market sources and a larger share is from government transfers. This helps to explain the lower incomes in Nipissing District described earlier.

- Whereas a little over three-quarters (77.0%) of Nipissing’s total income is market income, the provincial share of market income is 6.0% higher at 83.0%.
- Conversely, income from government transfers is 6.0% higher in Nipissing District, accounting for 23.0% of total income (versus 17.0% for the province).

**4.1.3 Market Income and Government Transfers, Nipissing Municipalities and Areas**

The figure below shows the distribution of market and government transfer income across the municipalities and areas in Nipissing District. The data is shown in descending order, starting with the area that has the highest percentage of market income (and subsequently lowest percentage of government transfers).

- It can be noted that the order of the municipalities and areas in the chart closely follows that of household income (Figure 1), with higher income associated with market income sources and lower income, with government transfers.



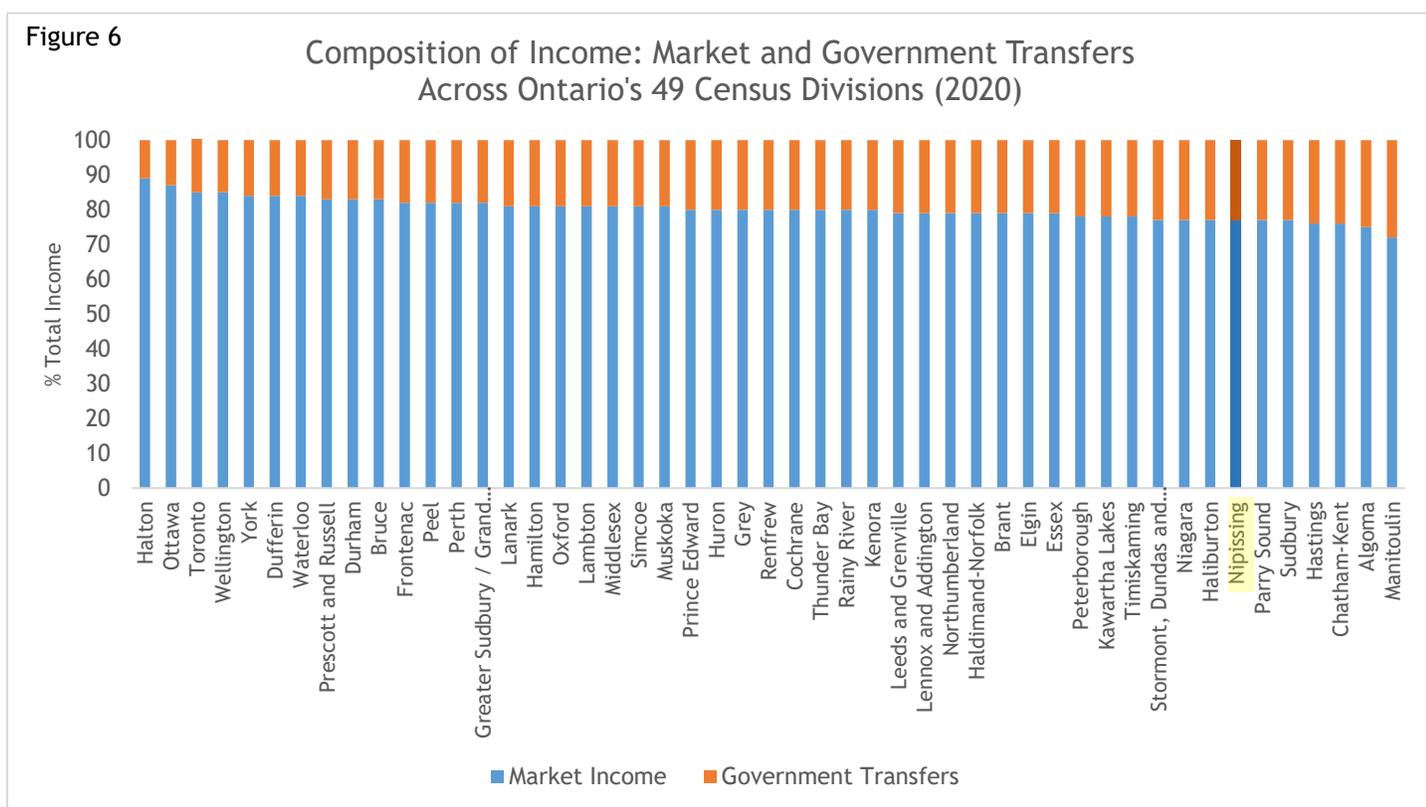
- East Ferris and Mattawa remain on the high and low-end of the distribution. Whereas market income accounts for the majority (84.6%) of total income in East Ferris, it represents just two-thirds of income in Mattawa. The other one-third of income in Mattawa comes from government transfers (vs. 15.3% in East Ferris).
- With East Ferris and Mattawa removed from the analysis, the share of market and government income ranges across the district from 78.4% and 21.4% respectively, in Papineau-Cameron to 68.4% and 31.8% in South Algonquin.
- The income composition in Papineau-Cameron, Chisholm, North Bay, Nipissing North, Bonfield and Calvin is within +/- 1.5% of the district average (77.0% market and 23% government transfer).

- The share of market income then starts to drop off below 74.0% in West Nipissing, Temagami, Nipissing First Nation, and South Algonquin while the share of government transfers in these areas increases to 26.5% or more.

#### 4.1.4 Market Income and Government Transfers Across Ontario's 49 Census Divisions

Figure 6 below shows the distribution of market and government transfer income across Ontario's 49 census divisions / service manager areas. The data is shown in descending order, starting with the area that has the highest percentage of market income (and subsequently lowest percentage of government transfers).

- Statistical analysis shows a strong, positive correlation between market income and total income, with total income generally becoming larger as the share of market income becomes larger (or conversely, a negative correlation with government transfers: total income generally becomes smaller as the share of government transfers becomes larger).



- The composition of market income and government transfers ranges across the province from 89% and 11% respectively in Halton Region to 72% and 28% in Manitoulin District. Thus, as the two polar opposites and based on the share of total income, the reliance on government transfers in Manitoulin is two and a half times greater than in Halton.
- Nipissing District's composition of market income (77%) and government transfers (23%) places it towards the low end of the market income distribution. Along with five other areas

that have the same income composition, the district has one of the lowest shares of market income and highest shares of government transfers in the province.

#### 4.2.1 Detail Income Sources, Nipissing District

The table below shows the market income and government transfer income sources in more detail for the population aged 15 years and over in Nipissing District. The median amount of income and share of total income is shown for the respective income sources, along with the percentage of the population that has received income from those sources. The data is grouped by the two high-level income categories and presented in descending order, starting with the income source that has the largest share of total income:

Table 3. Individual Income Sources, Nipissing District 2020	Median amount of income, \$	Share of Total Income, %	Population with an amount, %
<b>Market Income</b>	<b>33,200</b>	<b>77.0</b>	<b>82.4</b>
Employment income	34,000	59.7	64.5
Private retirement income	21,000	11.7	20.4
Investment income	608	3.4	23.6
Market income not included elsewhere	2,200	2.3	15.6
<b>Government Transfers</b>	<b>11,800</b>	<b>22.9</b>	<b>89.0</b>
CPP/ QPP	8,300	5.7	33.0
OAS & GIS	7,650	4.7	24.9
Child benefits	5,720	1.9	12.1
EI benefits	6,000	1.6	10.5
Other government transfers:	1,800	9.1	83.6
Social assistance	11,400	1.8	7.9
Workers' compensation	8,000	0.8	2.8
Canada Workers Benefit (CWB)	640	0.1	3.4
GST & HST Tax credit	700	0.7	44.0
*Transfers not included elsewhere	1,090	5.8	81.4

\*This includes the COVID-19 benefits administered in 2020.<sup>9</sup>

#### Market Income

Overall, market income is the main source of individual income in Nipissing District, providing a median income of \$33,200 and accounting for over three-quarters of total income.

Approximately four out of every five people in the district (aged 15 years and over) receive some amount of market income from the various sources below:

- *Employment income* is the main source of income in Nipissing District, providing a median income of \$33,200 and accounting for about 60.0% of total income. Close to two-thirds of the population (aged 15 years and over) has some amount of employment income. Most (57.2%) of the employment income is from wages, salaries, and commissions, with the remainder (2.5%) coming from net self-employment.

<sup>9</sup> The COVID-19 emergency and recovery benefits include CERB (Canada Emergency Response Benefit); CRB (Canada Recovery Benefit); CRCB (Canada Recovery Caregiving Benefit); CRSB (Canada Recovery Sickness Benefit); CESB (Canada Emergency Student Benefit); enhancements to existing federal programs for persons with disabilities; and other various provincial and territorial benefits.

- *Private retirement income* also contributes significantly to total individual income in the district, providing a median income of \$21,000 and accounting for 11.7% of total income. About one out of every five people in the district have private retirement income, which generally aligns with the district's share of senior citizens (23.0%).
- *Investment income* provides a relatively small amount (\$608) for at least half of those with this source of income, and just 3.4% of an individual's total income. However, nearly one-quarter of the population aged 15 years and over has some amount of investment income.
- Rounding off market income are *other market sources* that provide regular cash income and are not included in the above.<sup>10</sup> These sources provide a median income of \$2,200 but account for a small share (2.3%) of total income. A little under 16.0% of the Nipissing population aged 15 years and over, receive income from these other sources.

### *Government Transfers*

Overall, government transfers are the other main source of individual income, providing a median income of \$11,800 and accounting for the remaining 23.0% of total income. The majority (89.0%) of Nipissing's population aged 15 years and over received some amount of government income in 2020, which is a steep increase from 73.6% in the 2016 census. This increase is largely attributed to the COVID-19 pandemic emergency and recovery benefits (see 'Transfers not included elsewhere' below). The income from the various government sources is summarized below:

- The *Canada and Quebec Pension Plans* (which include retirement pensions, survivors' benefits, and disability benefits) provide a median income of \$8,300 and although they are the largest individual government transfer, account for just 5.7% of total income. With one-third of the Nipissing population receiving CPP/QPP income however, this is an important income source.
- Following closely behind the above are the Old Age Security (OAS) pension and Guaranteed Income Supplement (GIS), which are income-tested benefits for seniors with low incomes. Combined, the OAS & GIS provide a medium income of \$7,650 and account for 4.7% of total individual income in the district. This is also an important income source for seniors, with about one-quarter of the local population receiving this income.
- *Child benefits* include payments received by parents or guardians with dependent children, from various federal, provincial and territorial child benefit programs. In Nipissing District, these benefits provide a median income of \$5,720 and account for less than 2.0% of total income. The benefits are received by about 12.0% of the population (aged 15 years and over).

<sup>10</sup> These other sources include severance pay and retirement allowances; alimony or child support; periodic support from others not in the household; income from abroad that is not investment income; scholarships, bursaries, fellowships and study grants; and artists' project grants.

- The *Employment Insurance* (EI) transfers include ‘regular’ and ‘other’ EI benefits.<sup>11</sup> The EI benefits provide a median income of \$6,000 and although they account for less than 2.0% of total income, a little over 10.0% of the Nipissing population relies on these income benefits.
- Other government sources account for the remaining 9.0% of government income transfers. Although these provide a median income of just \$1,800 and account for less than 10.0% of total income, the majority (83.6%) of the population receives some amount of income from these government sources which are briefly summarized below:
  - As mentioned previously, Ontario’s social assistance system is comprised of two programs which are Ontario Works and the Ontario Disability Support Program. Whereas many of the other government transfers are received in various combinations (e.g. OAS & GIS), social assistance income is the primary source of income for those on social assistance. The median social assistance income of \$11,400 is less than one-third the median income for single households (Table 2) in the district and is received by 8.0% of the population. The income represents a small percentage (1.8%) of total individual income.
  - *Workers’ compensation* provides a median income of \$8,000 for work-related injuries or disabilities. As a relatively small percentage (2.8%) of the population receives workers’ compensation, it accounts for less than 1.0% of total income.
  - The *Canada Workers’ Benefit* (CWB) and *GST/HST Tax Credit* transfers are tax-related benefits that provide income to individuals and families with low or modest incomes. The CWB provides tax relief to eligible individuals and families in the workforce while the GST/HST credits help to offset all, or part, of the GST or HST that is paid.<sup>12</sup> The median income from these sources is relatively low, providing less than \$1,000 and accounting for under 1.0% of total income. Whereas a large percentage (44.0%) of the population receives the GST/ HST tax credits just 3.4% receive the CWB.
  - *Transfers not included elsewhere* include all other government income sources not mentioned above.<sup>13</sup> Of particular note for the 2021 census and as noted under the above table and in footnote 9, these transfers include the COVID-19 emergency relief and recovery benefits in 2020, which has resulted in a large increase in this income

<sup>11</sup> Regular EI benefits are those received under the federal Employment Insurance Program (and include enhancements in 2020 in response to COVID-19). Other EI benefits include those for sickness, maternity, paternity, adoption, compassionate care, work sharing, retraining and benefits to self-employed fishers received under the federal Employment Insurance Program or the Québec Parental Insurance Plan.

<sup>12</sup> This includes the one-time GST enhancement payment issued in 2020 to provide income support due to the COVID-19 pandemic. Under this GST COVID-19 enhancement payment, the maximum annual amount of GST credits was doubled for the 2019/2020 benefit year.

<sup>13</sup> As defined by Statistics Canada, these other sources primarily consist of refundable provincial tax credits, provincial income supplements for seniors, other provincial credits, benefits and rebates, government emergency response funds, veterans’ pensions, war veterans’ allowance, pensions to widow(er)s and dependants of veterans.

component and the share of government transfers since the previous 2016 census. These transfers provided a median income of \$1,090 (up fourfold from \$287 in 2016) and account for 5.8% of total income. A little over four-fifths of the Nipissing population aged 15 years and over received some amount from these government transfers, which is a little over twice the population receiving them in 2016 (37.0%). The large increase in this group of government transfers has also been observed at the national and provincial level and according to a Statistics Canada report, is largely attributed to the COVID-19 emergency and recovery benefits (Statistics Canada, Income in Canada, 2020).

