

# The Gap

## Income (In)Adequacy Report 2024



**United Way**  
Peterborough & District

There is an unspoken covenant between various levels of government and their citizens, and that is to serve people, to preserve communities, and to ensure opportunity for all to experience the fullness of life and their potential.

Built into this notion is the belief that there should be a minimum standard of living and care that people enjoy. As such, much of our public policy has embodied these values. This is reflected in the idea and practice of Universal Health Care, which has become so intrinsic to our national identity. Income support programs such as the Guaranteed Income Supplement (GIS) and Old Age Security (OAS), Ontario Works (OW) and Ontario Disability Support Program (ODSP), as well as Employment Insurance (EI) all seem to uphold this belief, but their levels of effectiveness have changed over time.

Sufficient income is critical to health. Lower income households have higher rates of food insecurity, which leads to higher rates of diabetes, cardiovascular disease, and certain cancers.<sup>1</sup>

Too often, we here at United Way are told the stories of parents making the hard choice between paying the rent or buying groceries. Food bank use has become a shameful necessity because of a shortage of income. While many if not all families might be grateful for charitable food, the most dignified state would be one where families have enough money to buy the food they would choose to eat.

There is a predatory nature to certain aspects of our current capitalist system. This is seen in the dramatic commodification of housing, putting the cost of owning, and indeed, renting, further and further out of reach. Food and shelter are under siege, and the lack of both incomes and income support programs keeping pace with the real cost of living is harrowing for many.

This is especially true for single working-age adults with no dependents, who experience the highest rates and deepest levels of poverty in Canada. One in five unattached individuals, or 22%, live below the poverty line, and they make up half of the 1.8 million Canadians living in deep poverty.<sup>2</sup> Unless otherwise noted, the numbers included within are based on this demographic.

In the past, this report has focused solely on announcing the living wage rate, which has been set by the Ontario Living Wage Network at \$20.57 for an individual with no children living in the Eastern region.<sup>3</sup> This year, we have taken it a step further...

The Gap is an in-depth analysis of income adequacy, a reflection on the growing divide between those at the top income brackets and those who are struggling to survive. We believe the time has come to not only consider, but to advocate for a basic income guarantee for Canadians, to improve health and provide opportunity for all.



Jim Russell,  
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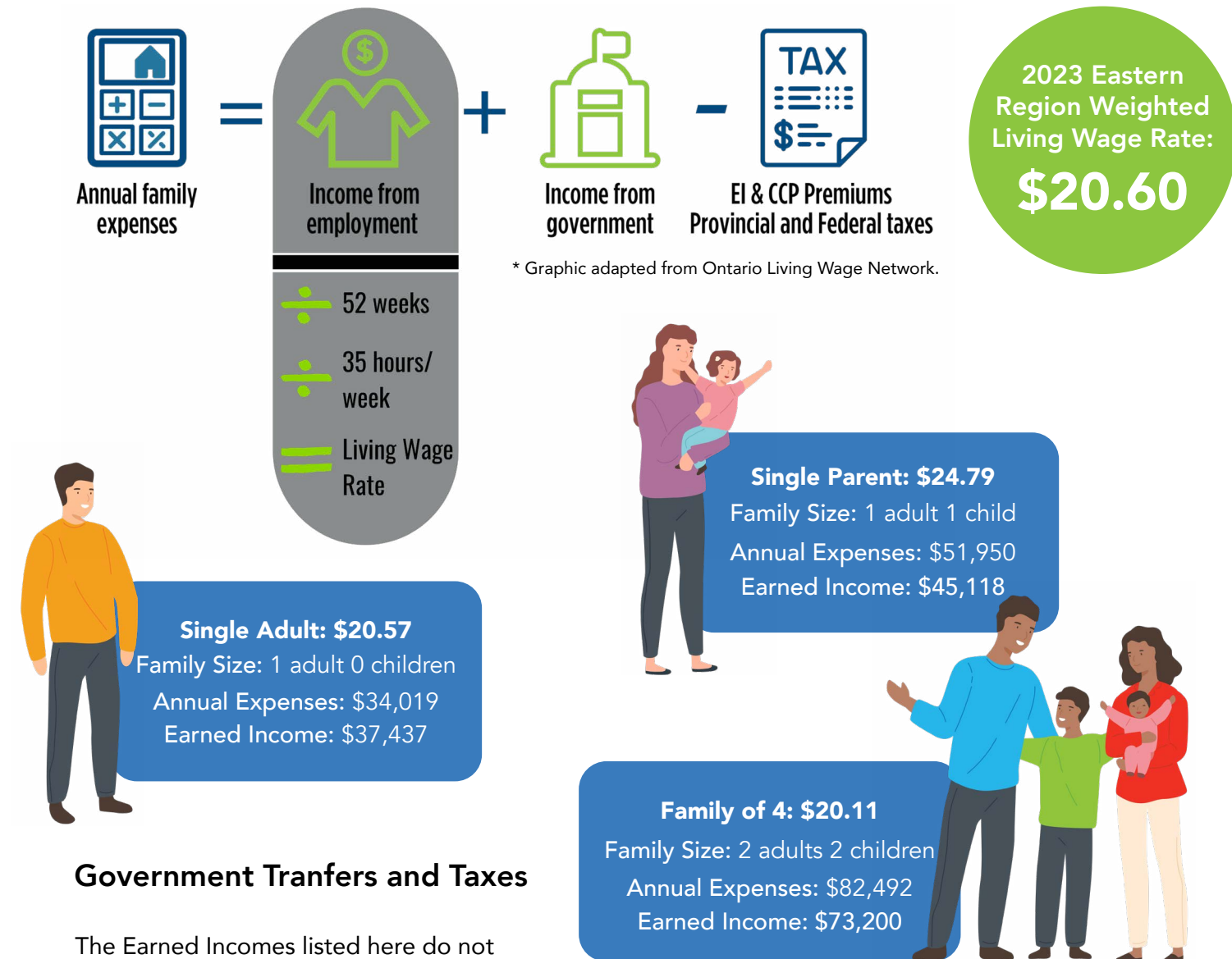


## Hourly Income Calculations

The Ontario Living Wage Network calculates the cost-of-living for three household types in a given region, then finds the level of earned income, taxes, and transfers that would provide each household type with the amount of income needed to cover those expenses. The earned income portion of this calculation is then divided by 52 weeks, at 35 hours per week (and then divided again by 2, for the Family of Four), which results in the living wage rate.

