

Not Back to Normal

Social Assistance in Post-Pandemic Ontario



COVID Economic and Social Effects Study (CESES)
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Introduction

In a world turned upside down by COVID-19, the journey of Ontarians navigating this crisis exposed the inadequacy of existing social support programs such as Employment Insurance and the Ontario Disability Support Program (ODSP). It also pointed to an alternative path modeled on the federal government's Canadian Emergency Response Benefit (CERB) income support program. Our report highlights the urgent need for policy attention to reverse a deepening post-COVID social assistance crisis.

In the spring of 2021, we reported on the experiences of Ontarians during the first seven months of the COVID pandemic, spanning from March to October 2020. The results from a survey we conducted in the fall of 2020 showed that recipients of the Ontario Disability Support Program (ODSP) and Ontario Works faced great hardships: reduced food security, increased fears of losing housing, and declines in self-reported physical and mental health. The first months of the pandemic were a unique period characterized by large-scale economic shutdowns, significant public health restrictions, and a lack of vaccine protection. However, these circumstances eventually changed. As the pandemic evolved through 2021 and 2022, shutdowns were shorter, public health restrictions were relaxed, and vaccinations provided some protection from severe health outcomes. Considering these evolving circumstances, we decided to interview social assistance recipients from our earlier survey to see whether and how their living situations had changed over the previous two years.

In the summer and fall of 2022, we interviewed sixteen people about how their circumstances got better or worse over the two years since first we surveyed them. In this report, we highlight two main findings. First, ODSP recipients came out of the pandemic further behind. Without savings to fall back on, and having lost connections to community, they had to make choices that have left them worse off in terms of finances, housing, or health. Their predicament necessitates urgent attention. Second, while many specific challenges of the pandemic have been at least partially resolved, these improvements have been swamped by inflation, especially in food prices, leaving people on social assistance worse off than before. In the wake of these findings, it is evident that the provincial and federal governments need to act on the inadequacy of social assistance by improving benefits and investing in social housing.

Social Assistance During the Pandemic

The essential context for our findings is the ineligibility of most social assistance recipients for the various emergency income measures that governments rolled out to support Canadians during the pandemic. Recipients of provincial social assistance did not qualify for the \$2000 per month Canadian Emergency Response Benefit (CERB) unless they had \$5000 of earned income in the previous year. As a result, only 19.7 percent of Ontario social assistance recipients could potentially qualify for the CERB and subsequent Canadian Recovery Benefit. Two of the sixteen interviewees shared this profile.

Throughout the pandemic, the maximum ODSP benefit remained at \$1169 per month (\$1272 when tax credits are figured in). In 2020, this was already \$800 a month below the poverty line (as measured by the After-Tax Low-Income Measure). It increased by 5 percent to \$1228 in July 2022, just as we were completing the interviews. The March 2023 Ontario budget committed to indexing the benefit to the rate of inflation starting in the summer of 2023.