#### 4.2.2 Detail Income Sources, Nipissing District and Ontario

The table below shows the previous Table 3 that has been expanded to include Ontario for comparison purposes. While some of the income sources between the two areas are similar or have small differences across the measures, others have larger differences that are significant - these are summarized with key points following the table:

Table 4. Individual Income Sources, Nipissing District and Ontario 2020	Median income, \$		Share of Total Income, %		Population with an amount, %	
	NIP	ON	NIP	ON	NIP	ON
<b>Market Income</b>	<b>33,200</b>	<b>36,000</b>	<b>77.0</b>	<b>82.8</b>	<b>82.4</b>	<b>85.0</b>
Employment income	34,000	38,000	59.7	67.4	64.5	69.2
Private retirement income	21,000	19,400	11.7	7.5	20.4	15.4
Investment income	608	860	3.4	5.5	23.6	29.3
Market income not included elsewhere	2,200	1,920	2.3	2.5	15.6	17.8
<b>Government Transfers</b>	<b>11,800</b>	<b>8,900</b>	<b>22.9</b>	<b>17.1</b>	<b>89.0</b>	<b>86.9</b>
CPP/ QPP	8,300	8,500	5.7	3.6	33.0	23.4
OAS & GIS	7,650	7,650	4.7	3.1	24.9	18.9
Child benefits	5,720	5,320	1.9	1.6	12.1	12.4
EI benefits	6,000	5,600	1.6	1.1	10.5	8.9
Other government transfers:	1,800	1,680	9.1	7.8	83.6	82.6
Social assistance	11,400	10,800	1.8	0.9	7.9	4.4
Workers' compensation	8,000	5,480	0.8	0.3	2.8	1.5
Canada Workers Benefit (CWB)	640	620	0.1	0.1	3.4	3.4
GST & HST Tax credit	700	670	0.7	0.5	44.0	40.8
*Transfers not included elsewhere	1,090	1,060	5.8	6.0	81.4	80.8

- As mentioned earlier, the main difference in comparing Nipissing District's income sources with the province is the smaller share of income in the district that comes from market sources and the larger share from government transfers. This is reflected in Nipissing's lower median market income (\$33,200 vs. \$36,000) and higher median government transfer (\$11,800 vs. \$8,900). Additionally, while fewer people in Nipissing have market income relative to the province, more people have government income.
- Within individual market income sources, the largest component - *employment income* - provides the greatest divide between the district and province in terms of the amount and

share of income. Nipissing district has 4.7% fewer people (aged 15 years and under) with employment income than the province, and a median employment income that is \$4,000 lower. Additionally, while employment income accounts for about 60.0% of total income in Nipissing District, it accounts for over two-thirds of provincial total income. The smaller employment income also correlates with the district's larger EI income under government transfers.

- It is also interesting to note the difference in private retirement and investment income between the district and province. Nipissing District has 5.0% more people with private retirement income, which accounts for a larger share of total income (11.7% vs. 7.5%) and provides a median income that is \$1,600 higher than the province. On the other hand, Nipissing District has 2.0% fewer people with investment income than the province, which accounts for a smaller share of total income (3.4% vs. 5.5%) and a smaller median investment income (by -\$252), although this income is relatively small for both areas.
- Turning to government transfers, Nipissing District has a greater reliance on CPP/ QPP than the province with one-third of the population aged 15 years and older having income from this source (vs. 23.4% for Ontario). The CPP/ QPP also provides a greater share of total income in Nipissing (5.7% vs. 3.6%) although the median income is similar in both areas.
- Nipissing also has a greater reliance on OAS & GIS with close to one-quarter of the population having income from this source (vs. 18.9% for Ontario). This income source also accounts for a larger share of total income in the district (4.7% vs. 3.1%) although the median OAS & GIS income is the same in both areas.
- Other government transfer areas where Nipissing District receives relatively more income than the province are EI benefits, social assistance, and workers' compensation. Of direct interest and relevance to the Board, the percentage of people on social assistance in Nipissing District is approaching twice that of the province.
- The district has relatively more people with income from these respective sources above, and higher median amounts than the province, and these income sources account for a larger share of total income in the district.

## 5.0 Low Income in Nipissing District

The following sections look at the low income of individuals and family households living in Nipissing District. As mentioned earlier, the Market Basket Measure (MBM) is Canada's official poverty line and the preferred measure for this study. However, at the time of the analysis and writing the report, Statistics Canada has not published the 2021 census MBM data and these datasets are currently unavailable. Subsequent reports will analyze the MBM data when it becomes available to establish the current poverty rate in Nipissing District. In the meantime, and in absence of the MBM, the Low Income Measure-After Tax (LIM-AT) is used to

gauge the extent of relative low income of the population living in private households in Nipissing District (see section 2.2.2 for LIM-AT definition).<sup>14</sup>

The following table shows the number of persons by broad age group in the district, whose income falls below the low-income line after income tax is taken into account:

Table 5. Low Income Nipissing District, 2020	Low Income Measure, After Tax (LIM-AT)		
Age Group	persons in age group, #	persons in low-income (age group), #	persons in low-income (age group), %
<b>Low Income</b>	<b>*82,865</b>	<b>10,780</b>	<b>13.0</b>
0-17 years	14,700	1,990	13.5
0-5 years	4,415	710	16.1
18-64 years	49,700	5,925	11.9
65 + years	18,465	2,865	15.5

\*Number of persons living in private households in Nipissing District.

- Based on the LIM-AT, 13.0% of persons in private households in Nipissing District are living in low income. In absolute terms, this amounts to close to 11,000 people.
- The prevalence of low income varies by broad age group: For those aged 17 years and under the percentage (13.5%) of low income is similar to the overall population. However, as a subset of this group, a higher (16.0%) percentage of children aged 5 years and under are living in low-income households.
- Senior citizens aged 65 years and over also experience a higher (15.5%) prevalence of low income than the general district population, while the broad age group of 18-64 years is lower (12.0%).

## 5.1 Low Income: Nipissing District and Ontario

The table below shows the prevalence of low income for Nipissing District along with Ontario for comparison purposes:

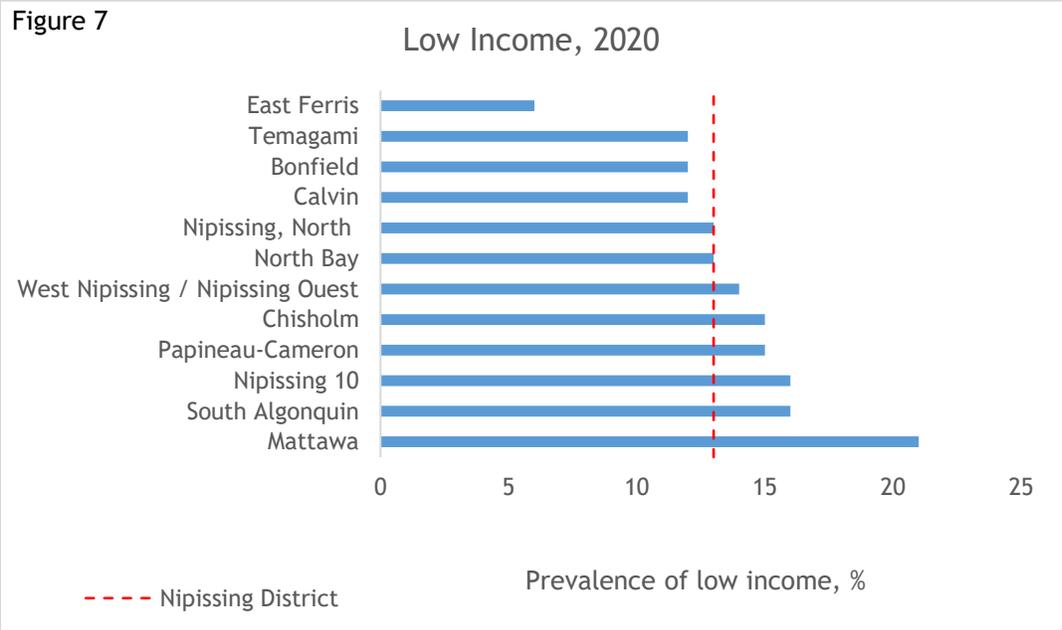
Table 6. Low Income Nipissing District and Ontario, 2020	Low Income Measure, After Tax (LIM-AT)	
Age Group	Nipissing: persons in low-income (age group), %	Ontario: persons in low-income (age group), %
<b>Low Income</b>	<b>13.0</b>	<b>10.1</b>
0-17 years	13.5	11.5
0-5 years	16.1	12.4
18-64 years	11.9	9.1
65 + years	15.5	12.1

<sup>14</sup> As stated by Statistics Canada, persons living in collective households that are commercial, institutional, or communal in nature, are not included in the low-income measures because their living arrangements and expenditures can be quite different from those living in private households.

- For the overall population living in private households, the prevalence of low income in Nipissing District is 3.0% higher than in the province. This is in keeping with the earlier findings of Nipissing’s relatively higher share of government transfers and lower income, in general.
- The prevalence of low income in the district is also higher than the province across the broad age groups, ranging from 2.0% higher for children and youth aged 17 years and under to 3.7% higher for children aged 5 years and under.

### 5.2 Low Income: Nipissing District Municipalities

Figure 7 below shows the prevalence of low income for Nipissing’s municipalities and areas that have census income reported (as with the previous income chart, the data for Bear Island, Nipissing South, and Mattawan has been suppressed for confidentiality purposes). The data is shown in ascending order, starting with the area that has the lowest prevalence of low income:



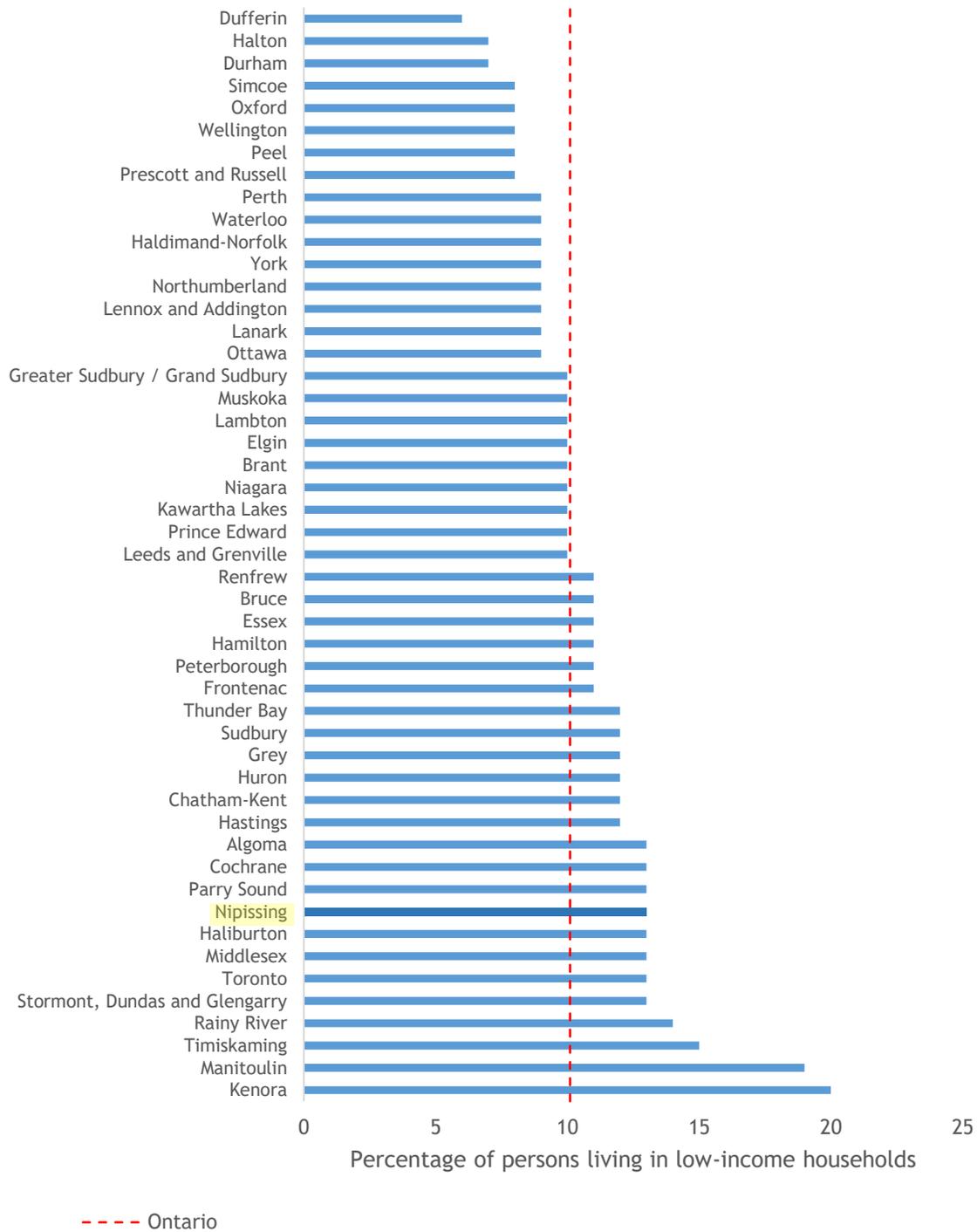
- The order of the municipalities and areas in the chart above is similar to that in Figure 1 with household income, as there is a moderate relationship between household income as a predictor of low income status (i.e., the higher the income, the lower the prevalence of low income, and vice-versa). However, other predictors also come in to play and this relationship does not always hold. For example, Temagami has relatively low household income (Figure 1) and the prevalence of low income is also low. On the other hand, Chisholm has relatively high income and also a higher prevalence of low income than would be expected.
- Similar to household income distribution (see Figure 1), East Ferris and Mattawa are outliers that are located quite a distance on the LIM measure from the other municipalities and areas.