A 4% contingency amount is included in this calculation, which allows for roughly two unpaid weeks of vacation time.

Income data has been converted into hourly incomes in this report for ease of comparison. To arrive at these hourly figures, we have calculated income based on 50 weeks of work at 35 hours per week so that our numbers also allow for two weeks of unpaid time off.



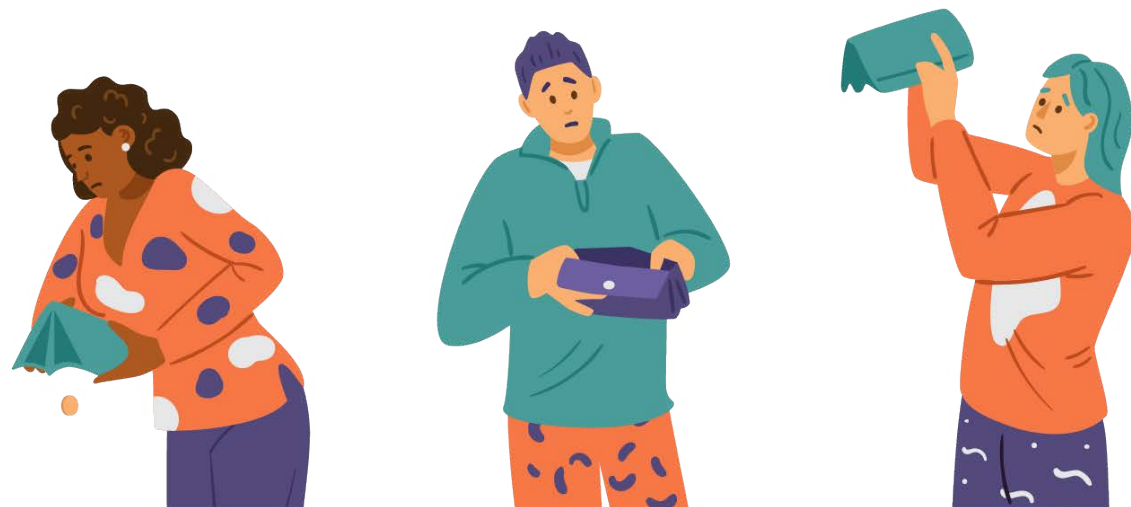
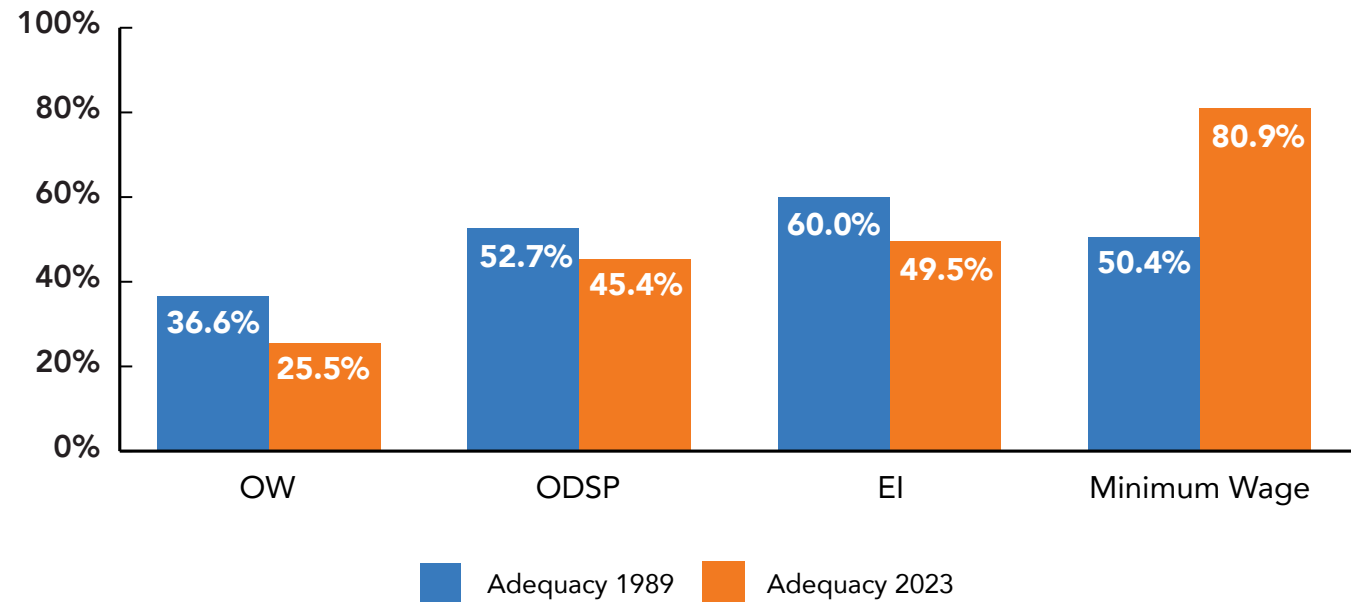
## Government Transfers and Taxes

The Earned Incomes listed here do not include tax deductions, or government transfers. Notably, because single adults without dependents do not receive child-specific benefits, their earned income must fall **above** their annual expenses to account for deductions, whereas families with children receive benefits that mean their earned income can fall **below** their annual expenses.

# Income (In)adequacy: 1989 vs 2023

The following graph<sup>i</sup> indicates that our social safety net, which was already insufficient in 1989, has weakened over time, and does not adequately support those who access it.

- For individuals who are considered employable, Ontario Works (OW) now offers only about a quarter of what a living wage would provide, down from 36.6% in 1989.
- The Ontario Disability Support Program (ODSP) has not kept pace with the cost of living either, providing less than half of a living wage.
- Employment Insurance (EI), which in 1989 was calculated as 60% of one's income and provided for up to 50 weeks, is now calculated at 55% for 45 weeks. For the purposes of this report, the EI hourly amount for 2023 was based on a living wage, and redistributed over 50 weeks to make it parallel to the other figures included here, putting its adequacy at 49.5% of a living wage.



