

Tara Kainer's presentation
“Social Policy as a Means to Better Health”

given at the Centre for Studies in Aging and Health conference “Aging: Are We Doing It Right?”
on March 4, 2016 in Kingston, Ontario.

It's a pleasure to be here and to participate in this Centre for Studies in Aging and Health Conference. I've enjoyed all the presentations I've seen today. Thank you to the organizers for inviting me.

I'm going to speak for about 15 minutes, which should leave about 5 minutes for questions and comments, in case you have any.

This first slide is from the website of the Poverty Challenge.

Experience poverty as it is. Navigate the system in a real-world simulation. Become an agent of social change.



Alanna Embury, a Grade 9 student at Sydenham High School, writes a message about her experiences during the Poverty Challenge on the challenges graffiti wall on Thursday. (May 29/14, Julia McKay/The Whig-Standard)

Since it began in Kingston, I've been a volunteer. The Poverty Challenge is an experiential game that encourages participants to walk in the footsteps of people living in poverty as they navigate the local social services' system. Groups take on different profiles of about a dozen people living in poverty, and about 100 volunteers take on the role of fictional workers at various agencies such as the welfare office, the food, housing and employment centres, legal aid, and so on. I participate both as various fictional agency workers and as a person with lived poverty experience – what the Challenge calls 'poverty experts'. My profile as it was when I lived in poverty is used in the game.

Megan, as I'm called in the Poverty Challenge, is a 37 year-old single mother of three children receiving Ontario Works. She has a couple of bachelor degrees and a Master's degree. She had been in a Ph.D. program, but attending school from out of province in a new city where she knows no one and has no support systems had taken its toll, and she dropped out. While she is currently working full-time in retail, the pay is not enough to enable her family to exit welfare, and she hasn't been able to find a better-paying job.

In the game scenario, she is looking for better work, has just run out of food, and has been called into Ontario Works for two reasons 1) because she pays far more rent than she's allowed within her shelter allowance and 2) because she accepted money from her parents to pay for the French Immersion opportunity in Quebec that her son has been offered -- and she didn't tell social services. Under welfare rules of the time, she is in danger of being charged with fraud.

There's more to Megan's profile and her experience on Ontario Works, but I'll leave it at that.

Reactions from those playing Megan are always emotionally-charged and usually focus on two aspects of her profile: they can't believe, as well-educated as she is, that she can't find decent employment, and they don't understand why she got in trouble for accepting money from her parents.

While that was 25 years ago and there have been some improvements, welfare benefits still leave recipients far below the poverty line. And no matter how stellar their character, how well they budget, how frugal they are, or how hard they try, they are deprived of the means to live at the same standard of living the majority of Canadians enjoy. And while governments may be well-meaning, their social assistance programs for recipients are devastating. They put stress on relationships, undermine confidence, rob hope, and compromise health and dignity.

But I learned an important lesson while surviving on assistance as a single parent for eight years, and this is another aspect of Megan's profile that Poverty Challenge participants notice. I learned how important it was for my health and well-being to join others to try to do something about the circumstances in which we found ourselves. To not resign ourselves to a bad situation or sit home alone and feel badly. I learned that poverty wasn't my or anyone else's personal failing. Or the result of human nature. Or inevitable.

These quotations point out that good public policy is essential in the context of poverty and inequality.

“It is only through good public policy that we will be able to break the cycle of poverty in Ontario.”

Sharon Lee, Executive Director, Ontario Association of Food Banks, CBC news report, Nov. 2015

“...only higher wages, crackdown on tax dodging and higher investment in public services can stop the widening gap in income inequality.”

62 people own the same as half the world, reveals Oxfam Davos Report, Guardian newspaper, January 18, 2016

I joined a group and became an anti-poverty advocate for 10 years. We learned everything we could about provincial welfare legislation and social services in general. Through being an advocate I came to understand poverty not only as an experience but also as a political issue. And that by making different political and policy decisions, we can change the course of events. Poverty need *not* always be with us. We can end it.

I learned new skills while being a volunteer and it was those, not my university degrees that finally led me to a full-time job paying a living wage and enabled me to leave the welfare system behind once and for all.

The solution for me was to have enough money to get out from under welfare and become independent and autonomous. And while some in society will always need support, the remedy is the same for most of the people struggling on low incomes that I encountered as a volunteer and in my work. Increased income. Not charity but justice. Because the myriad of programs and services designed and implemented to help people struggling with low incomes – food banks, meal programs, thrift stores; budgeting, resume writing -- even job-finding workshops – only manage poverty but don't end it.