- The prevalence of low income in East Ferris (6.0%) is three and a half times less than in Mattawa (21.0%).
- Temagami, Bonfield and Calvin have the next lowest prevalence of low income (12.0%) followed by Nipissing North and North Bay which sit at the district level (13.0%).
- Moving towards higher rates of low income, 14% of those living in private households in West Nipissing have low income, followed by Chisholm and Papineau-Cameron at 15.0%.
- Nipissing First Nation and South Algonquin have the highest prevalence of low income in Nipissing District (16.0%) apart from outlying Mattawa.

### 5.3 Low Income Across Ontario's 49 Census Divisions

- Figure 8 on the following page shows the prevalence of low income across Ontario's 49 census divisions / service manager areas. The data is shown in ascending order, starting with the area that has the lowest prevalence of low income based on the LIM-AT measure.
- The prevalence of low income ranges from 6.0% of persons living in private households in Dufferin County to over three times this rate in Manitoulin and Kenora Districts (statistical outliers at 19.0% and 20.0% respectively).
- Following Dufferin and in the first quartile of the distribution, the percentage of low-income persons in households ranges between 7.0% in Halton and Durham Regions to 9.0% in Ottawa.
- The areas on the chart between Greater Sudbury and Leeds and Grenville, occupy the next quartile with a prevalence of low income of 10.0% (also the provincial rate and median).
- Moving into the third quartile of the distribution, the areas between Renfrew and Hastings counties have a higher prevalence of low income of 11.0% - 12.0%.
- The upper quartile of the distribution starts at Algoma on the chart and has the areas with the highest prevalence of low income in the province. This group includes Nipissing and seven other districts in Northern Ontario, with the prevalence of low-income ranging between 13.0% - 20.0%.

**Figure 8** Prevalence of Low-Income Across Ontario's 49 Census Divisions, 2020



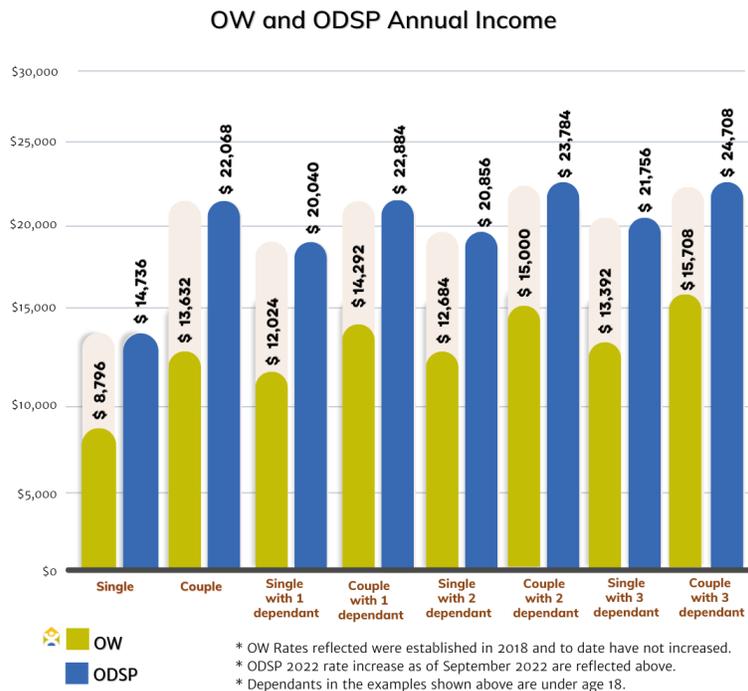
# 6.0 Ontario Works Income Comparisons

## 6.1 Ontario Works (OW) and Ontario Disability Support Program (ODSP) Income

Even within Ontario’s response to poverty through social assistance programs it is important to note that there are significant legislative differences between OW and ODSP. One of these differences relates to the base rate for basic needs and shelter. Figure 9 below illustrates the maximum entitlement for basic needs and shelter for OW and ODSP for the family types listed with an accommodation type of renter. Due to the number of possible combinations with respect to family composition and accommodation type, all scenarios have not been captured in the bar graph.

Note: Social assistance recipients who pay less for their housing than the maximum shelter amount only receive the amount they pay. For example, a single recipient in receipt of OW living in a Rent Geared to Income unit pays \$85.00 per month in rent versus the OW maximum shelter allowance of \$390.00. The next report in this series will provide additional analysis on social assistance rates for shelter and the low representation of social assistance recipients in subsidized housing across the province.

Figure 9



- As shown above in Figure 9, maximum OW rates, depending upon the family type, range from being 40%-46% lower than maximum ODSP rates placing OW recipients in a far more precarious situation to meeting their basic needs. However, with that said and as

you will see later on in this report under Section 6.5 OW/ODSP Income and Low Income Measure After Tax (LIM-AT), ODSP rates also fall far below the low-income line.

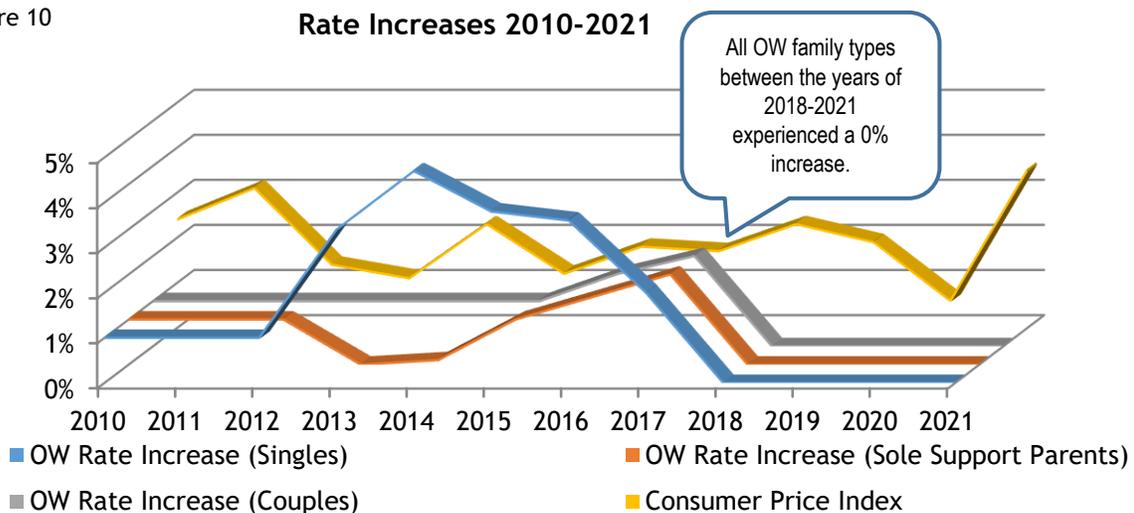
- As reported through the Ontario Newsroom (2022), a 5.0% increase in ODSP rates effective September 2022 was announced which will serve to widen the gap between the income of the OW and ODSP caseloads.

## 6.2 OW Income and Inflation

The Consumer Price Index (CPI) monitors the upward price movement of goods and services in the economy and is one of several indices used to calculate inflation. As a social assistance recipient’s ability to participate in the economy by purchasing the goods and services that are essential to their health and wellbeing is intrinsically tied to social assistance rates, a comparison between the fluctuating CPI rate and social assistance rate increases for the period of 2010-2021 has been included in this Report. This comparison can help us to better understand the adequacy or inadequacy of social assistance rates as a response to poverty.

For the purpose of this comparison only OW rates for three family household types (singles, sole support parents, couples) have been included in Figure 10 below. These three household types were selected to illustrate the differences in rate increases between these groups during this period due to changes in provincial legislation.

Figure 10



Generally, over the last 10 years, OW rates have not kept pace with inflation, with the exception of singles who had rate increases above the inflation rate between 2013 and 2017. Since then however, there have been no rate increases for OW, let alone at the inflation rate or higher. Other points of interest are noted below:

- Overall rate increases for sole support parents were lower in comparison to couples and singles. This difference was offset by increases in child related benefits in 2013. Since that time additional legislative changes under the Ontario Works Act exempting all child related benefits, including child support income, also placed families with children in a more favorable financial position overall when looking at total income.

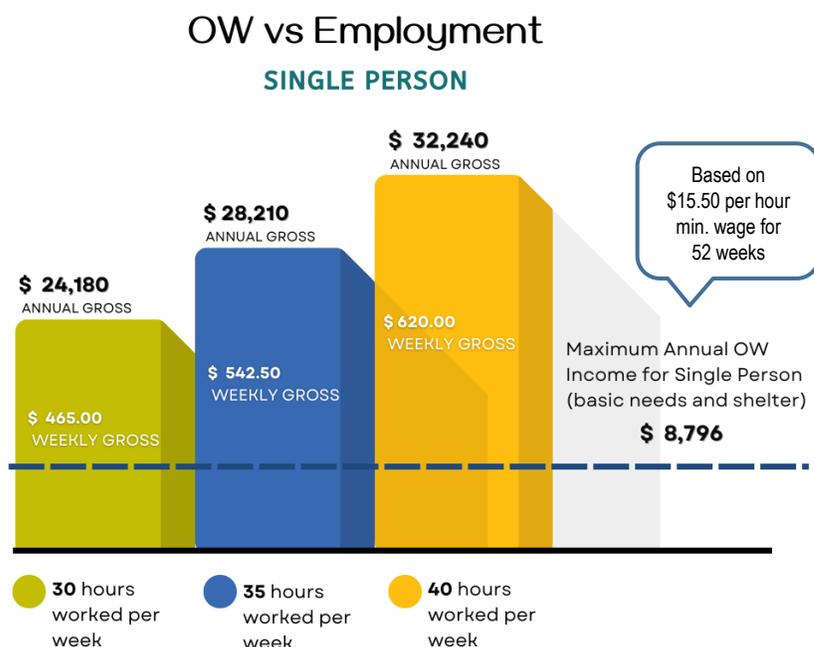
- OW Singles experienced the highest rate increase of 4% in 2014 with increases declining steadily thereafter.
- With the exception of 2017 when the OW increase was marginally above the CPI rate, between the years of 2010-2021, CPI rate increases were higher than the increases received by Sole Support Parents and Couples.
- While the district’s general population experienced real household income growth of 10.7% (\$7,000) since the previous 2016 census as noted in Table 1, there has been no household income growth for those relying on Ontario Works.
- Effective August 25<sup>th</sup>, 2022, through a communication from the Social Assistance Program Policy Branch the provincial government announced their commitment to linking future ODSP rate increases to the rate of inflation. No commitments have been made to increase rates for OW.

### 6.3 OW Income and Minimum Wage

Minimum wage comparisons are often used to benchmark the adequacy or inadequacy of social assistance rates. In fact, it can be argued that the provincial minimum wage is what keeps social assistance rates low as it is believed by some that if social assistance rates are comparable to the minimum wage, there will be no financial incentive to work. The purpose of this Report is not to support or refute this claim.

Figure 11 below illustrates the gross amount that a minimum wage earner working 30-40 hours per week would receive weekly and annually compared to the amount a single person in receipt of OW. Excluded from this analysis is how OW income compares to that of a minimum wage earner when an OW recipient is in receipt of earnings and receiving earnings exemptions.

Figure 11

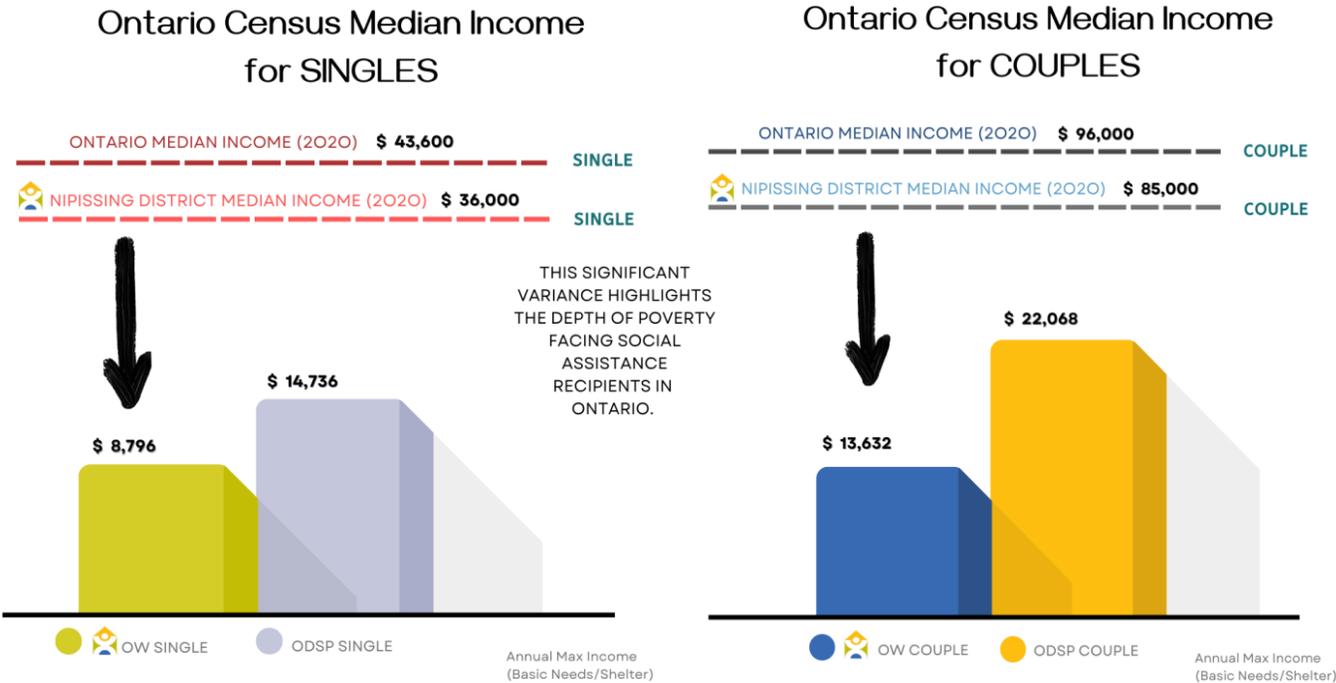


- A person working 40 hours per week would earn a gross income of \$32,240 per year compared to an annual income of \$8,796 for a single person in receipt of OW with no other source of income.
- The provincial minimum wage increased in October 2022 from \$15.00 to \$15.50. This change has widened the gap between the annual income of a social assistance recipient and that of a minimum wage earner.