<sup>i</sup> Because the living wage is a relatively new concept, there are no official calculations for our region prior to 2016. Therefore, in order to allow for comparison, we have based our living wage estimate for 1989 on inflation.

# Income Advocacy

In recent years, some improvements have been made to segments of Ontario's social safety net: **ODSP has been indexed to inflation as of 2023, but sadly OW remains unchanged.** Some advocacy groups, such as *Raise the Rates* are asking that the rates for both programs be doubled. For ODSP, this would bring the rate close to a living wage, but the OW rate is currently so low that even doubled it would still be insufficient.

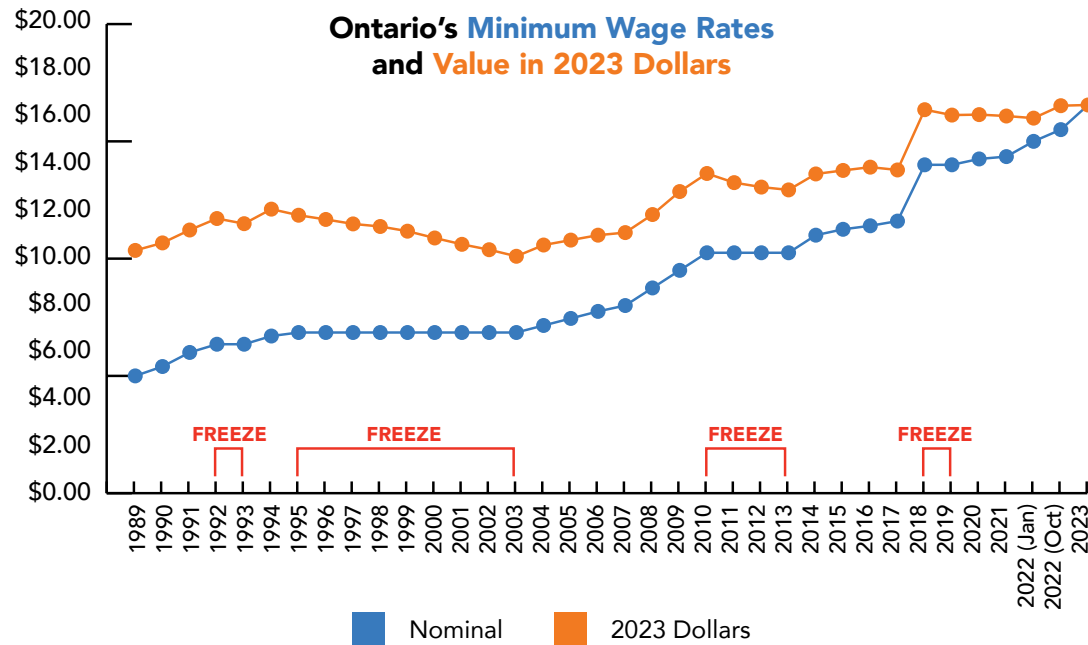


<sup>ii</sup> The minimum wage's indexing to inflation in 2014 was certainly a win for advocates, but it did not stop the rates from being frozen again for two years after the 2018 increase was implemented. More is said about this in a subsequent section of this report.

# Ontario's Minimum Wage: 1989 to 2023

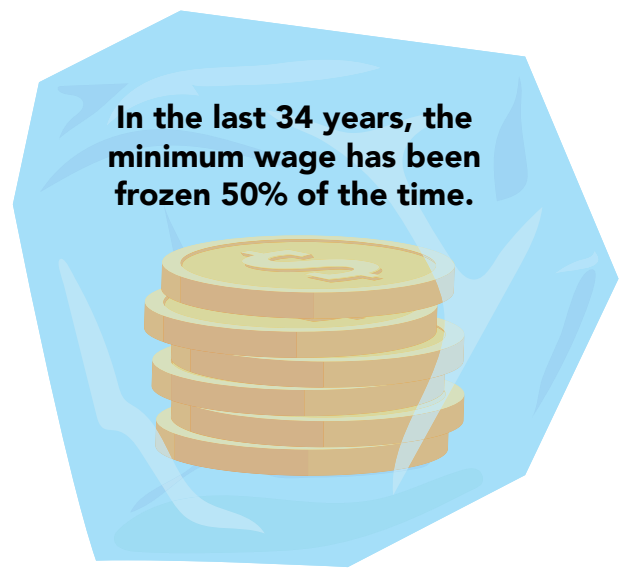
In the 34-year period examined in this report, Ontario's minimum wage has been frozen on four occasions, one of which lasted a staggering nine years. Despite the indexing to inflation that was implemented in 2014, the minimum wage was frozen in 2018 and 2019. This was a reaction to the previous government's substantial increase that came into effect at the beginning of 2018, raising the minimum wage from \$11.60 to \$14, with a promise of \$15 for the following year.

The increase was one of several measures intended to address the reality of changing workplaces. Ontario's labour legislation reflected a different time, when the "standard employment relationship" (meaning full-time and permanent work) was more prevalent. With the rise of low-paying and precarious jobs, the existing legislation was reviewed, and recommendations were made to improve working conditions.<sup>4</sup>