Depth of Poverty in Kingston

- Kingston's official poverty rate is over 15% (*City of Kingston report, June 18, 2013*)
- 36% of Kingston residents earn an after-tax income of less than \$20,000/yr. (*Kingston CMA Labour Report, KEDCO, Aug. 2015*)
- A 2015 point-in-time food count in Kingston revealed that nearly 5000 emergency snacks and meals were served in a single day (*Kingston Food Providers 2nd Annual Report, 2015*)

A lot of services do exist in Kingston to address poverty. However, not everyone is using them, and poverty and food insecurity remain in spite of them.

Addressing the Need

- Kingston's Poverty Challenge website posts a help site listing over 50 church and non-profit organizations providing emergency services
- Typically, fewer than 25% of food insecure Canadians use food banks (*Food Insecurity Policy Research, October 13, 2015*)
- Extensive research from a multitude of sources shows that charitable food services do not increase food security at all

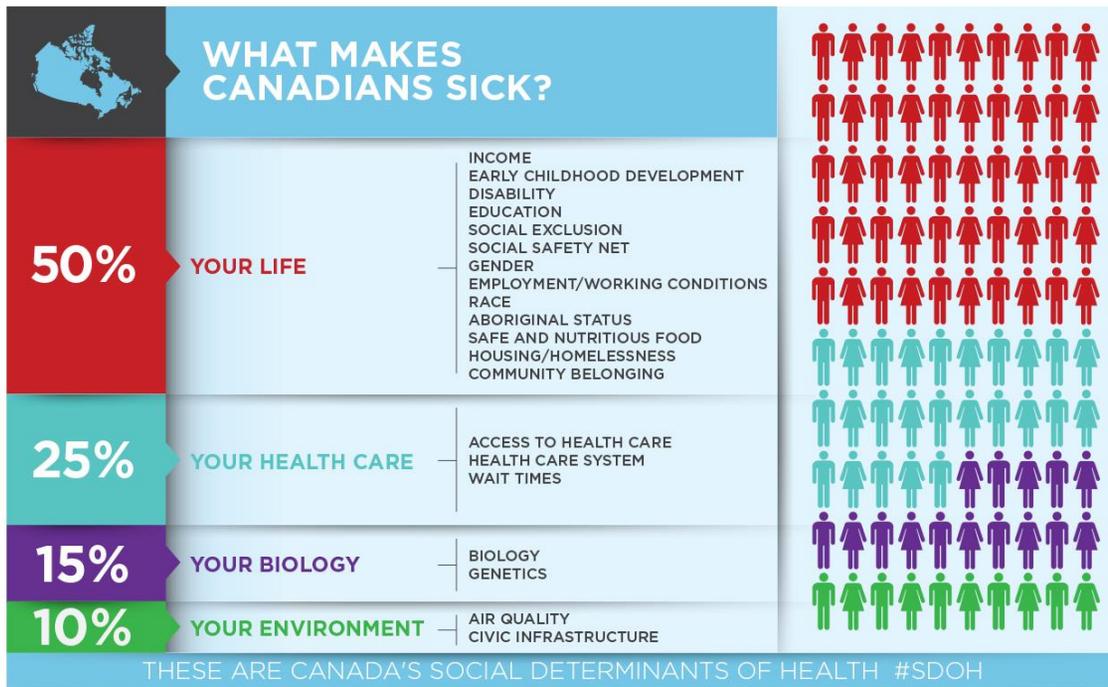
Here's a quotation from the American clergyman and peace activist William Sloane Coffin, which points out some differences between charity and justice.

.....
Charity is a matter of personal attributes; justice, a matter of public policy. Charity seeks to eliminate the effects of injustice; justice seeks to eliminate the causes of it.
.....

Society as it is doesn't provide an even playing field. Systems are skewed to hugely benefit some people and hugely disadvantage others.



These disparities have huge consequences. Decades of research and thousands of studies in Canada and elsewhere on the Social Determinants of Health indicate that our health is shaped more by social factors than by biology or individual behaviour.