### 6.4 OW and Median Income

Figure 12 below illustrates Nipissing and Ontario Median Incomes in relation to the OW and ODSP maximum rates for two of the social assistance family types (single households and families without children). As family household types and social assistance rates are not aligned using the methodology used to calculate median incomes, only the median incomes for Single Households and Families without Children can be directly compared.

Figure 12



- The median income for Nipissing District for a Single Household is \$36,000 with the Ontario Median Income being slightly higher at \$43,600. The annual income of a single Ontario Works recipient with no other income is \$8,796 with the ODSP annual income being \$14,736. These significant variances highlight the depth of poverty facing social assistance recipients in Ontario.

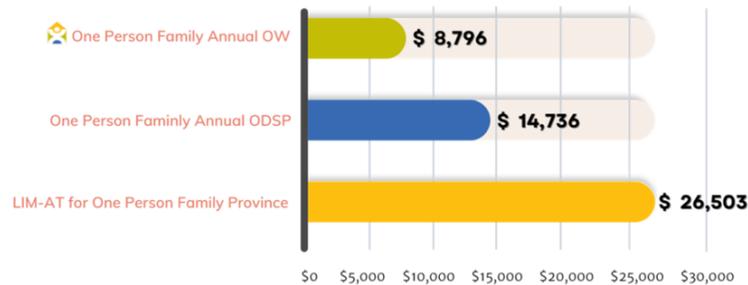
### 6.5 OW/ODSP and Low Income Measure After Tax (LIM-AT)

As described in Section 2.2.2, the Low Income Measure After Tax (LIM-AT) is a relative measure, whereby a household is considered to be living in low income or poverty if its income is significantly lower than other households. Figure 13 and 14 below compares the LIM-AT for

two social assistance family household types with no other source of income, and the general census population (as noted earlier, it is difficult to compare all the census and social assistance family household types due to the complexities of social assistance income, especially where child-related benefits are concerned). For this reason, only singles (one person) and two person families without children have been included in the comparison.

Figure 13

LIM-AT One Person Family vs One Person Family OW and ODSP



- The annual income for a single in receipt of OW is \$8,796 compared to the low-income threshold of \$26,503 for the general singles population (see table in Appendix 3). This puts the OW income at about one-third the low-income threshold, or almost -\$18,000 less than the low-income line
- While ODSP income for singles (\$14,736) is about one and a half times higher than OW, it is only half the low-income threshold amount.

Figure 14

LIM-AT Two Person Family vs Two Person Family OW and ODSP



- As noted by the chart, the picture does not change much for couples/ two-person families, other than the income amounts being relatively higher. For example, the annual income for couple families in receipt of OW is \$13,632 compared to the low-income threshold of \$37,480 for the general population (see table in Appendix 3). This puts the OW income at a little under one-half the threshold income, or about -\$24,000 less than the low-income line.
- Similar to singles (above), while ODSP income for couple families (\$22,068) is about one and a half times higher than OW, it is only a little more than half the low-income threshold amount.

## References

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[The Daily – Pandemic benefits cushion losses for low income earners and narrow income inequality - after-tax income grows across Canada except in Alberta and Newfoundland and Labrador \(statcan.gc.ca\)](https://www150.statcan.gc.ca/n1/pub/26-667-x/2022001/article/00001-eng.htm)

# Appendix

## Appendix 1. Components of Income in 2020

Total Income	Market income	Employment income	Wages, salaries and commissions
			Net self-employment income
		Investment income	
		Private retirement income	
		Market income not included elsewhere	
	Government transfers	Old Age Security pension (OAS) and Guaranteed Income Supplement (GIS)	Old Age Security pension (OAS)
			Guaranteed Income Supplement (GIS) and spousal allowance
		Canada Pension Plan (CPP) and Quebec Pension Plan (QPP) benefits	Retirement benefits
			Disability benefits
			Survivor benefits
		Employment Insurance (EI) benefits	Regular benefits
			Other benefits
		Child benefits	Federal child benefits
			Provincial and territorial child benefits
		Other government transfers	Social assistance benefits
			Workers' compensation benefits
			Canada workers benefit (CWB)
Goods and Services Tax (GST) credit and Harmonized Sales Tax (HST) credit			
Government transfers not included elsewhere			

Source: Statistics Canada, Census of Population 2021; [Dictionary, Census of Population, 2021 - Appendix 2.4 Components of income in 2020 \(statcan.gc.ca\)](#)

## Appendix 2. Summary of low-income lines in the 2021 Census of Population Program

Dimensions	Low-income concept		
	Market basket measure (MBM) <sup>1</sup>	Low-income measure (LIM)	Low-income cut-off (LICO)
<b>Geography</b>	53 regions	One level across Canada	Size of area of residence
<b>Unit for income</b>	Economic families and persons not in economic families	Households	Economic families and persons not in economic families
<b>Adjustment factor</b>	Square root of economic family size	Square root of household size	Different lines based on size of economic family up to the 7 or more members category
<b>Income</b>	Disposable income for MBM for economic families and persons not in economic families <sup>2</sup>	After-tax income of households <sup>4</sup>	After-tax income of economic families and persons not in economic families <sup>6</sup>
		Total income of households <sup>5</sup>	Total income of economic families and persons not in economic families <sup>7</sup>
<b>Line</b>	Price of the basket of goods and services for the reference family <sup>3</sup>	Half the median of adjusted income	Income level at which families usually spend 20 percentage points more than the average family on shelter, food and clothing <sup>8</sup>

### Notes:

- <sup>1</sup> The MBM is Canada's Official Poverty Line.
- <sup>2</sup> For Employment and Social Development Canada's [Market Basket Measure \(MBM\)](#).
- <sup>3</sup> The contents of the basket for the 2018-base MBM were defined by Employment and Social Development Canada, and prices were measured by Statistics Canada.
- <sup>4</sup> For the Low-income measure, after tax (LIM-AT).
- <sup>5</sup> For the Low-income measure, before tax (LIM-BT).
- <sup>6</sup> For the Low-income cut-offs, after tax (LICO-AT).
- <sup>7</sup> For the Low-income cut-offs, before tax (LICO-BT).
- <sup>8</sup> Based on estimates from the 1992 Survey of Family Expenditures adjusted to 2020 dollars with the Consumer Price Index.

### Appendix 3. Low Income Measure After Tax (LIM-AT) thresholds for persons in private households, 2020

## Low-income measures thresholds (LIM-AT and LIM-BT) for private households of Canada, 2020

Release date: July 13, 2022

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[More information](#)

Household size <sup>1</sup>	After-tax income	Before-tax income
1 person	26,503	30,401
2 persons	37,480	42,993
3 persons	45,904	52,655
4 persons	53,005	60,801
5 persons	59,261	67,978
6 persons	64,918	74,466
7 persons	70,119	80,432

<sup>1</sup> To convert to other household sizes, multiply the value in the one-person household by the square root of the desired household size.

Source: Statistics Canada, Census of Population 2021; [Dictionary, Census of Population, 2021 - Low-income measure, after tax \(LIM-AT\) \(statcan.gc.ca\)](#)

**BOARD REPORT CS11-22**

**For Information** or  **For Approval**

**Date:** October 20, 2022  
**Purpose:** **Licensed Child Care Services: Before and After School Care**  
**Prepared by:** Lynn Démoré-Pitre, Director Children's Services  
**Reviewed by:** Justin Avery, Manager of Finance  
**Approved by:** Catherine Matheson, Chief Administrative Officer

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***Alignment with Strategic Plan: Healthy, Sustainable Communities***

**Maximize Impact**  **Remove Barriers**  **Seamless Access**  **Learn & Grow**

Briefing Note CS11-22 is for information purposes.

**BACKGROUND:**

The [Child Care and Early Years Act, 2014 \(CCEYA\)](#), is the legislation that governs the early years and child care system in Ontario. The CCEYA helps ensure the health, safety and well-being of children, families and service providers.

In addition, under the CCEYA, Consolidated Municipal Service Managers (CMCMs) and District Social Services Administration Boards (DSSABs) are designated as service system managers responsible for the planning and management of the early years and child care sector at a local level.

Furthermore, the service system managers are required to consult with school boards in the development of service plans. The CCEYA also states that the service system manager, school boards and other identified early years and child care partners shall collaborate for the purpose of implementing the service plan.

**CURRENT STATUS/STEPS TAKEN TO DATE:**

School boards play a critical role in the early years and child care sector. Local school board partners provide space/environments where early years and child care services can be co-located and integrated for the purpose of reducing transitions for children, ensuring consistency and alignment across early years and child care pedagogy. Partnerships with

local school boards also help to build stronger connections between children, families, school professionals and early years professionals.

In accordance with ministry guidelines and regulations, school boards are required to ensure the provision of before and after school programs (school board-operated and/or third party programs) in each elementary school for children in Kindergarten to Grade 6 where there is sufficient demand and/or program viability.

Annually, all school board partners have the responsibility to survey families to determine child care needs related to before and after school care, as well as PD days and school breaks. If there is sufficient demand without concern of viability, they are responsible to ensure that these services are available to families.

DNSSAB Children's Services supports local school board partners with this planning process by supporting with the review and update of the annual survey, by collecting district data and by sharing results with each individual board.

When survey results demonstrate a need for before and after school programs, school board partners reach out to DNSSAB Children's Services to advise of the need and discuss next steps.

In accordance with the Education Act and regulation, school boards may directly operate before and after school programs or they may enter into an agreement with a third party that is either:

- a licensed child care centre that is eligible to receive fee subsidy payments for children enrolled in the program; or
- an authorized children's recreational and skill building program.

School boards partners have the authority to decide which agencies they will enter into agreements with for the purposes of offering before and after school care. The process for selecting a partner varies and depends on each school board's policies and practices. School boards may enter into agreements with municipalities, for-profit or not-for-profit providers.

DNSSAB continues to have discretion around service providers with which they enter into purchase of service agreement.

Where the school board opts to work with a third party licensed child care service provider, the service provider is responsible to complete ministry licensing requirements and to submit start-up funding requirements to DNSSAB in accordance with established policies and guidelines.

In accordance with ministry guidelines, an authorized children's recreational and skill building program service provider would have access to fee subsidy supports for families.

Funding to support with start up and operating costs are currently not available for these services.

In 2022, the survey results demonstrated a need to offer services to a community that currently does not have licensed child care services. In partnership with the Near North District School Board and the YMCA of Northeastern Ontario, before and after school licensed child care services will be offered at Phelps Public School located in the Redbridge community. The agency is currently going through the licensing process for this location. As soon as a license has been issued, the services will be made available to families with school-aged children (3.8 years of age up to 13 years of age).

**RESOURCES REQUIRED, RISKS AND MITIGATION:**

For the past several years, DNSSAB Children’s Services has worked in partnership with local school boards to assess early years and child care needs across the district.

This collaborative approach allows DNSSAB to consider and plan for upcoming early years and child care projects during the annual budget process. Funding to support licensed child care services with operational requirements (i.e. transformation funding, general operating, fee subsidy, etc.) is typically considered during the annual budget process.

**CONCLUSION:**

DNSSAB Children’s Services, is currently working in collaboration with local school boards to establish the Early Years and Child Care Capital Strategy. This collaboration will further support with local capital planning required to address needs within the early years and child care sector.

As part of this process, it is anticipated that when opportunities for school-based early years capital funding becomes available, DNSSAB and school boards will have identified suitable early years capital projects that would meet the eligibility, sustainability and priority requirements of the ministry.

## BOARD REPORT CS10-22

For information     For Approval

**Date:** October 20, 2022

**Purpose:** Pre-Early Childhood Education (ECE) Certificate Program - Update

**Prepared by:** Lynn Démoré-Pitre, Director Children's Services

**Reviewed by:** Justin Avery, Manager of Finance

**Reviewed by:** Catherine Matheson, CAO

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### *Alignment with Strategic Plan: Healthy, Sustainable Communities*

Maximize Impact     Remove Barriers     Seamless Access     Learn & Grow

Briefing Note CS10-22 provides an update related to the development and implementation of the Pre-ECE Skills Building Program in the North.

#### **BACKGROUND:**

The biggest challenge that the early years and child care sector is currently facing is the inability to recruit and retain program staff. This was a significant issue prior to COVID-19 and has only worsened since the pandemic began, with Nipissing's licensed child care agencies operating between 48% and 100% of their licensed capacity.

The shortage of Registered Early Childhood Educators (RECEs) prior to the COVID-19 pandemic was such that in certain cases licenced child care agencies were operating at a lower capacity than what their licence allowed. Child care agencies have indicated that licenced spaces are available; however, there is a lack of individuals qualified or prepared to work in the early years and child care sector. This in turn is leaving agencies in positions where they are unable to deliver services at the program's licenced capacity.

With less operating capacity within the licenced child care system, more families are unable to access the licenced child care services that they require, thus impacting a parent's ability to return to work, school or take advantage of training opportunities.

The waitlist and wait times for licenced child care services within the Nipissing District continues to increase, leading to additional uncertainties for families in our district.

In February 2022, in collaboration with NOSDA Children’s Services Working Group, DNSSAB completed and submitted an application related to the Pre-ECE Certificate Program for the Skills Development Fund – Round 2.

The goal of the Pre-ECE certificate program is to introduce individuals to the field of early childhood education so that they can learn more about career opportunities that exist in the early years and child care sector, gain work experience and continue their professional journey toward accreditation through a program of their choice (i.e. apprenticeship program, full-time program, correspondence program).

The program also aims to support and expand partnerships with the early years and child care agencies, training providers (i.e. colleges), employment partners and OW/ODSP to develop a pool of job-ready, skilled individuals that meet workforce development needs of employers in the early years and child care sector.