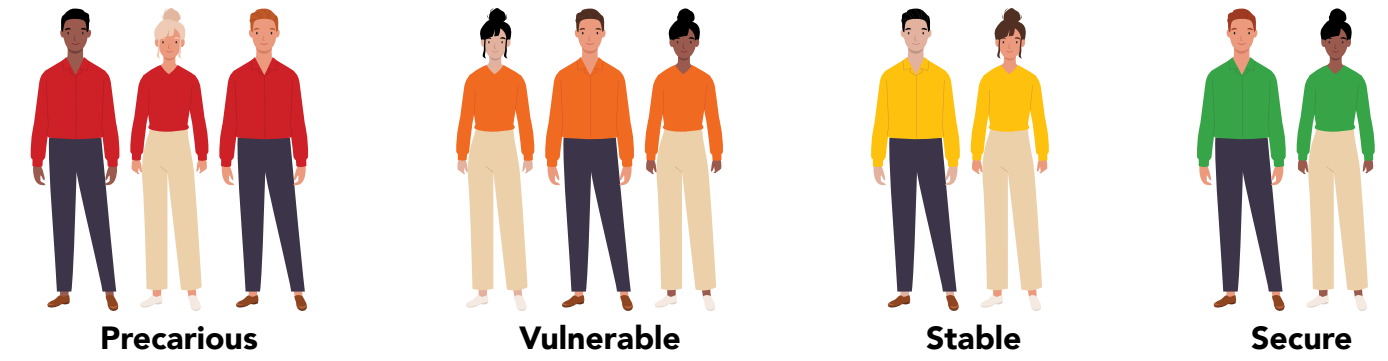
**Why are Minimum Wage Freezes a Problem?**  
Whenever the minimum wage rate is frozen, the value of that rate decreases each year as the cost of living continues to rise.

**Nominal Dollars vs Today's Dollars**  
This report frequently compares nominal dollars with today's dollars.  
"Nominal dollars" refers to an amount unadjusted for inflation.  
"Today's dollars" or "2023 dollars" refer to the value of dollars in a given year, adjusted for inflation for the purpose of illustrating changes in spending power. Today's dollars are calculated based on the Consumer Price Index (CPI), which represents changes in prices experienced by Canadian consumers.



## Precarious Work

Research conducted in the Peterborough community in 2018 indicated that nearly two-thirds of the sample (62%) were in precarious or vulnerable employment situations.<sup>5</sup>



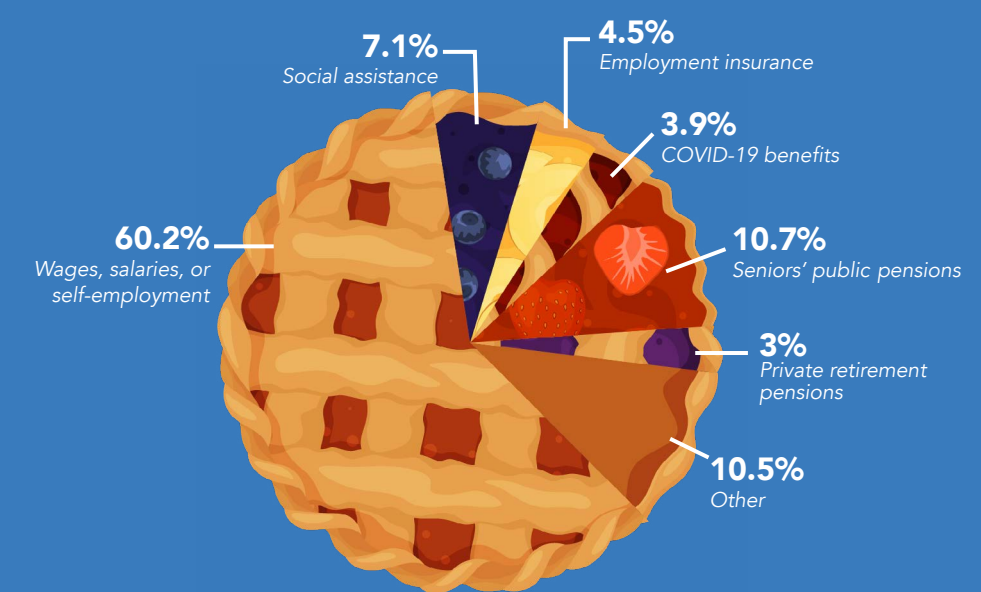
**A precarious worker** has unstable and insecure employment, irregular work hours making time management difficult, unpredictable wages and no other benefits, and less access to job training. Precarious work is usually characterized as temporary, part-time, limited term, and contract work.

**A vulnerable worker** has a little more employment security, unreliable work hours or permanence, lower earnings and likely few, if any, benefits, and less access to training and participation in the workplace.

## "The Working Poor"

Over 60% of food-insecure households are reliant on wages, salaries, or self-employment as their main source of income.<sup>6</sup> Because food insecurity is a sensitive measure of poverty, this is a strong indicator that many of today's jobs offer insufficient wages.

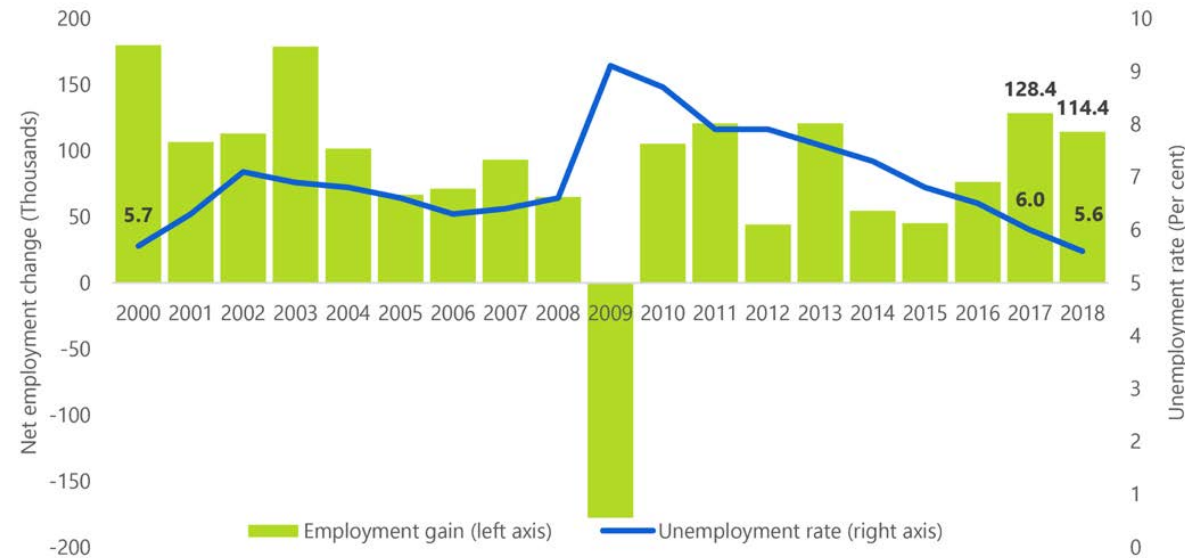
**Distribution of Food-Insecure Households by Main Source of Income**  
Data Source: Statistics Canada, Canadian Income Survey (CIS) 2021.