Graph, York University grad student, 2014

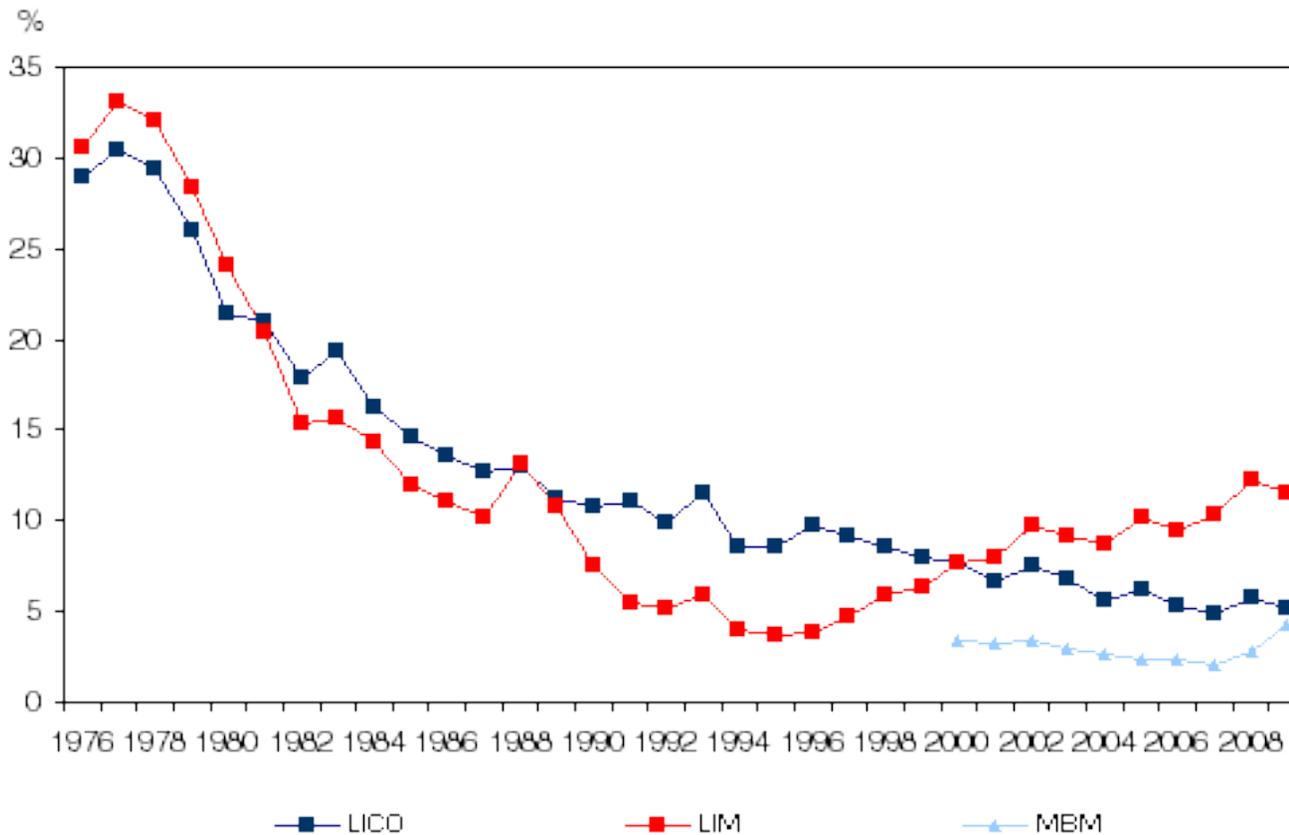
As you can see, how income and wealth are distributed, whether or not we are employed, the conditions under which we work, our ability to obtain healthy food and a quality education affect our health more than our health care system or even whether we smoke cigarettes and never exercise.

What's the implication for senior citizens? While it's never too late to improve one's health, the current state of our health in Canada is a direct result of previous government policies. If you've lived in poverty all your life, to then try to undo in old age what has taken nearly an entire lifetime to construct, simply isn't possible.

It would make sense then, to implement public policy that will sustain Canadians over a lifetime.

Is poverty an issue for Canadian seniors? Many seniors in Canada certainly lived in poverty in the past, as this graph from Statistics Canada indicates.