In March 2022, DNSSAB was advised that the application for the Skills Development Fund – Round 2 had been approved. The agreement between DNSSAB and the Ministry of Labour, Immigration, Training and Skills Development was signed March 31, 2022.

Funding for this project is available from April 1, 2022 up to March 31, 2023 and is funded in part by the Government of Canada and Government of Ontario.

#### **CURRENT STATUS/STEPS TAKEN TO DATE:**

A steering committee composed of the following seven northern colleges, NOSDA Children’s Services Network members and DNSSAB was immediately created.

- Cambrian College
- Collège Boréal
- Confederation College
- Algonquin College
- Canadore College
- Northern College
- Sault College

At the beginning of July 2022, the steering committee guiding the development and implementation of the Pre-ECE certificate program received notice from Algonquin College and Canadore College that they would not be able to participate in the project at this time.

The participating colleges have agreed to the following:

- The colleges divided out the work, each creating a module with Collège Boréal providing the French translation.

- The Pre-ECE Certificate program is a 10-week micro-credential program, including 5 learning modules, a Placement Prep course, a placement, and 3 non-academic trainings (Food Handler, Health & Safety, and First Aid & CPR).
- The program is provided free of charge to all participants.
- Colleges will offer two (2) 10-week learning blocks. The first block will be offered in October 2022 and the second will be offered in January 2023.
  - The five (5) learning modules were built using an online, asynchronous delivery mode and will be completed in six (6) weeks.
  - The Placement Prep/Seminar/Capstone Project module will be woven through the ten (10) week instructional learning block using a high flex, hybrid instructional model (synchronous online).
  - Week 7 & 8 will be designated for the completion of the 3 non-academic training sessions.
  - Week 9 & 10 will be designated for the completion of a seventy (70) hour paid work placement in a licensed child care centre as well as the completion of seminar time and capstone project.

Individuals from the District of Nipissing interested in completing the program may do so via one of the participating colleges, as program delivery will be online.

### **RISK IDENTIFICATION AND MITIGATION**

The local early years and child care sector is in a recruitment and retention crisis. Licenced child care agencies have identified that they are faced with ongoing challenges in recruiting and retaining individuals. The need for additional staff varies from one early years and child care agency to another. Local service providers have indicated a need for well over 100 individuals (i.e. RECEs, non-qualified staff, support staff) who are willing to regularly work full-time and part-time hours.

DNSSAB and the early years and child care agencies recognize that targeted recruitment and retention strategies are needed in the District of Nipissing. Strategies such as the Pre-ECE Skills Building Program supports such plans and further assists with access to licensed child care services and promotion of a career in the field of early childhood education.

### **NEXT STEPS:**

While there are a number of strategies currently in place, the Children's Services department is presently exploring new and creative solutions in order to enhance the recruitment and retention strategy for the district and will produce a final report summarizing its findings and recommendations. The report will respond to the DNSSAB's Board request for an Early Years and Child Care Recruitment and Retention Strategy that addresses the need to attract more professionals to the sector.

DNSSAB will continue to work in collaboration with NOSDA's Children's Services Working Group and the early years and child care sector, to explore creative solutions to attract individuals to the

sector and increase the local candidate pool in order to enhance the quality and capacity of child care centres in the North.

**COMMUNICATION PLAN:**

The communication and marketing strategy (i.e. press release, social media posts, posters, etc.) related to the Pre-ECE certificate program was created in collaboration with the participating colleges and have been shared with all NOSDA partners. Information related to the Pre-ECE certificate program has been shared with the local media, early years and child care sector and employment partners. Additional information is also available on [DNSSAB's Website](#).

## BOARD REPORT SSE08-22

For Information or  For Approval

**Date:** October 20, 2022

**Purpose:** Association of Municipalities of Ontario Submission to the Ministry of Health on Mental Health and Addictions

**Prepared by:** Michelle Glabb, Director of Employment and Social Services

**Reviewed by:** Justin Avery, Manager of Finance

**Approved by:** Catherine Matheson, Chief Administrative Officer

### ***Alignment with Strategic Plan: Healthy, Sustainable Communities***

Maximize Impact    Removed Barriers    Seamless Access    Learn & Grow

Board Report SSE08-22 provides an overview of the Association of Municipalities of Ontario’s recommendations to the Ministry of Health on Mental Health and Addictions for information purposes.

### **BACKGROUND:**

On August 2, 2022 the Association of Municipalities of Ontario (AMO) submitted a Report with fifteen recommendations to the Ministry of Health entitled “*An Integrated Approach to Mental Health and Addictions*” attached as Appendix A. Through this submission, AMO communicates its concern over what it believes to be the “lack of an integrated and comprehensive provincial-municipal response to mental health in terms of community services, supports, prevention and equitable access”.<sup>1</sup>

AMO’s fifteen recommendations were developed with input from AMO’s Health Task Force and approved by AMO’s Board of Directors. The submission was also reviewed by the following key stakeholders with their input incorporated:

- Canadian Mental Health Association, Ontario (CMHA – Ontario)
- Ontario Federation of Indigenous Friendship Centres (OFIFC)
- Municipal Service Managers responsible for the administration of human service programs

<sup>1</sup> Association of Municipalities of Ontario, *An Integrated Approach to Mental Health and Addictions*, <https://www.amo.on.ca/advocacy/health-human-services/mental-health-and-addictions-submission-and-automated-camera-based>, August 3, 2022, retrieved on October 10, 2022.

## **Recommendations**

- 1.** Plan services and develop policies with municipalities as key partners to inform the delivery of mental health and addiction services so that they improve connections and integration with municipal health and human services, including through work with Ontario Health Teams.
- 2.** Develop and adequately fund a comprehensive public health approach across government to all forms of addiction that includes a mix of evidence-based harm reduction, treatment options, and upstream interventions that meet the social determinants of health to address the root causes of mental health and addictions, including housing related factors, poverty, unemployment, and trauma.
- 3.** Appoint an Addictions Strategy Leader to coordinate provincially and help guide local responses to the opioid emergency, other drug epidemics, alcohol misuse, gambling, and other addictions.
- 4.** Provide mental health and addictions services in underserved communities and ensure a consistent and equitable basket of services is available in all parts of the province.
- 5.** Implement AMO's 22 Recommendations to address the opioid overdose emergency in Ontario.
- 6.** Create new supportive housing units based on an assessment of need in Ontario and provide ongoing operations funding for new and existing wraparound support services in community housing and homeless shelters across the province.
- 7.** Invest a portion of cannabis revenues with municipalities to fund the provision of local community development programs, such as recreation, to prevent youth alcohol and drug misuse through skills building.
- 8.** Set a proportion of LCBO revenue to be used to support developing and implementing municipal alcohol strategies and new treatment programs.
- 9.** Implement alternatives to police responses to mental health calls with the Ministry of the Solicitor General and the Ministry of Health.
- 10.** Establish a Northern Mental Health and Addictions Centre of Excellence to address the unique challenges of service and program delivery in Northern Ontario, while ensuring funding for locally delivered services.
- 11.** Implement and expand fully funded Community Paramedicine services to meet people's needs and reduce 911 emergency calls to police and paramedic services for mental health and addictions.
- 12.** Work with the federal government and Indigenous governments to provide culturally appropriate mental health and addiction services in First Nations

communities and further work with urban Indigenous partners to provide culturally appropriate mental health and addiction services within municipal boundaries.

13. Provide resources for training of municipal staff to appropriately work with people with mental health conditions and addictions.
14. Support municipalities in providing resources for workplace supports for municipal employees to address their mental health and well-being.
15. Engage and work with people with lived or living experience at all stages of policy, program, and service delivery to ensure that interventions are responsive to the needs of people affected by mental health and addictions.

#### **RISK IDENTIFICATION AND MITIGATION:**

As the social and economic development of communities is connected to the overall health and well-being of its citizens, AMO believes that a whole of government approach is needed to ensure that effective systems are in place to support vulnerable populations. However, it is AMO's position that when the systems built to respond to the complex challenges of mental health and addiction are ineffective, service gaps emerge placing pressure on municipal governments to fill these gaps.

As single tier municipalities do not receive funding from the Ministry of Health to support this work at the local level, communities are struggling to find solutions. For this reason more must be done to ensure that integrated approaches that are comprehensive are available, along with an increase in sustainable provincial funding to support these services at the community level.

#### **CONCLUSION:**

AMO's submission reveals that mental health and addictions consistently top the list of concerns expressed by municipalities across Ontario. For this reason, to build an effective solution, it is essential that the province continues to collaborate with key stakeholders inclusive of municipalities and those with lived or living experience. AMO states that their recommendations offer a starting point to build upon. However, the need for action is urgent.



# An Integrated Approach to Mental Health and Addictions

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AMO's Submission to the Ministry of Health

August 2, 2022

## An Integrated Approach to Mental Health and Addictions

### Preamble

The Association of Municipalities of Ontario (AMO) is a non-partisan, non-profit association representing municipal governments across the province. Municipal governments work through AMO to achieve shared goals and meet common challenges. As the frontline order of government closest to people, municipal governments are deeply invested in Ontario's health system and understand the health needs of local communities.

### Introduction

Issues of mental health and addictions consistently top the list of concerns expressed by AMO members – in particular, the lack of an integrated and comprehensive provincial-municipal response to mental health in terms of services, supports, prevention, and equitable access. Municipal councils deal with the effects of community mental health and addictions in the context of the services they provide and as employers. Addressing mental health and substance use issues is essential to the social and economic development of our communities, otherwise, it will continue to take a devastating toll.

Mental illnesses and substance use disorders are leading causes of disability in Canada. The disease burden of mental illness and substance use in Ontario is 1.5 times higher than all cancers put together. About 4,000 Canadians die by suicide each year. 67,000 deaths per year are attributed to substance use in Canada including tobacco and alcohol. Wait times for services in Ontario can be long, especially for children and youth.<sup>i</sup>

The COVID-19 pandemic has had significant impacts on mental health and addictions in the province and has led to calls for renewed efforts to implement an integrated response to mental health and addictions. Municipal governments and the District Social Service Administration Boards (DSSABs) are on the front lines and are often the first point of contact for people presenting with mental health conditions and addictions. This happens in social service settings, emergency services, contacts with public health, and when accessing other municipal services. Many municipal governments have stepped in to fill the gap where provincial services are lacking at the community level. Municipal governments, DSSABs, and local public health agencies are contributing to solutions on the ground; however, more provincial funding, engagement, and service connections can help facilitate a more integrated approach.

The need for action is urgent and local mental health and addictions responses must be complemented by provincial leadership and support. The following recommendations to the provincial government have been developed based on input from AMO's Health Task Force and approved by AMO's Board of Directors. The submission has been reviewed by and incorporates input from the Canadian Mental Health Association, Ontario (CMHA – Ontario) and the Ontario Federation of Indigenous Friendship Centres (OFIFC). Conversations with municipal service managers responsible for the administration of human service programs have also informed this document.

## Recommendations

- 1. Plan services and develop policies with municipalities as key partners to inform the delivery of mental health and addiction services so that they improve connections and integration with municipal health and human services, including through work with Ontario Health Teams.**

Municipal governments have on the ground knowledge that can inform provincial policy direction and service planning to help achieve an integrated approach. Accelerating the inclusion of mental health and addiction service providers into Ontario Health Teams (OHTs) could help to further advance integration, only if it is accompanied by mandated municipal involvement in all OHTs.

Given the active, ongoing work of municipal governments on addressing both mental health and addictions in their communities, and the overall social determinants of health, the provincial government must act on implementing AMO's [recommendations](#) to improve municipal engagement with OHTs, and continue to better integrate other mental health and addictions services into them.

- 2. Develop and adequately fund a comprehensive public health approach across government to all forms of addiction that includes a mix of evidence-based harm reduction, treatment options, and upstream interventions that meet the social determinants of health to address the root causes of mental health and addictions, including housing related factors, poverty, unemployment, and trauma.**

As part of an integrated mental health and addictions response, a comprehensive approach to addictions must include a continuum of care that supports individualized responses and treatment, and facilitates the delivery of the right services, by the right people, at the right time to reduce the [risks](#) and impacts of the health conditions associated with addictions and mental illness.<sup>ii</sup> This includes:

**Harm reduction**, an evidence-based, client-centered approach that aims to reduce the health and social harms associated with substance use. The approach includes programs, services, and practices that allow for a health-oriented response to substance use. Evidence suggests that individuals who use harm reduction services are more likely to engage in ongoing treatment. Harm reduction can reach vulnerable individuals in the community who may not be connected to traditional health and social support settings.<sup>iii</sup> Harm reduction interventions require ongoing funding to support continued access to the supplies needed. Harm reduction approaches for the government to explore further with the federal government should include:

- *Overdose prevention, safe consumption, and treatment sites*: health services that provide a hygienic environment for people to consume substances under the supervision of health care professionals with pathways to treatment provided.<sup>iv</sup>
- *Safe supply*: prescribing of pharmaceutical grade versions of illicit drugs within a health care context to lower or sever a patient's reliance on the toxic, unregulated supply, thereby reducing the number of overdoses and other harm related events.<sup>v,vi</sup>
- *Decriminalization*: reduces the [risks](#) and harms that are associated with the stigmatization and marginalization of people who use drugs<sup>vii</sup>, while diverting the resources and funds associated with policing and penalizing people who use drugs, to instead invest in treating addictions and the social determinants of health that contribute to drug use.<sup>viii</sup> The [Canadian Association of Chiefs of Police](#), [Ontario Association of Chiefs of Police](#), and [Ontario Big City Mayors](#) have all

called for decriminalization, along with several individual municipal governments. Decriminalization is not the same as legalization and does not decriminalize drug trafficking.

Treatment, including establishing the core services for mental health and addictions services in Ontario and ensuring these are covered by provincial health insurance. This was one of the early priorities of Ontario's Mental Health and Addictions Centre of Excellence. The concept of core services was initially proposed in 2010 and is meant to establish core institutional, residential, and community services that should be available in all communities across Ontario, complemented by other specialized services available regionally or provincially. These services must have dedicated funding support, capacity with low wait times, and be accessible in all regions of the province<sup>ix</sup> and responsive to the needs of specific communities including Indigenous communities.