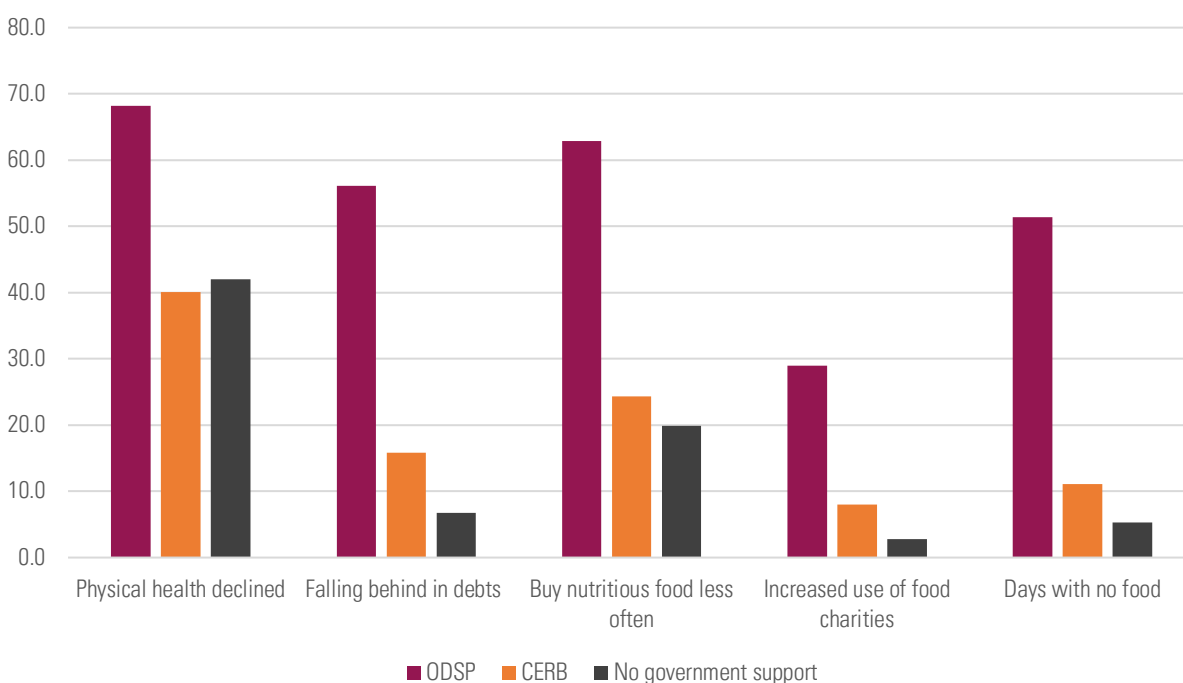
ODSP recipients who work have also long been subject to clawbacks of their benefits. Seven of those interviewed held either part-time jobs or earned small amounts of income during the pandemic. At the time of the interviews, they could keep the first \$200, while additional income beyond that was clawed back from their benefits at a rate of 50 percent. Changes in the fall of 2022, after we completed the interviews, mean that recipients can now earn \$1000 before facing a clawback rate of 75 percent.

Between April and July 2020, ODSP recipients could apply for a special monthly pandemic top-up (\$100 for individuals, \$200 for families). Government records show that only 39 percent of ODSP individuals or families received this top-up. The Income Security Advocacy Centre claims this low uptake reflected both the lack of advertising of the benefit and the difficulty of getting access to case workers during the early phase of the pandemic. Respondents in our study noted that they heard about the benefits indirectly (for instance, through disability advocacy Facebook groups) and in some cases were unable to claim the benefits due to difficulties getting through to the ODSP office or distrust of their case managers.

The Immediate Impacts of the Pandemic

Our survey of Ontarians in the fall of 2020 painted a stark picture. On every measure, people whose main income was provincial social assistance (Ontario Works or ODSP) had a harder time than those who received the Canadian Emergency Response Benefit (CERB) and those who received no support because they remained employed. This was true for self-reported physical and mental health, financial stress, food security and housing security.

Figure 1: Pandemic Impacts by Type of Government Support, 2020



Source: COVID Economic and Social Effects Study, Fall 2020 Survey results

In addition, fully half of survey respondents who received OW or ODSP and reported working before the pandemic reported not working during the pandemic. For those who did not qualify for the CERB, this represents an uncompensated loss of income.

Our 2022 interview participants gave specific examples of how the shutdown and early pandemic restrictions were particularly hard for social assistance recipients. For instance:

- Individuals with compromised immune systems couldn't risk entering grocery stores to hunt for discounted items, leading them to rely on more expensive grocery delivery services. Although necessary, these delivery services posed an additional financial burden.
- Even those who could shop in person noted that cheaper staple goods were often out of stock and that shopping at multiple stores was discouraged.
- People with dietary restrictions or activity limitations often had to forego the use of food banks, as they could not negotiate what food they would receive or stand in line for extended periods outside the distribution point.
- Overall, those interviewed found that various food programs closed or were less accessible, even if the quality of the available food improved in some cases.

“All the ways that I coped financially were wiped out overnight ... I'm just going to have to learn that this is the new way of living because my former strategies are no longer available to me.”

About half the interviewees also reported difficulties accessing health professionals in the early pandemic. Several lost well-established therapeutic relationships related to managing their disability. These experiences echo those reported in other research on the pandemic experiences of low-income Ontarians.¹

“For the first year and two months of the pandemic, I had no access to my mental health supports. So going from seeing a therapist every two weeks to not even having access to one at all for more than a year was a huge hit for me ... it was a really, it was a really bad time.”