Simply having a job is not enough to make ends meet.

## Was the 2018 Minimum Wage Increase a "Job Killer"?

Despite the ongoing inadequacy of the minimum wage, many argued that the large step up would have a detrimental effect on businesses and young workers, and result in massive job losses across the province. However, according to an analysis looking back on the impacts of the 2018 increase, it was not the "job killer" that was predicted.<sup>7</sup> While some jobs were lost, employment grew overall, and unemployment fell to one of the lowest rates in many years as seen in the chart below.<sup>8</sup>

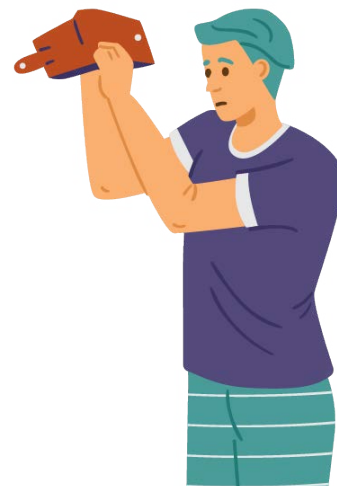


## Who Benefited from the 2018 Minimum Wage Increase?

- Existing minimum wage earners got a raise, but it also raised the income floor for everyone else who was making less than \$14/hour.
- Minimum wage workers are more likely to be women. In fact, in 2018, 17.5% of women employees worked for minimum wage, compared to 12.8% of men.
- Racialized workers, especially women, made gains that reduced the racial and gendered earnings gap in Ontario.
- New immigrants are more likely to work for minimum wage than those who have been in Canada more than 10 years, or people who were born in Canada.
- Although many minimum wage workers are youth, 70% of the workers benefiting from the increase were adults, contrary to the notion that the majority of minimum wage workers are teenagers who don't need their earned income to meet basic needs.

## How Much Did the Cancellation of the Promised 2019 Increase to \$15 Cost Workers?

The cancellation of the expected 2019 increase to \$15, coupled with the freeze that followed, resulted in an income loss estimated at an average of \$3,170 for most minimum wage workers between 2019 and 2022. For full-time, full-year workers whose jobs continued throughout the pandemic, the income loss could be as high as \$6,000 over the three-year period.<sup>10</sup>



**Myth:** Raising the minimum wage will cost low-wage workers their jobs.

**Fact:** Minimum wage increases pump billions of dollars into the pockets of low wage workers and boost economic activity in turn. Jobs are created as a result, and the increase in economic activity more than compensates for any losses incurred by businesses.

**Myth:** Increasing the minimum wage will raise prices.

**Fact:** Any price increases resulting from a higher minimum wage would be so small that it would have an insignificant impact on the normal rate of inflation. Global factors play a much larger role in inflation than workers' demands for improved wages.

**Myth:** Minimum wage increases hurt small businesses.

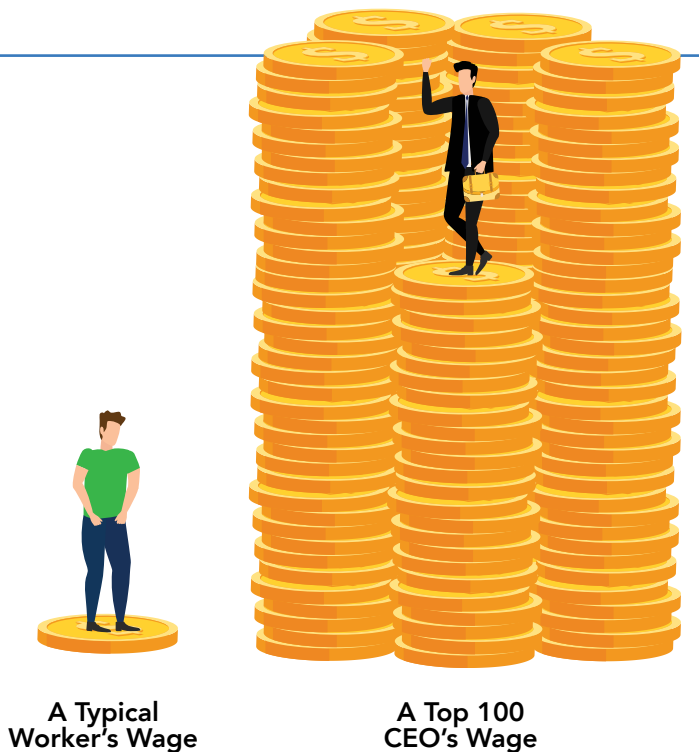
**Fact:** When the minimum wage goes up, local economies benefit the most. Workers spend their money where they live, and because they operate on low incomes, most of their dollars are spent, rather than saved.

**Myth:** Minimum wage workers are mostly teenagers who live with their parents.

**Fact:** Most minimum wage workers are adults who need their incomes to meet basic needs. Many are women, and many are racialized.

## Do wage increases cause inflation?

Many still subscribe to the theory that increasing wages results in a "wage-price spiral" that drives up inflation and day-to-day costs, but there is little evidence of this.<sup>12</sup> Although many factors are at work when it comes to rising inflation, corporations have contributed to this more than the average worker seeking better pay. While it's natural for a business to pass on rising costs to the consumer, including the cost of higher wages, the increases that we are experiencing now go beyond that. **Since the beginning of the pandemic, corporate profits have increased three times faster than wages.**<sup>13</sup> These large corporations have chosen to raise their prices to boost their profit margins, driving up inflation in the process.<sup>14</sup>