Specialized treatment services for individuals experiencing complex mental health and addictions conditions must also be made available and accessible. As well, paramedic services play a crucial role through both emergency 9-1-1 first response emergency calls to emergency departments and alternative transportation to detox and treatment facilities, where they exist, and paramedics are able to access.

Upstream Interventions to meet the Social Determinants of Health are the factors in life that contribute to an individual's physical and mental health. Almost all the services provided by Ontario municipalities impact or are impacted by the social determinants of health in some way. Addressing the social determinants of health through upstream interventions such as supportive housing are essential to addressing the factors that contribute to addiction. Health promotion activities by public health units are also critical interventions.

Adequate government funding to municipal service system managers for housing, social assistance, child care, and public health are needed to stabilize lives and support people. Provincial planning and coordination to ensure mental health and addictions supports (especially those that are culture-based and trauma-informed) are also needed to ensure supportive institutional transitions, particularly for youth leaving the child welfare system. A robust, vibrant not-for profit community and health services sector also plays a critical role and must be funded and supported.

In AMO's election strategy, the association has asked that there be a joint provincial-municipal review conducted of the adequacy of funding for health and human service cost-shared programs. In particular, funding for public health units is critical to meet the standards for health promotion activities that can address mental health and addictions especially in vulnerable populations. Adopting and adequately funding an integrated approach will also reduce pressures on the health and justice system by diverting individuals from emergency departments and correctional institutions.

All three elements are necessary to have a comprehensive approach to addiction across the province.

**3. Appoint an Addictions Strategy Leader to coordinate provincially and help guide local responses to the opioid emergency, other drug epidemics, alcohol misuse, gambling, and other addictions.**

Currently some municipal governments have developed municipal alcohol policies, local drug strategies, implemented plans, or set up drug councils often with guidance and support from local public health units. The effects of gambling addiction and other addictions are also being felt in communities province wide. The Ontario government should provide resources for the development and coordination of local and provincial strategies through an Addictions Strategy Leader.

With this leadership in place, the province must undertake an 'all of government' effort to develop a comprehensive provincial addictions strategy that includes a mix of evidence-informed harm reduction, treatment options, institutional transition supports, and upstream interventions.

This strategy should cascade down to guide local addiction strategy development and implementation with accompanying resources so that municipalities in Ontario have comprehensive, multi-faceted, funded strategies in place led by dedicated local coordinators.

Further, progress toward implementation should be measured with performance indicators and be evaluated for meaningful outcomes achieved.

**4. Provide mental health and addictions services in underserved communities and ensure a consistent and equitable basket of services is available in all parts of the province.**

AMO members have called for increased resources for services in communities. There are parts of the province that are underserved when it comes to community mental health and addictions services. Youth and seniors may also struggle to access supports that are specific to their particular life stages and needs. While this can occur in some neighborhoods in urban centers, it is especially often that there is lack of services in rural, northern, and remote areas. A health equity approach to funding should guide provincial decisions to provide capital and operational funding to establish services where vulnerable and marginalized people need and can access them.

**5. Implement AMO's [recommendations](#) to address the opioid overdose emergency in Ontario.**

In 2019, AMO provided a broad range of recommendations to inform the provincial government's Mental Health and Addictions Strategy. These 22 recommendations included both initial foundational steps and further actions to take based on consultation with stakeholders. Many of these have yet to be implemented. With the opioid overdose emergency worsening during the COVID-19 pandemic, the need for an urgent response is greater than ever. The government should also reconvene the Opioids Emergency Working Group comprised of municipal representatives, health experts, and stakeholder groups. A new post-election provincial mandate for this Working Group to focus on policy development rather than operational guidance is required.

**6. Create new supportive housing units based on an assessment of need in Ontario and provide ongoing operations funding for new and existing wraparound support services in community housing and homeless shelters across the province.**

People experiencing mental health and addictions challenges often require intensive supports and can often experience challenges with securing and maintaining stable housing. They require in-house support for better health outcomes and to maintain successful tenancies. Without these supports, people are often either homeless or at-risk of homelessness as they cannot maintain successful tenancies in the limited housing options that are available. Sustainable operational funding is a key requirement to ensure the ongoing success of establishing and maintaining supportive housing.

**7. Invest a portion of cannabis revenues with municipalities to fund the provision of local community development programs, such as recreation, to prevent youth alcohol and drug misuse through skills building.**

The provincial government provided transitional funding to municipal governments through the Ontario Cannabis Legalization Implementation Fund (OCLIF). This was funded with a portion of Ontario's share of the federal excise tax on cannabis, which is expected to be \$215 million in 2022-23\*. While OCLIF has expired, [AMO continues to call](#) for a renewed cannabis excise tax funding arrangement that supports municipal government and community needs, such as youth and community development programs, giving a strong incentive for consumers to choose legal cannabis retailers. The province can learn from innovative practices in other jurisdictions such as Iceland.

**8. Set a proportion of LCBO revenue to be used to support developing and implementing municipal alcohol strategies and new treatment programs.**

Similarly, a direct proportion of LCBO revenues should be allocated to addressing issues related to high-risk alcohol consumption in Ontario communities through a comprehensive public health approach, including detox and treatment facilities. Many communities can put into place [municipal alcohol policies \(MAPs\)](#) or other municipal alcohol strategies; however, resources are required for these to be successfully implemented. Funds can also be used to support the mental health and addictions planks in Community Safety and Well-Being Plans. Additionally, access to treatment can be inconsistent in the province and is necessary to ensure those who are struggling with their alcohol use can get the local and accessible supports and help they need.

**9. Implement alternatives to police responses to mental health calls with the Ministry of the Solicitor General and the Ministry of Health.**

Many emergency calls involve responding to persons with mental health conditions. Police and fire services must not be the first line of contact for mental health interventions on their own. Policing work is not an effective means of treatment. Policing responses to people in mental health crisis can result in unnecessary negative interactions with the justice system and can result in unfortunate circumstances. These inefficiencies also place another pressure on rising police costs. It is inappropriate for this to continue. A review of best practices and consultation with communities affected must be conducted to help guide responses to these calls, and alternatives must be

explored and resourced to improve outcomes. These alternatives can include integrated responses such as mobile crisis response teams.

Municipal Community Safety and Well Being Plans (CSWBPs) offer a comprehensive approach to providing services to many populations and community members affected negatively by mental health issues. These plans have brought in community partners from all service providers and allow a proactive and coordinated response to needs.

However, funding for the coordination and implementation of these plans for municipal governments is necessary for them to reach their potential and reduce policing costs for these interventions. AMO and municipalities continue to call on the government to provide stable and long-term funding for CSWBPs including revenues mentioned previously in this paper from alcohol and cannabis sales.

**10. Establish a Northern Mental Health and Addictions Centre of Excellence to address the unique challenges of service and program delivery in Northern Ontario, while ensuring funding for locally delivered services.**

Northern Ontario faces unique challenges compared to the rest of the province that must be considered by the provincial government before the establishment of a new standardized and centralized system of care for Ontario. There has been a significant influx of people seeking mental health and addictions services in large Northern Ontario cities. The implementation and delivery of many addiction and mental health services must look different in the North for them to be effective.

In recognition of the challenges of service delivery due to sparse populations within a large geographical region, there is robust rationale for the establishment of a Northern Centre of Excellence for Addiction and Mental Health, while also ensuring allocation of resources for local service delivery in communities. Engagement with Indigenous partners from the inception of the Centre is necessary to ensure that the needs of Indigenous communities are considered, in keeping with the [Urban Indigenous Action Plan](#).

**11. Implement and expand fully funded Community Paramedicine services to meet people's needs and reduce 911 emergency calls to police and paramedic services for mental health and addictions.**

Community paramedicine programs are a cost-effective choice for the delivery of episodic and continuing community and home-based healthcare in Ontario. Community paramedicine fills an urgent need to provide clinical support to vulnerable populations in their own homes, keeping residents living well and improving their quality of life while reducing pressure on the health care system. It helps reduce emergency 9-1-1 calls to all first responders including the police. Community paramedicine can be accessible and effective; however, there must be a legislative or policy framework to support these programs and permanent and full provincial funding. AMO and the Ontario Association of Paramedic Chiefs (OAPC) submitted a joint [Community Paramedic Policy Framework](#) to the province in June 2021. The paper sets out the immediate and future requirements to successfully develop a community paramedicine system in Ontario.

**12. Work with the federal government and Indigenous governments to provide culturally appropriate mental health and addiction services in First Nations communities and further work with urban Indigenous partners to provide culturally appropriate mental health and addiction services within municipal boundaries.**

Mental health issues such as suicide, depression, and substance use disorder occur at higher rates in many Indigenous communities than in the overall population.<sup>xi</sup> Culturally appropriate services are most effective in producing positive health outcomes for Indigenous people and must be led by and for Indigenous people.<sup>xii</sup>

Federal, provincial, and municipal governments must learn from and work with Indigenous governments and communities to ensure that culturally appropriate mental health and addictions services are available to both urban Indigenous people living in municipalities as well as those living in First Nations communities. This work is in keeping with several of the [Truth and Reconciliation Commission Calls to Action](#) and the [Calls for Justice of the National Inquiry on Missing and Murdered Indigenous Women and Girls \(MMIWG\)](#) related to closing the gaps in health outcomes between Indigenous and non-Indigenous communities and ensuring healing services are available to support the physical, mental, emotional, and spiritual health of Indigenous people, including addressing the harms caused by residential schools.

**13. Provide resources for training of municipal staff to appropriately work with people with mental health conditions and addictions.**

Municipal governments and District Social Service Administration Boards are on the front lines and are often the first point of contact for people presenting with mental health conditions and addictions. This happens in social service settings, contacts with public health and when accessing other municipal services. Appropriate resources and capacity for training is essential to ensure that municipal staff are equipped to best support and work with residents experiencing mental health conditions and addictions.

**14. Support municipalities in providing resources for workplace supports for municipal employees to address their mental health and well-being.**

Workplaces play an important role in maintaining positive mental health and well-being, especially as most adults spend more of their waking hours at work than anywhere else.<sup>xiii</sup> Many municipal employees have been engaging directly with the impacts of COVID-19 and/or at an increased risk of infection through their roles and through interactions with the public. Transitioning from working from home to returning to the workplace may also carry with it additional stressors and impacts on municipal employees. It is important that municipalities receive support to ensure that they can meet the needs of and provide supports to encourage care and wellbeing for their employees. Examples of workplaces in need of support include long-term care, social assistance and first responders (police and paramedics).

AMO's [partnership with BEACON](#) is one such avenue for municipal governments to offer supports to their employees and families; however others must be provided by municipalities and supported by the province as well to ensure municipal employees can access the care they need, when and how they need it.

## 15. Engage and work with people with lived or living experience at all stages of policy, program, and service delivery to ensure that interventions are responsive to the needs of people affected by mental health and addictions.

People with lived or living experience must be participants at all stages of planning, delivery, and evaluation of policies, programs, services and supports, in order to ensure that any efforts towards an integrated mental health and addictions system take a person-centred approach and best serve the needs of those experiencing mental health and addictions issues, as well as their support systems.<sup>xiv</sup> All governments involved with supporting mental health and addictions services should work to include and prioritize the perspectives of people with lived or living experience to ensure the best possible system to support those affected by mental health and addictions.

### Conclusion

Addressing mental health and addictions is essential to the health and economic development of our communities. A whole of government response to mental health, which includes a comprehensive and integrated provincial response, is needed in all communities, regardless of location. These recommendations offer a starting point for this work and AMO looks forward to continuing to work with the province to ensure all Ontarians can access the mental health and addictions services they need.

<sup>i</sup> Centre for Addictions and Mental Health. (n.d.). *Mental illness and addiction: Facts and statistics*. CAMH. Retrieved March 25, 2022, from <https://www.camh.ca/en/driving-change/the-crisis-is-real/mental-health-statistics>

<sup>ii</sup> Addictions Ontario, CMHA - Ontario, CAMH, Ontario Association of Patient Councils, Ontario Federation of Community Mental Health and Addiction Programs, & Ontario Peer Development Initiative. (2010). *Addressing Integration of Mental Health and Addictions: Discussion Paper Submitted to the Select Committee on Mental Health and Addictions*. Retrieved from: [https://ontario.cmha.ca/wp-content/uploads/2010/05/mh\\_and\\_addiction\\_integration\\_discussion\\_paper\\_20100518.pdf](https://ontario.cmha.ca/wp-content/uploads/2010/05/mh_and_addiction_integration_discussion_paper_20100518.pdf)

<sup>iii</sup> Canadian Mental Health Association - Ontario. (n.d.). *Overdose Prevention Sites/Supervised Consumption Sites: Statement from CMHA's 30 Ontario Branches*. Canadian Mental Health Association - Ontario.

<sup>iv</sup> Canadian Mental Health Association - Ontario. (n.d.). *Overdose Prevention Sites/Supervised Consumption Sites: Statement from CMHA's 30 Ontario Branches*. CMHA-Ontario.

<sup>v</sup> Woo, A. (2021, July 12). B.C. to provide regulated substances under safe supply directive to mitigate drug overdoses. *The Globe and Mail*. Retrieved October 6, 2021, from <https://www.theglobeandmail.com/canada/british-columbia/article-british-columbia-to-provide-regulated-substances-under-safe-supply/>

<sup>vi</sup> Municipal Drug Strategy Coordinators Network of Ontario. (2020, August 21). [Letter to Honourable Patty Hajdu]. Guelph, ON.