Low-income rates among seniors 1976 to 2009



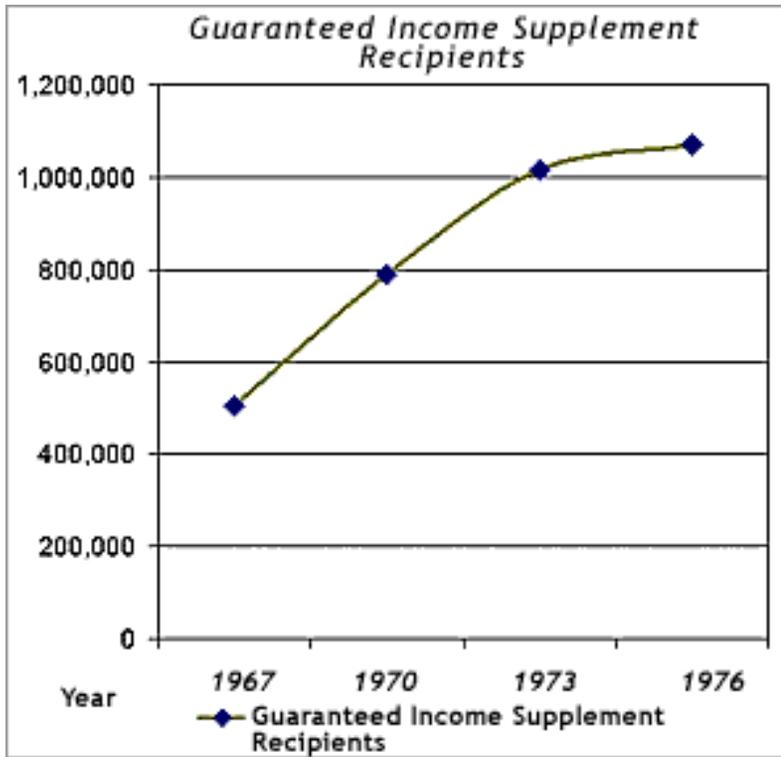
Note: Low income rates are calculated using three low income thresholds: the Low-Income Cut-Off (LICO), the Low Income Measure (LIM) and the Market Basket Measure (MBM).

Source: Survey of Consumer Finances (1976 to 1995) and Survey of Labour and Income Dynamics (1996 to 2009), Statistics Canada.

In 1976, as you can see, the poverty rate among seniors was more than 30%.

An amendment to the *Old Age Security Act* in 1966 established the income-tested Guaranteed Income Supplement, or GIS, to top-up Old Age Security (OAS). While pensions began in 1967, full pensions weren't available until 1976.

Here's a graph that shows the increase in eligibility from 1967 to 1976.



As more seniors qualified for the GIS, they gained more income and their finances significantly improved.

A report from December 2014 by the seniors' group CARP, however, says that recently the depth of poverty among seniors has been underestimated and is actually about twice as high. The rate is not 6% but 12%. And

that rate more than doubles -- to 27 per cent -- for seniors who are also single (CBC news, November 30, 2015). Apparently, some of them have had to turn to food banks to eat because in 2015 there was a 35% increase in the number of senior citizens using food banks over the previous year (2015 Ontario Associations of Food Banks' report).

So it behooves us to do whatever can be done – over the lifetimes of Canadians -- to increase the incomes of those on the lower end of the socioeconomic scale.

Over the years I have worked with many organizations dedicated to increasing income and reducing the wealth gap – by advocating for raises in welfare rates and the minimum wage, or by implementing a living wage. But in the interests of time, I'm going to focus on only one.

THE BIG BASIC INCOME GUARANTEE PUSH

 Basic Income Canada Network
Réseau canadien pour le revenu garanti

What's the problem?

Almost **four million** Canadians live in poverty—one quarter are children

Current income assistance programs trap recipients in **poverty**

Machines are displacing people and **part-time low wage jobs** replacing full time ones

People working two or even three part-time jobs **can't make ends meet**

What's a basic income guarantee—BIG?

A BIG provides an **income sufficient for life's basic needs**, guaranteed by the Government to all. Like **universal health care**, it's unconditional.

THE BICN BIG BASIC INCOME GUARANTEE PUSH

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 Basic Income Canada Network
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Why is a basic income guarantee better than welfare?

- Simpler to apply and administer
- No stigma, no hassle, fully respects recipients' autonomy
- Compensates people doing unpaid work
- Provides incentives to seek paid labour
- Proven to reduce poverty rates
- Proven to reduce health care costs

Current goals of the BIG Push campaign (www.biencanada.ca)

- Raise public awareness
- Build public support
- Secure support from political leaders for a **Basic Income Guarantee**

What you can do

- Learn more about it and help spread the word
- Discuss **BIG** with your MP and MPP
- Volunteer to help with our work locally
- Go to <http://bicn.nationbuilder.com/> to donate or simply to join the national campaign

This is a postcard created by the Kingston Action Group for a Basic Income Guarantee. Like the GIS, a basic income is a cash transfer to citizens. But BIG, unlike the GIS, will ensure a minimum income at or above the poverty line adequate to pay for life's necessities.