A Typical Worker's Wage

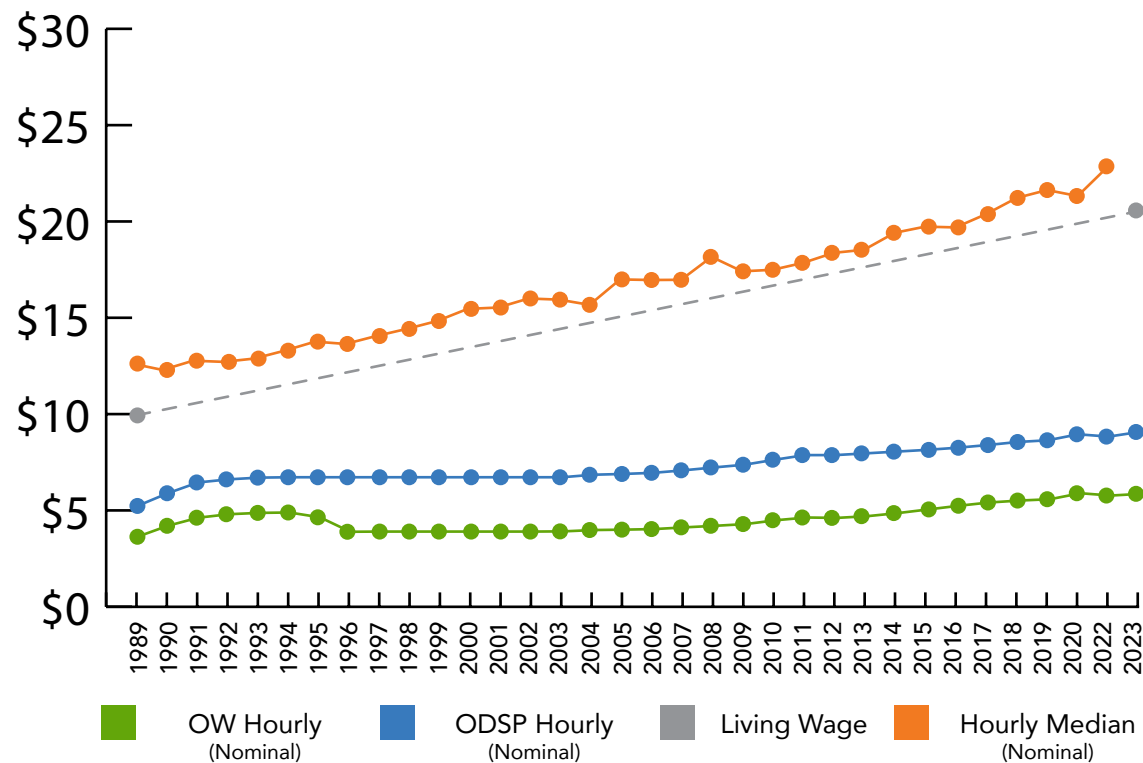
A Top 100 CEO's Wage

By 9:27AM on January 2, 2024, Canada's top CEOs have already made \$60,600, the annual salary of the average Canadian worker.<sup>15</sup>

# Social Assistance Rates: 1989 to 2023<sup>16</sup>

Canadian households whose main source of income is social assistance have a 70% chance of being food insecure, and a 37% chance of being severely food insecure.<sup>17</sup> Clearly there's a problem with our social safety net, when those who access it cannot afford to eat properly.

In nominal dollars, the median income of Ontarians has remained slightly higher than our region's living wage<sup>iii</sup>, and has seen a reasonably steady increase over the past 34 years. **Meanwhile, the disparity between Ontario's social assistance rates and the cost of living has grown.** Those accessing OW and ODSP<sup>iv</sup> have not received a comparable rate of increase.



## A Financial Cliff<sup>18</sup>

In addition to the problem of inadequate rates, the social assistance system is failing at its stated objective of moving people into employment. For those at the margin of no longer qualifying for social assistance, the clawback rates coupled with the risk of losing additional benefits means that recipients are often at the precipice of a financial cliff, when what they need is a smooth off-ramp.



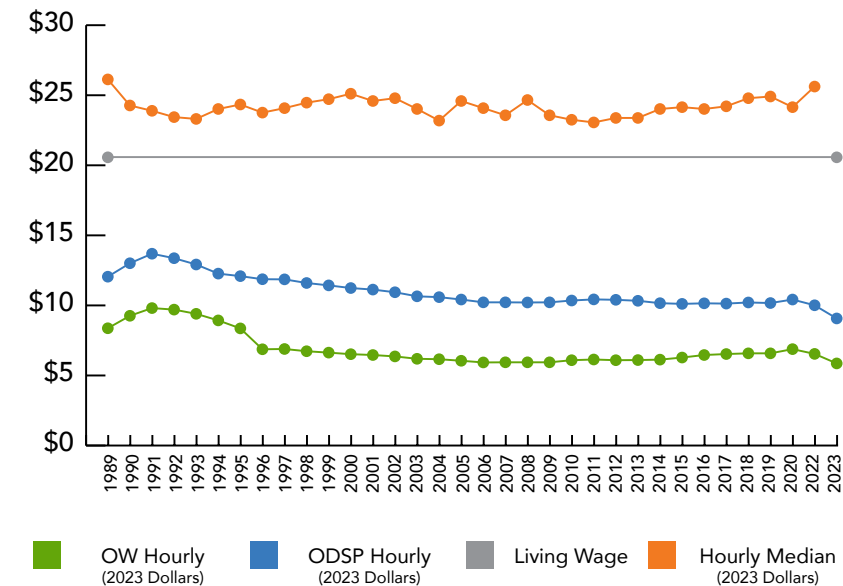
<sup>iii</sup> We have drawn a straight line between our living wage estimate for 1989 and the rate for 2023 for the sake of simplicity. Since the Consumer Price Index varies by year, as do taxes and government transfers, the actual living wage would fluctuate as well.

<sup>iv</sup> Please note that Ontario Works (OW) and Ontario Disability Support Program (ODSP) were introduced in 1998 and took the place of similar social assistance programs (General Welfare Assistance and Family Benefits). The acronyms OW and ODSP are used throughout to conserve space.

## The Inadequacy of Social Assistance Rates

In today's dollars, it's evident that **the value of a social assistance cheque has actually gone down considerably.** An OW recipient has \$2.51 less in our hourly calculation than in 1989, whereas an ODSP recipient's hourly income has been reduced by \$2.98. (These hourly calculations have been generated from annual assistance rates, with additional tax benefits factored in, and then divided by 35 hours per week for 50 weeks). In annual terms, this is a loss in spending power of \$4,393 for OW recipients, and \$5,215 for ODSP recipients.