Did Things Improve Over Time?

The list of things that improved over time for ODSP recipients is relatively short:

- The reduction in restrictions at grocery stores made it possible to return to shopping specials and finding deeply discounted goods;
- Access to health professionals improved over time;
- Community services slowly re-opened; and
- Part-time employment and small job opportunities returned.

These improvements, however, were sometimes slow to happen and were not a full return to a pre-pandemic normal:

- Grocery stores remained off-limits to people who were immunocompromised.
- Almost all interview participants judged that grocery prices had increased considerably.
- The slow return of in-person medical appointments was a particular concern, with several respondents only just re-establishing contacts in 2022 with therapists that had been broken at the start of the pandemic. Many therapeutic relationships remain online, which is preferred by some respondents but is seen as less effective by others.
- For those who used community services, such as food banks or group counselling / therapy, many of these were only starting to get back to normal in 2022. Respondents recognized that this was about keeping staff and clients safe but were frustrated that these necessary services remained closed or less accessible even as private businesses re-opened.
- While the number of participants holding part-time work or doing small jobs was about the same in 2022 as before the pandemic, some people who lost small jobs (such as cleaning a friend’s Airbnb) had not been able to replace them. In addition, respondents who were immunocompromised reported great concern about commuting to work on public transit or working in public-facing settings.

¹ For instance, see the *Dangerous Disruptions* report series by the LiveWorkWell Research Centre at the University of Guelph.

“So, I just had to buy new masks. That’s \$50.00 to buy the good masks. I just had to refill my hand sanitizer supply that was \$40 ... COVID is expensive. Like, trying not to get COVID is expensive.”

Things That Haven’t Improved

If many community services were only just reopening after two years, those we interviewed also pointed to things that remain lost. Several people pointed to services or supports that disappeared during the pandemic. For instance, one person identified a small store in their rural community whose owner was known to provide help or credit, but who had to close the business permanently. Others talked of inexpensive recreation activities like choirs that had ceased during the pandemic and not returned. These may seem like small things, but they play a vital role in people’s strategies for getting by.

The biggest and most widely shared challenge was food security. While early pandemic restrictions and shortages eased by the fall of 2020, the rapid increase in food prices that ensued meant that most interviewees found themselves worse off. Unlike in our survey, where OW and ODSP recipients reported borrowing money, few interviewees took on debt. The most common reason was that they could not afford to, as there would be no way to repay it. Friends or family who previously helped with small loans were now also more likely to be cash-strapped due to the pandemic.

Faced with inflation, people cut back on social interaction, foregoing having a cup of coffee or making a trip on public transit, and especially reduced their food consumption. Participants reported skipping more meals and foregoing nutritious food due to its price. For at least two respondents, getting by involved making dietary choices that had created medical problems by the time of the interview. As one of them noted, “I carry the debts in my health.” Most interviewees used the emergency food system (namely food banks and meal programs) to compensate.

“[The pandemic] started chipping away at my already super fragile income. And where you maybe didn’t eat for three days of the month, now you’re not eating for seven days of the month and you try to spread it out as best you can. And that started really quickly into the pandemic.”

Housing insecurity remained steady or worsened over the course of the pandemic. Respondents were aware of the rising costs of housing and recognized that they would be unable to afford comparable housing if they were to lose their current place. One interviewee, who noted that 70 percent of his monthly income went to rent, observed “I’m in a position where I can’t afford to stay here but I can’t afford to move either.” No one was of the view that the situation was likely to improve. Several worried that they could not afford to stay in their places if utility rates continued to increase while benefits did not. Some held hope that they might get social or subsidized housing, although five respondents shared that they had been on the wait list for over eight to ten years.

“I would much rather be near services that I could walk to and then I could access them daily. But I can’t find anything. The only thing I could afford at the same price would be in a rooming house and I’m not sure that that’s really good for my mental health.”