Such a benefit will be transformative because it will free up recipients to engage in civic, creative, entrepreneurial, volunteer, and educational pursuits. It will compensate all who do unpaid work, and encourage workers to seek better jobs with better pay and conditions.

It will be particularly useful in these times of exponential growth in technology. The January 2016 Davos report predicts the loss of two-thirds of all jobs to automation in 15 major economies by the mid-2020s.

BIG would separate income from labour and serve as a bridge in times of crisis: such as during job loss, between jobs, during illness, divorce, tending children and aging parents, and other of life's disruptions. With BIG no one need lose everything they've worked so hard to gain and descend into poverty. And a benefit over a lifetime that covers basic needs will improve health outcomes for Canadians and lower costs.

A basic income pilot project in Dauphin, Manitoba in the 1970s where the poorest families in town were granted a guaranteed minimum income by the federal and provincial governments determined that additional income did not mean people stopped working. While more mothers stayed home with their babies and more young men chose to return to high school and graduate, most everyone else in the Dauphin pilot project continued to work. The experiment showed that the extra income had positive benefits, particularly in terms of health: Visits to the hospital fell by 8.5 per cent; there were fewer work-related injuries, emergency room visits from car accidents and domestic abuse, and fewer people sought help for mental health issues.

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The author of these findings, Dr. Evelyn Forget, testified just a couple of weeks ago at the House Standing Committee on Finance (Feb. 18th, 2016). She called on the federal government to set aside “a very small amount of money” to work with the provinces to facilitate a series of guaranteed income pilots across Canada.

There are many varieties of proposals for basic income and advocates don’t agree on all the details, but as the Kingston group envisions it, a basic income guarantee, unlike welfare, does not have strings attached.

Recipients will not be required to liquidate their assets in order to become eligible. And because it is not tied to labour market participation or other conditions, basic income will not be subject to complex bureaucratic rules and won’t require policing. BIG, as we perceive it, would be delivered, like the GIS, through the tax system and, consequently, no stigma will be attached either.

BIG will replace provincial welfare programs but not all income supports and social programs. [The Canada Pension Plan, Employment Insurance, the Child Tax Benefit pharmacare, affordable housing, and child care will continue to be needed.]

While the cost of a Basic Income Guarantee is often cited as prohibitive, the Fraser Institute calculated the total cost of Canada’s *current* income support system at \$185 billion (G&M, Aug. 3/15).

The Kingston group estimates that implementing BIG will amount to about \$40 billion. [\$20,000/yr. for adults and \$6,000/yr. for children] In the context of the costs of poverty, not a huge sum.

Support for BIG is steadily building.

Medical and food security organizations stand out, and so do politicians.

SOME BASIC INCOME GUARANTEE SUPPORTERS

- Canadian Medical Association
- Canadian Association of Social Workers
- Community Food Centres Canada
- Food Secure Canada
- Ontario Association of Public Health Agencies
- Ontario Public Health Association
- Ontario Society of Nutritional Professionals in Public Health
- Cities of Kingston, Cornwall, Belleville, Brockville, Welland;
Niagara Region, County of Peterborough, Town of Pelham
- Finland and Utrecht, Holland
- Liberal Party of Canada and Ontario; Green Party of Canada
- Conservatives Hugh Segal and Art Eggleton
- Prince Edward Island
- Mayor Naheed Nenshi, Calgary; Mayor Don Iveson, Edmonton
- Numerous citizens' groups across Canada and the world

There were two exciting developments for basic income just last week:

Senator Art Eggleton calls on federal government to launch Basic Income pilot project

Eggleton tabled a motion from the Senate on February 26th, 2016 calling for a basic income model “for the purpose of helping Canadians to escape poverty.”

And the Ontario government in its 2016 budget stated that it will work with communities to design and implement a Basic Income pilot project:

Ontario's 2016 Budget committed to a basic income pilot

“The pilot project will test a growing view at home and abroad that a basic income could build on the success of minimum wage policies and increases in child benefits by providing more consistent and predictable support in the context of today's dynamic labour market.”

If you follow the media, you will have noticed lately that articles or letters about basic income are nearly a daily occurrence.

I believe that with basic income it is possible to eliminate poverty and narrow the wealth gap. Having a basic income guarantee in place when I left Queen's and couldn't find a job would have prevented my family from falling into poverty. BIG would have made it possible for us to cover our basic needs -- to eat more nutritious food, to get dental care for me as well as my children, and to take advantage of opportunities instead of them passing us by. A basic income would have changed my life and the lives of my children. For the good of Canadians, I hope it's a policy that many will come to support.