**In 1995, the provincial government cut OW rates by a devastating 21.6%, then froze the rates of both OW and ODSP for several years.**<sup>19</sup> The Today's Dollars graph shown here illustrates that social assistance rates have not recovered, and would need to be increased by at least 40% just to be on par with the 1991 rates, which were also inadequate.



## 1995 "Welfare Diet" Shopping List

- |  |  |
|--|--|
| <b>Grain Products</b> <ul style="list-style-type: none"> <li>- Corn Flakes (6.25g) x2 = \$5.58</li> <li>- Quaker Oats (1kg) = \$1.99</li> <li>- Whole Wheat Bread x3 = \$2.97</li> <li>- Primo Pasta (900g) x4 = \$5.16</li> <li>- Whole Grain Rice (2kg) x2 = \$6.58</li> </ul>   | <b>Dairy Products</b> <ul style="list-style-type: none"> <li>- Milk (4L) x4 = \$14.76</li> <li>- Yogurt (1.75g) x1.2 = \$2.99</li> <li>- Cheese (24 slices) = \$3.19</li> </ul>  |
| <b>Fruits &amp; Vegetables</b> <ul style="list-style-type: none"> <li>- Carrots (2lb) = \$0.99</li> <li>- Bananas (5pcs) x2 = \$1.38</li> <li>- Broccoli x2 = \$2.98</li> <li>- Cauliflower x2 = \$3.98</li> <li>- Apples (6pcs) x2 = \$2.58</li> <li>- Orange Juice = \$0.99</li> <li>- Lettuce (1 head) = \$1.79</li> <li>- Potatoes (10lb) = \$1.77</li> <li>- Oranges (6pcs) x2 = \$3.38</li> <li>- Mixed Vegetables = \$2.49</li> </ul> | <b>Meat &amp; Alternatives</b> <ul style="list-style-type: none"> <li>- Ground Beef (1kg) = \$5.84</li> <li>- Chicken Breasts (6pcs) = \$3.27</li> <li>- Eggs = \$1.79</li> <li>- Bologna (1.25g) = \$1.79</li> <li>- Beans x1.2 = \$9.48</li> <li>- Peanut Butter (900ml) = \$2.49</li> </ul> |

**Total: \$90.81**

## The Welfare Diet

The "Welfare Diet" that was recommended by the then-Minister of Community and Social Services immediately following the substantial 1995 cut to OW has become somewhat notorious. It includes bread but no butter, pasta but no sauce, and seems to assume that social assistance recipients already have or do not need things like salt and other spices, or coffee and tea. Those who have tested the "Welfare Diet" have been left feeling ill, as it provides only half of the daily calories recommended by the World Health Organization.<sup>20</sup>

This wildly insufficient food budget would be about \$177 in today's dollars, and since food costs have risen faster than core inflation, that amount of money buys even less now.

**Could you eat well with only \$177 a month?**

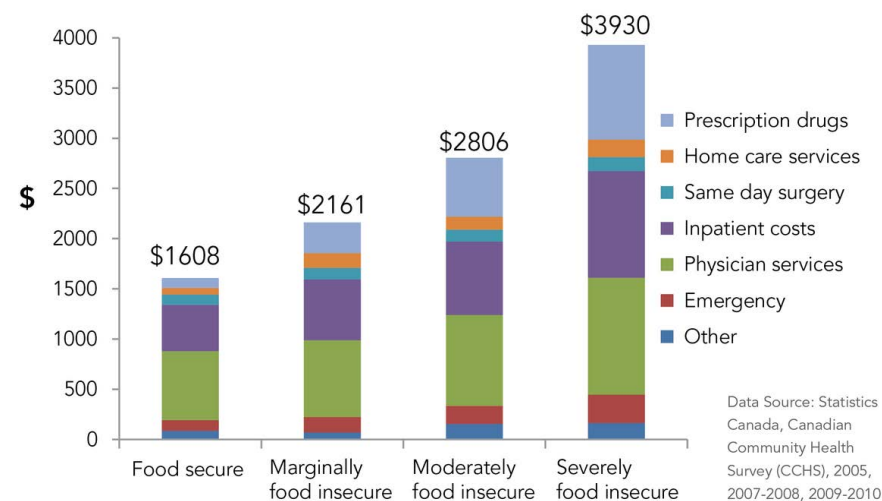
For many, an adequate income is what determines whether an individual will be healthy or unhealthy. While lifestyle choices and genetic predispositions have some influence on wellness, **income arguably has the most significant impact on health outcomes.**

The non-medical factors that influence health, known as the Social Determinants of Health, also include things like early childhood development, educational attainment, physical environment, social inclusion, race, and gender, as well as things like housing and food insecurity – which of course have a direct connection to income levels.

Insufficient incomes result in material and even social deprivation, which in turn have negative impacts on an individual's health. For instance, **adults in severely food insecure households in Ontario will generate healthcare costs that are 121% higher than those in food secure households.**<sup>21</sup> This lack of food, which is one of several dire consequences of living in poverty, correlates to illnesses such as mood or anxiety disorders, arthritis, back problems, and even heart disease. These problems are often preventable and affect wealthy individuals at much lower rates. One Canadian study based on data from 1991 to 2006 found that **if death rates were similar to those of the wealthiest 20%, there would be 40,000 fewer deaths per year.**<sup>22</sup> It is abundantly clear that addressing income inequality is key to reducing health inequities.

For those in the labour force, **receiving a living wage from employers can mean the difference between sickness and wellness,** but improvements to our social safety net and minimum wage rates are required to truly ensure public health.

Average health care costs incurred over 12 months by Ontario adults (18-64 years of age), by household food insecurity status



## Food Insecurity

To learn more about food insecurity in our community, read Peterborough Public Health's *Addressing Food Insecurity in Peterborough: An Urgent Call to Action*, available here: [peterboroughpublichealth.ca/reports-and-data](http://peterboroughpublichealth.ca/reports-and-data).