<sup>vii</sup> City of Vancouver. (2021). *Request for an exemption from the Controlled Drugs and Substances Act (CDSA) pursuant to section 56(1) that would decriminalize personal possession of illicit substances within the City of Vancouver: Final Submission to Health Canada*. Vancouver, BC

<sup>viii</sup> Ibrahim, N. (2021, January 13). Fact or Fiction: Will decriminalizing and regulating illegal drugs save lives in Ontario? *Global News*. Retrieved October 13, 2021, from <https://globalnews.ca/news/7574347/fact-or-fiction-decriminalizing-regulating-illegal-drugs-ontario/>

<sup>ix</sup> Canadian Mental Health Association - Ontario. (n.d.). *Mental health*. CMHA Ontario. Retrieved March 25, 2022, from <https://ontario.cmha.ca/core-services/>

<sup>x</sup> Bethenfalvy, P. (2022). *2022 Ontario Budget: Ontario's Plan to Build* (p. 190). Toronto, ON: Queen's Printer for Ontario.

<sup>xi</sup> Ontario Human Rights Commission. (2012). *Minds that matter: Report on the consultation on human rights, mental health and addictions*. Ontario Human Rights Commission.

<sup>xii</sup> Ontario Federation of Indigenous Friendship Centres. (2017). *Position Statement on Urban Indigenous Health*. OFIFC.

<sup>xiii</sup> Mental Health Commission of Canada. (2022, March 30). *Workplace Mental Health*. Mental Health Commission of Canada. Retrieved May 31, 2022, from <https://mentalhealthcommission.ca/what-we-do/workplace/>

<sup>xiv</sup> Canadian Centre on Substance Use and Addiction. (n.d.). *Lived and living*. Canadian Centre on Substance Use and Addiction. Retrieved May 31, 2022, from <https://www.ccsa.ca/lived-and-living>

## BRIEFING NOTE HS29-22

For Information or  For Approval

**Date:** October 20, 2022

**Purpose:** **Community Homelessness Prevention Initiative (CHPI) and Social Service Relief Fund (SSRF) 2021-22 Year End Report**

**Prepared by:** Stacey Cyopeck, Director of Housing Programs

**Reviewed by:** Justin Avery, Manager of Finance

**Approved by:** Catherine Matheson, Chief Administrative Officer

### ***Alignment with Strategic Plan: Healthy, Sustainable Communities***

**Maximize Impact**    **Remove Barriers**    **Seamless Access**    **Learn & Grow**

Report HS29-22 provides details on the Community Homelessness Prevention Initiative (CHPI) and Social Service Relief Fund (SSRF) Phase 3 and 4 – 2021-22 Year End, and is for information purposes.

### **BACKGROUND:**

The 2021-2022 Community Homelessness Prevention Initiative (CHPI) funding was originally set by the province at **\$1,771,340** for the fiscal year. The CHPI funding Guidelines directed the funds be to four primary categories:

- **Emergency Shelter Solutions** - services and supports for those who are experiencing homelessness.
- **Housing with Related Supports** - activities such as providing operating funding for long-term and transitional housing, as well as supports related to the delivery of that housing.
- **Other Services and Supports** - various services and supports to assist vulnerable clients with relief or support in obtaining housing.
- **Homelessness Prevention** - services that assist households at-risk of homelessness to retain their housing (e.g. shelter diversion programs)

A fifth priority was added with the advent of Social Services Relief Funding (SSRF) under CHPI:

- **Homelessness Prevention – Rent Relief Only** – including rent banks and emergency energy funds (e.g. landlord outreach and mediation, emergency financial assistance in the form of payment of rental and/or utility arrears).

The total CHPI funding increased twice during the year through the third and fourth phases of the SSRF.

On March 10, 2021, notification was received from the Ministry of Municipal Affairs and Housing (MMAH) that the province had allocated an additional **\$2,611,180** under the SSRF P3 funding for use from March 1, 2021 to December 31, 2021.

On August 16, 2021, notification was received from MMAH, that the province had allocated an additional **\$2,934,100** under the SSRF P4 funding for use from April 1, 2021- March 31, 2022. SSRF P4 included both Operating and Capital funding.

The total funding received through CHPI and SSRF during the 2021/22 fiscal year was \$7,316,620.

**CURRENT STATUS/STEPS TAKEN TO DATE:**

The tables below provide details on the service categories funded through CHPI and SSRF in 2021-22, as submitted to MMAH.

Figure 1 – Provincial Homelessness Funding by Service Category

PROVINCIAL HOMELESSNESS PROGRAMS FUNDING – 2021-22				
Service Categories	CHPI	SSRF P3	SSRF P4	Total
Emergency Shelter Solutions	\$350,000	\$2,018,012	\$1,563,554	\$3,931,566
Homelessness Prevention	\$970,379	\$175,398		\$1,145,777
Homelessness Prevention - Rent Relief Only		\$241,713		\$241,713
Housing with Related Supports	\$189,000			\$189,000
Services and Supports		\$97,722		\$97,722
Program Administration	\$261,961	\$78,335	\$88,023	\$428,319
Capital			\$1,282,523	\$1,282,523
Total Funding	\$1,771,340	\$2,611,180	\$2,934,100	\$7,316,620

- **Emergency Shelter Solutions:**  
Contracted services for family shelter beds, the Low Barrier shelter beds, Overflow and Isolation beds and street outreach
- **Homelessness Prevention:**  
Contracted services providing direct client benefits for households experiencing homelessness or at risk of homelessness, including emergency housing response, first and last month’s rent, rent arrears, utility arrears, moving costs, housing start up
- **Housing with Related Supports:**  
Contracted services for the provision of transitional housing units and programming.
- **Services and Supports:**  
Contracted services providing basic needs during the pandemic including access to food, PPE, transportation
- **Capital:**  
Construction and development of a 24 bed Stage 1 Transitional housing program to be located at the 590 Chippewa, Northern Pines site (Phase 3).

Figure 2 – Provincial Homelessness Service Indicators By Service Category

PROVINCIAL HOMELESSNESS PROGRAMS SERVICE INDICATORS BY SERVICE CATEGORY *				
Service Categories	CHPI	SSRF P3	SSRF P4	Total
Emergency Shelter Solutions	1516	3150	7665	12331
Homelessness Prevention	564	826	0	1390
Homelessness Prevention - Rent Relief Only	N/A	26	0	26
Housing with Related Supports	8	0	0	8
Services and Supports	N/A	10885	0	10885
<b>Total Households served</b>	<b>2088</b>	<b>14887</b>	<b>7665</b>	<b>24640</b>

\* Numbers are cumulative and do not represent unique households

### **RISK IDENTIFICATION AND MITIGATION:**

On March 7, 2022, notification was received that effective April 2022, the Provincial CHPI funding will be consolidated with the Strong Community Rent Supplement funding into a new Homelessness Prevention Program (HPP). The HPP funding has new service categories and reporting requirements, requiring the identification of unique households for all funding categories. In addition, the funding is tied directly to the By Name List and services will need to report follow up and outcomes at key intervals during and after the provision of services.

All homelessness funding allocated through the DNSSAB now has a requirement that service providers are signatories on the CAN Data Sharing Agreement, members of Coordinated Access Nipissing and use the Homeless Individuals and Families Information System (HIFIS) for data reporting. The implementation of HIFIS 4.0 will provide ongoing and comprehensive data in compliance with the new requirements.

### **CONCLUSION:**

The 2021-22 CHPI and SSRF funding allocations mitigated the costs precipitated by the challenges to the capacity within the homelessness sector that were created by the pandemic. The flexibility of the funding allowed the DNSSAB to allocate funding responsively when priorities within the system shifted throughout the pandemic.

## BOARD REPORT HS33-22

For Information or  For Approval

**Date:** October 20, 2022

**Purpose:** **Service Level Standards Action Plan Amendments**

**Prepared by:** Stacey Cyopeck, Director, Housing Programs

**Reviewed by:** Justin Avery, Manager of Finance

**Approved by:** Catherine Matheson, Chief Administrative Officer

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### ***Alignment with Strategic Plan: Healthy, Sustainable Communities***

**Maximize Impact**  **Remove Barriers**  **Seamless Access**  **Learn & Grow**

Report HS33-22 provides an update on the implementation of the Service Level Standards Action Plan, and is for information purposes.

### **BACKGROUND:**

- On July 27, 2019, in a letter from the Ministry of Municipal Affairs and Housing, the Province requested an Action Plan to illustrate how the DNSSAB will work towards incrementally meeting its Service Level Standards (SLS), as prescribed under the *Housing Services Act, 2011*.
- Section 40 of the *Housing Services Act, 2011* requires Service Managers to provide assistance to a prescribed number of households whose income falls below the Household Income Limits (HILs), and to a prescribed number of high need households.
- In November 2019, the Board approved DNSSAB's Service Level Standards Action Plan (see HS21-19), which details a 10-year plan to incrementally increase rental subsidies to meet the prescribed SLS by the end of 2029.
- On March 30, 2022, the Ministry of Municipal Affairs and Housing announced regulatory changes to O. Reg. 367/11 under the *Housing Services Act, 2011*. Included in the regulatory changes is the modernization of required service levels for Rent-Geared-to-Income assistance.

## CURRENT STATUS/STEPS TAKEN TO DATE:

Currently, SLS rules only recognize Rent-Geared-to-Income (RGI) assistance in accordance with prescribed RGI calculation rules and waitlist rules as well as the recent addition of Service Manager-funded portable housing benefits (PHBs) that follow the waitlist rules.

Effective July 1, 2022, Ontario Regulation 367/11, was amended to allow additional types of Service Manager-funded housing assistance to count towards existing service levels when:

- 1) Households (other than households receiving social assistance) pay no more than 30% of their adjusted family net income on rent (See Schedule 4.2) **OR**
- 2) Are provided a benefit that follows existing PHB calculation rules and serves/prioritizes any client group (i.e., no requirement to follow RGI waitlist eligibility, priority, and selection rules) (See Schedule 4.3).

Any form of housing assistance that meets the requirements in items 1) or 2) as set out above may be included towards a Service Manager's service levels and there is no requirement to follow RGI eligibility, priority, and selection rules for these forms of assistance to count.

The regulation is also amended to include Service Manager-funded<sup>1</sup> forms of housing assistance that serve social assistance clients when the household pays no more than their social assistance shelter allowance towards rent.

Although the regulation changes do not result in an immediate increase to DNSSAB's service levels, it does provide additional opportunities to increase service levels. The Service Level Standards Action Plan has been amended to reflect the regulation changes and the amendments can be found in Section 3.1 (Rental Subsidies) of the Action Plan. Below is a summary of the changes:

- Table 1 (see below) has been revised to only include the two major rental subsidy categories. The categories are now:
  - *COCHI Rent Supplements* – these rent supplements are 100% provincially/federally funded and focus exclusively on preserving RGI units for expired Urban Native housing projects. This category remains unchanged from the original Action Plan.
  - *Service Manager-Funded Housing Assistance* – these are a mix of municipally funded rental subsidies including rent supplements, portable housing benefits (PHBs), and other forms of rent reduction. PHB and Commercial Rent Supplements are now grouped into this category, which now aligns with the ministry's new "Service Manager-Funded Housing Assistance" terminology.
- OPHI Rent Supplements were removed from Table 2. DNSSAB was advised that these rent supplements are not eligible to count towards service levels.
- Section 3.1 was revised to align with the regulation changes and the updated Table 2.

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<sup>1</sup> Service Manager-funded assistance means the subsidy or rent reduction provided to the household is funded by the Service Manager and is not funded by other levels of government.

Table 1 - SLS unit increases from 2020-2029.

	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	TOTAL
<b>COCHI Rent Supplements (Provincial/ Federal)</b>	0	15	18	0	22	23	7	0	15	0	<b>100</b>
<b>Service Manager-Funded Housing Assistance (Municipal)</b>	10	15	15	15	15	15	15	15	15	15	<b>145</b>
<b>TOTAL</b>	<b>10</b>	<b>30</b>	<b>33</b>	<b>15</b>	<b>37</b>	<b>38</b>	<b>22</b>	<b>15</b>	<b>30</b>	<b>15</b>	<b>245</b>

Following the first few years of the Action Plan’s implementation, service levels have increased steadily. As of December 31<sup>st</sup>, 2021, DNSSAB added 43 units that contribute towards its service levels. Table 2 below illustrates the unit increases by funding source.

Table 2 - SLS unit increases (actuals).

	2020	2021
<b>COCHI Rent Supplements (Provincial/ Federal)</b>	0	15
<b>Commercial Rent Supplements (Municipal)</b>	0	13
<b>Portable Housing Benefits (Municipal)</b>	8	7
<b>TOTAL</b>	<b>8</b>	<b>35</b>
<b>TARGET</b>	<b>10</b>	<b>30</b>
<b>VARIANCE</b>	<b>-2</b>	<b>+5</b>

Finally, since the original Action Plan was passed in November 2019, further opportunities to increase service levels arose. The Northern Pines transitional and supportive housing complex now has one phase fully occupied with the second phase set to begin occupancy in late 2022. The 16 residents of Phase 1 receive a subsidy to increase affordability levels. This subsidy contributes towards service levels. The 20 units in Phase 2 will also be subsidized once ready for occupancy. The transfer of Mackay Homes to the Nipissing District Housing Corporation represents another opportunity to increase service levels. DNSSAB approved the units to be subsidized as another measure to meet its Service Level Standards. Units in the 65 unit project will become subsidized once units become vacant, which is anticipated to occur at a rate of 5 units per year.

#### **RISK IDENTIFICATION AND MITIGATION:**

Under the *Housing Services Act, 2011* the DNSSAB is required to meet its prescribed SLS. Therefore, it is important to ensure that on an annual basis, the DNSSAB is incrementally increasing the number of RGI households assisted. Furthermore, once SLS are met, efforts to sustaining the service level will be of high importance.

**CONCLUSION:**

In summary, the Ministry continues to seek opportunities to modernize long-standing social housing regulations. The recent amendments will further provide DNSSAB with options to meet its prescribed SLS. To date, DNSSAB has stayed on course with the Action Plan and has been innovative in its approach to deliver housing supports. Now in year 3, of the 10-year Action Plan, DNSSAB will continue its housing efforts to ultimately meet service levels and assist those in need with affordable housing.

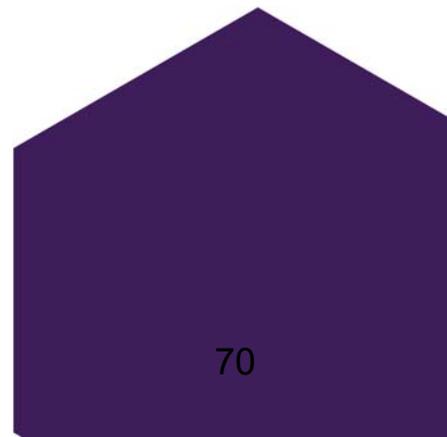
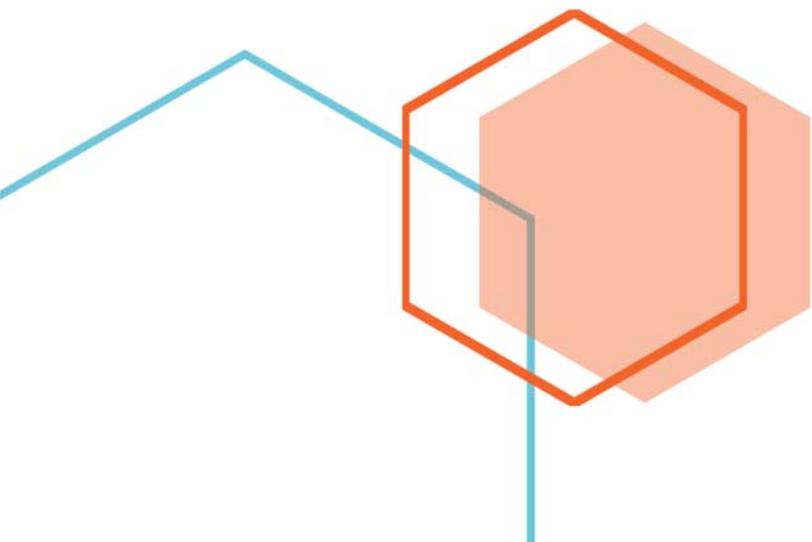


# Service Level Standards

## Action Plan

District of Nipissing Social Services Administration Board

November 20, 2019  
October 2022 Amendment





## Service Level Standards – Action Plan

### 1.0 Purpose

Since the devolution of social housing administration and funding to Ontario’s 47 Service Managers, the District of Nipissing Social Services Administration Board (DNSSAB) has been dedicated to meeting its prescribed Service Level Standards (SLS). The DNSSAB has been challenged in meeting its SLS due to various factors, such as; being below SLS at the time of devolution; lack of funding to create additional Rent-Geared-To-Income (RGI) units; and unclear SLS reporting guidelines.

The overall purpose of this Action Plan is to illustrate how the DNSSAB will work towards incrementally meeting its SLS. Moreover, the Action Plan will also demonstrate how the DNSSAB will sustain its SLS, once it has been met.

### 2.0 Background

As per Schedule 4 of the *Housing Services Act, 2011*, the DNSSAB has the 5<sup>th</sup> highest SLS out of the 11 Northern Ontario Service Managers. Table 1 below indicates Nipissing District’s specific prescribed SLS.

**Table 1- Prescribed Service Level Standards for the District of Nipissing.**

	Service Level Standard
<b>Households receiving RGI whose income is at or below the household income limit established in regulation</b>	1,522
<b>High needs households</b>	807
<b>Units modified to provide physical accessibility</b>	56

The DNSSAB reports SLS to the Ministry of Municipal Affairs and Housing annually through the Service Manager Annual Information Return (SMAIR). Only selected RGI programs are eligible to contribute towards SLS. The following programs currently contribute towards SLS:

- Provincial Reformed
- Public Housing
- Section 95 – Municipal Non-Profit
- Commercial Rent Supplement
- Portable Housing Benefit

An analysis of the submitted Service Manager Annual Information Returns (SMAIR), dating back to 2004, indicates that the DNSSAB has never met its prescribed SLS. Since 2004, the DNSSAB has averaged a SLS of 1271, which represents a variance of 251. Over the past



decade, the SLS has remained between 1266 and 1355 (see Figure 1). Currently, the DNSSAB’s SLS is 1274, representing a variance of 248.

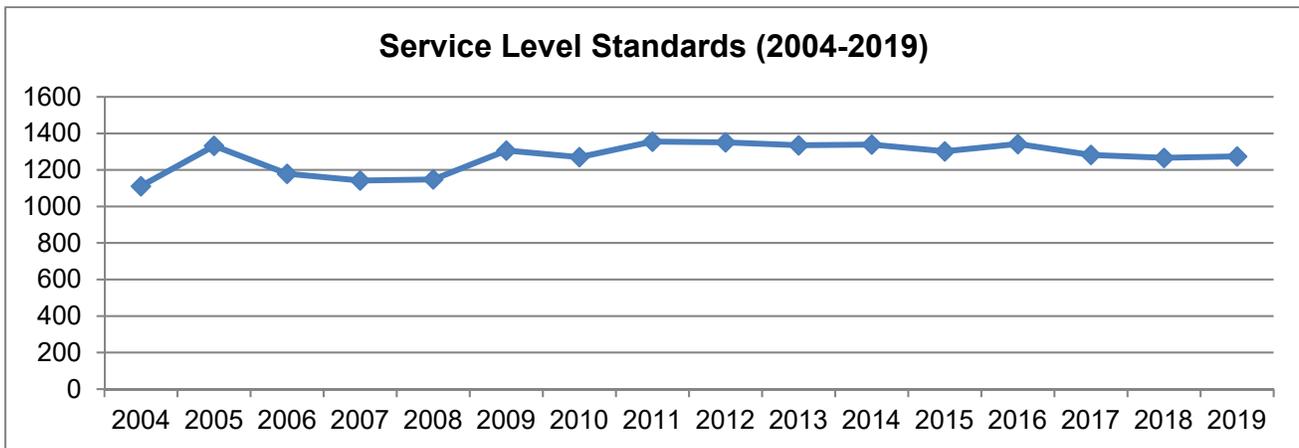


Figure 1 – Service Level Standards in the District of Nipissing (2004-2019).

To continue, over the years there have been notable challenges with reporting on the SMAIR that have led to superficial increases to the reported SLS. Common reporting variances include the Strong Communities Rent Supplement Program units being added to the Rent Supplement figures, although this program is not eligible to contribute towards SLS, and Public Housing being considered as 100% RGI, when realistically, some households were above the income threshold and paid market rent.

### 3.0 Action Plan

In order to meet the prescribed SLS, the DNSSAB will embark on a 10-Year Action Plan from 2020-2029. The key components of the Action Plan will be as follows:

- Rental Subsidies
- Social Housing Target Plans
- Ministry Advocacy

#### 3.1 Rental Subsidies

The use of rental subsidies will be a vital component of the SLS Action Plan. Currently, SLS rules only recognize Rent-Geared-to-Income (RGI) assistance in accordance with prescribed RGI calculation rules and waitlist rules, as well as the recent addition of Service Manager-funded portable housing benefits (PHBs) that follow the waitlist rules.

Effective July 1, 2022, Ontario Regulation 367/11 was amended to allow additional types of Service Manager-funded housing assistance to count towards existing service levels when:

- 1) Households (other than households receiving social assistance) pay no more than 30% of their adjusted family net income on rent (See Schedule 4.2) **OR**



- 2) Are provided a benefit that follows existing PHB calculation rules and serves/prioritizes any client group (i.e., no requirement to follow RGI waitlist eligibility, priority, and selection rules) (See Schedule 4.3).

Any form of housing assistance that meets the requirements in items 1) or 2) as set out above may be included towards a Service Manager’s service levels and there is no requirement to follow RGI eligibility, priority, and selection rules for these forms of assistance to count.

The regulation is also amended to include Service Manager-funded<sup>1</sup> forms of housing assistance that serve social assistance clients when the household pays no more than their social assistance shelter allowance towards rent.

Two rental subsidy categories will be used to reach prescribed service levels over the next 10-year period. The first category is comprised of the use of rent supplements under the new Canada-Ontario Community Housing Initiative (COCHI). COCHI rent supplements are 100% provincial/federal funded subsidies, which are eligible to contribute towards SLS. COCHI funding will be utilized to provide rent supplements to all Urban Native housing units that are set to reach the end of their operating agreement. It is important to note, the Urban Native Housing Program is not currently an eligible program for SLS. By 2028, all 100 Urban Native housing units would receive a rent supplement.

The second rental subsidy category is known as Service Manager-Funded Housing Assistance. This category is a mix of municipally funded rental subsidies including rent supplements, portable housing benefits (PHBs), and other forms of rent reduction. The category aligns with the ministry’s new “Service Manager-Funded Housing Assistance” terminology. The DNSSAB will be adding 15 Service Manager-Funded Housing Assistance every year (with the exception of 2020). Based on this growth, the Service Manager-Funded assistance would grow to a total 145 units by 2029. Table 2 below outlines the projected rental subsidy growth over the 10 years of the Action Plan.

**Table 2 – Projected rental subsidy increases (2020-2029).**

	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	TOTAL
<b>COCHI Rent Supplements (Provincial/ Federal)</b>	0	15	18	0	22	23	7	0	15	0	<b>100</b>
<b>Service Manager-Funded Housing Assistance (Municipal)</b>	10	15	15	15	15	15	15	15	15	15	<b>145</b>
<b>TOTAL</b>	<b>10</b>	<b>30</b>	<b>33</b>	<b>15</b>	<b>37</b>	<b>38</b>	<b>22</b>	<b>15</b>	<b>30</b>	<b>15</b>	<b>245</b>

<sup>1</sup> Service Manger-funded assistance means the subsidy or rent reduction provided to the household is funded by the Service Manager and is not funded by other levels of government.



### 3.2 Social Housing Target Plans

Social housing providers that receive subsidy to provide Rent-Geared-to-Income (RGI) rent are required to meet a target number for households receiving RGI assistance. Targets vary based on the housing provider and the specific social housing program associated with the housing project. In total social housing providers in the District are required to provide RGI assistance to 1318 households. Currently, housing providers are only providing RGI assistance to 1183 households, representing a variance of 135 (see Table 3). Multiple factors affect the ability of housing providers to fail meeting their targets. Some of these factors include: RGI households exceeding the Household Income Limits, RGI households choosing to live over-housed, RGI households failing to notify the housing provider of household changes, and extended rental vacancies.

Housing providers that are not on target for RGI units will be asked to confirm that their Board of Directors are receiving a written report about the status of the target plan at each board meeting. Also, the Boards of Directors will be directed to develop a plan that returns the project to its legislated target for RGI households. Lastly, the Boards of Directors will be directed to ensure that the target plan is considered before making any decisions regarding vacancies, and where feasible, all vacant units must be filled with an RGI applicant until the group is back on target.

**Table 3 – Social housing provider RGI targets and actuals.**

Program	Housing Provider	Target	Actual
<b>Provincial Reformed</b>	Castle Arms Non-Profit Apt Co.	119	116
	Nipissing District Housing Co.	129	117
	Residences Mutuelles Inc.(II)	12	9
	Temagami NP Housing Co.	21	13
	West Nipissing NP Hsg Co.	169	144
	Holy Name Cmty NP Hsg Co.	38	37
	PHARA Rehab. Association	93	79
	Niska NP Homes Inc.	22	21
	Habitations sp NB. St-Vincent	49	45
	Triple Link Senior Homes NB	29	28
<b>Municipal Non-Profit</b>	Nipissing District Housing Co.	30	29
	West Nipissing NP Housing Co.	32	30
<b>Public Housing</b>	Nipissing District Housing Co.	575	515



### 3.3 Ministry Collaboration

The DNSSAB will continue its efforts to work closely with the Ministry for increased opportunities and funding to assist in meeting and sustaining its SLS. Key areas of Ministry support and guidance include:

- Clarification on programs that do not currently count towards SLS
- Clarification on projects that do not currently count towards SLS
- Clarification on the SLS for Commercial Rent Supplement
- Future programs counting towards SLS

### 4.0 Proposed Service Manager Implementation Plan

The DNSSAB understands the importance of meeting its prescribed SLS. In DNSSAB's 10-Year Housing and Homelessness Plan, the maintenance of service level standards in social housing is featured as a strategy.

In terms of implementing the increases to rental subsidies, provincial/federal funding will be prioritized through COCHI where possible. The DNSSAB is hopeful that funding will continue under the COCHI program throughout the lifespan of the Action Plan. Conversely, should provincial/federal funding not be available, the Board of Directors of DNSSAB are aware of the municipal levy impact of adding the required service level units. The Action Plan has intentionally been developed over a 10-year period in order to mitigate large scale impacts on the municipal levy from the increased rental subsidies.

With regard to social housing target plans, the DNSSAB has maintained positive relationships with its 15 non-profit housing providers. As such, DNSSAB will be able to work closely with housing providers that are struggling to meet their RGI targets and provide education to housing provider Board of Directors on the importance of maintaining RGI targets as needed.

Finally, the DNSSAB also communicates regularly with the Ministry of Municipal Affairs and Housing. Providing feedback to the Ministry and advocating on housing and homelessness concerns in the District of Nipissing is a common occurrence at the DNSSAB. This advocacy will continue to ensure that SLS concerns have been communicated and to work together with the Ministry to effectively meet the prescribed SLS.

### 5.0 Conclusion

In summary, since the devolution of social housing programs and funding to the 47 Service Managers, the DNSSAB has been challenged to meet its prescribed SLS. In order to achieve the SLS, a 10-Year Action Plan (202-2029) will be vital in DNSSAB's effort to incrementally increase the number of households assisted with RGI. Through rental subsidies, social



housing target plan, and Ministry advocacy, the DNSSAB is displaying a strong commitment to meeting its SLS.

## 6.0 Signatures

Per:

\_\_\_\_\_  
Name: Catherine Matheson  
Position: Chief Administrative Officer

\_\_\_\_\_  
Date

I HAVE THE AUTHORITY TO BIND THE CORPORATION

Per:

\_\_\_\_\_  
Name: Mark King  
Position: DNSSAB Chair

\_\_\_\_\_  
Date

I HAVE THE AUTHORITY TO BIND THE CORPORATION