In 2019, the cost of poverty to Ontario's healthcare system alone was estimated at \$3.9 billion.<sup>23</sup> Approximately 20% of total healthcare spending may be attributable to income disparities.<sup>24</sup> This could represent as much as \$11.5 billion in healthcare costs for Ontario, making \$3.9 billion a very conservative figure.

There's no question that **poverty is expensive.** Government inaction, or worse – disinvestment – can actually have a detrimental effect on the overall economy. Money spent assisting people in poverty, on the other hand, does not disappear, but rather recirculates.<sup>25</sup> Consumer spending makes up more than half of our Gross Domestic Product (GDP), and because households operating on low incomes do not often have the luxury of setting money aside, they spend a higher portion of their income on essentials.<sup>26</sup> Studies show that food insecure households, for instance, will spend more on meeting basic needs when additional financial resources are made available due to the general material deprivation they are facing.<sup>27</sup>

“Experiments on poverty reduction have shown that reducing poverty is not only possible, but that it improves quality of life for **everyone**, reduces costs and can contribute to economic growth.”

- Feed Ontario, *The Cost of Poverty in Ontario*

## Poverty is a Policy Choice

There's an ever-growing body of evidence illustrating the high cost of *maintaining* poverty. Historically, governments have sought to save money by cutting social assistance programs, as seen in Ontario in 1995. Those with low incomes have been viewed as a burden. But with a slight shift in perspective, the picture changes...

Let's look instead at the money we could be *saving* if people were lifted out of poverty. As mentioned above, **billions of dollars are essentially squandered each year on treating illnesses that could have simply been prevented altogether if people only had more money in their pockets.** Millions more are poured into the well-intentioned but failing food bank system. Decades of research have shown that no amount of emergency food can change food insecurity rates. Luckily, it's also been proven that approaches that raise incomes effectively lift people out of food insecurity because they address the root problem of poverty head-on.

Financial savings aside, imagine how much human potential is wasted because so many are struggling to survive in this affluent country. **What would happen if we invested in people directly, before they find themselves in crisis?**

**An Ounce of Prevention is Worth a Pound of Cure.**

## What is a Basic Income Guarantee?

A basic income guarantee is a cash transfer from the government to individuals to enable everyone to meet their basic needs, participate in society and live with dignity, regardless of work status.

It operates as a **negative income tax**, which is a system that reverses the direction in which tax is paid for incomes below a certain level. A basic income guarantee is income-tested, and would only be issued to those who need it. Benefits would be gradually reduced as other income increases.

Although the terms are often used interchangeably, a basic income guarantee differs significantly from a universal basic income (UBI). The UBI model, also known as a **demogrant**, provides the exact same benefit amount to every individual regardless of their other income, and is then taxed back from those who don't need it. The major downside of this approach is that it would either be offered in an amount that is insufficient for those who need it most, OR it would have prohibitively expensive upfront costs. This is why the majority of basic income advocates in Canada are fighting for a basic income guarantee, also referred to as a guaranteed livable income.

“Why is it that 80% of the people who live beneath the poverty line in Canada have a job? Why is it that some of them have more than one but they can't earn enough, depending on where they live, to get above the local poverty line? **So it's not about people sitting on their couch eating bonbons and watching soap operas.** It's about people who are working very hard but can't put it together...”

- Hugh Segal, former Conservative Senator and Basic Income supporter

## What evidence do we have for a basic income guarantee?

In Canada, we are fortunate to already have some income support programs that function like a basic income – but they are only available to select segments of the population. Single working-age adults with no dependents have been left out of these programs, and many have been trapped in poverty as a result.

### Existing Tax Benefits and Their Impact on Food Insecurity

**The Canada Child Benefit (CCB)** is a non-taxable amount paid monthly to help eligible families with the cost of raising children under 18 years of age. Payments gradually start decreasing when the net annual income of the family is over a certain amount (currently set at \$34,863).

- The prevalence of severe food insecurity among low-income families with children dropped by a third, following the introduction of the CCB.<sup>28</sup>

**The Guaranteed Income Supplement (GIS)** is a non-taxable monthly payment for those 65 or older who are receiving the Old Age Security pension (OAS).

- Research on unattached low-income adults aged 55 to 74 years before and after they become age-eligible for publicly financed pensions showed that the prevalence of food insecurity among this group of low-income Canadians is halved upon turning 65.<sup>29</sup>

## Canadian Basic Income Experiments

### Mincome in Dauphin, Manitoba from 1974 to 1979<sup>30</sup>

- This experiment did not cause significant labour force reduction, with the exception of new mothers who chose to stay at home longer, and teenaged boys who stayed in school rather than dropping out to support their families.
- Rates of domestic violence were lower.
- Rates of physical and mental health diagnoses were lower.

### Ontario Basic Income Pilot from 2018 to 2019<sup>31</sup>

- At the start of the pilot, 80.9% of participants were suffering from moderate to severe psychological stress. Over 88% of survey respondents experienced less stress and anxiety during the pilot, and almost 73% experienced less depression.
- The pilot allowed participants to make long term plans, like improving housing situations, pursuing higher education, or engaging in entrepreneurial activities. Many of these plans were dashed by the cancellation of the pilot, and participants were forced to break leases, drop out of school, or abandon their businesses.

“With BI being cancelled... we will now have to break our lease and move back to a place that is known not to be a safe area... and my wife's car will have to be sold, because my ODSP worker would not allow us to own one before...”

- Ontario Basic Income Pilot Participant  
(From Basic Income Canada Network's Signposts to Success OBIP Survey)

## Conclusion

As this report indicates, many forms of income are inadequate to support basic needs, and have been for decades. **We can and must do better.** Public health suffers when people do not have enough money, and that comes at a great cost to our communities. This includes many concrete financial costs, but it also includes the tremendous and intangible loss of human potential.

**United Way Peterborough & District believes in moving people from Poverty to Possibility.** Improving incomes is necessary, whether that's through a basic income guarantee, a higher minimum wage, more certified living wage employers, or all of the above. The suffering that results from poverty is preventable. We can choose to prevent it.

**Together, we can end poverty.**



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