Despite the incentive to stay put, three respondents did change accommodations during the pandemic. In two cases, they lived in shared accommodations to save on rent, but found themselves in conflict when their roommates did not respect pandemic restrictions. For one person, this meant moving four times during the pandemic before finding a stable and affordable housing situation. The other had to rent a more expensive apartment. A third person left a housing situation where she felt bullied and mistreated and, after couch surfing, ended up in the street. It took this level of crisis to get access to secure housing. A fourth respondent related that he had qualified for a portable housing benefit during the pandemic but had been unable to find a place as landlords did not want to rent to an ODSP recipient.

The Exception: ODSP recipients who qualified for CERB

Two interviewees qualified for the Canada Emergency Response Benefit (CERB) at the beginning of the pandemic. This provided a benefit of \$2000 per month through to the fall of 2020 and thus a significantly higher income than ODSP for those months. Neither respondent had concerns about food security in the period that they were receiving CERB.

“I was eligible for the CERB which actually really did help the financial burden. You know, it kept me afloat, rather than sinking further in debt.”

The additional income provided by CERB enabled them to look beyond the day-to-day and invest in the longer term. One recipient used CERB to pay down student debts and prepare to launch a professional practice in the fall of 2020. He was able to buy the computer necessary to continue to practice his profession as it pivoted online. The other CERB recipient could finally afford the long-delayed purchase of a pair of winter boots and a pair of jeans. She could keep her car in running order, which allowed her to keep attending medical appointments in a neighbouring town. This interviewee reported that CERB improved her mental health by reducing the constant financial stress of getting by.

“When the CERB was announced that actually lowered my level of stress ... That eased my stress because that financial burden was less.”

Given that we only interviewed two people who moved from ODSP to CERB, we cannot draw generalizations. Nevertheless, their experiences echo those of social assistance recipients who

participated in the short-lived Ontario Basic Income experiment, in terms of the improved food security, mental health, and capacity to make longer-term plans.²

The CERB was nevertheless time limited. Both CERB recipients reported issues with returning to ODSP, as the application of ODSP rules resulted in substantial repayments even after ODSP workers made assurances that everything was in order. For one respondent, the re-opening of his area of professional practice allowed the resumption of the pre-pandemic plan to launch a private practice. For the other respondent, the end of CERB meant trying to find work compatible with her disability. The job that she held in the grocery sector did not provide enough hours to sustain the food and financial security that she had enjoyed while receiving the CERB, but her employer preferred to hire new employees rather than give more hours to existing ones.

² Mo Ferdosi, Tom McDowell, Wayne Lewchuk and Stephanie Ross, *Southern Ontario's Basic Income Experience*, McMaster University School of Labour Studies, March 2020.

Social Assistance after the Pandemic

The foregoing makes clear that most of the people we interviewed entered the post-pandemic period in a less advantageous situation than pre-pandemic. We saw earlier that many lost income during the height of pandemic restrictions and compensated for higher prices by restricting their diet and social interactions. Whether in their the physical or mental health or their employability, people receiving ODSP have exited the pandemic in a more fragile and difficult situation. The continued presence of COVID adds difficulties for recipients who are immuno-compromised or have serious health conditions. Several interviewees shared fears about using public transit or being present in workplaces or health facilities due to the risks involved. None of these concerns seems to be on the radar of provincial policymakers.

These crucial concerns are also overshadowed by rampant inflation, especially for food. This inflation worsens a situation in which buying healthy food and paying rent already consumes a whole ODSP cheque, before considering other household needs, clothing, or transportation. Survival strategies like using food charity, skipping meals, and holding onto rent-controlled lodgings have allowed ODSP recipients to scrape by in the past. With the jump in food and rental prices, those strategies risk not being enough. As Figure 2 shows, in Toronto, the cost of healthy food and lodging is already 50 percent more than ODSP rates and is 20-25 percent higher than those rates in other GTA communities and Ottawa. Everywhere in Ontario, except for the Northwestern Health Unit, people on social assistance end each month in the hole. For single OW recipients, for whom the maximum monthly benefit is \$733, the inadequacy of social assistance is even more dire.

Figure 2: Estimates of Monthly Living Costs for a Single Male receiving ODSP, various Health Units, 2022, in CAD

Health Unit	Healthy Food Basket	Average Rent (one bedroom)	ODSP Income remaining after food and rent
Durham	386	1245	-322
Hamilton	374	1095	-160
London-Middlesex	392	1124	-207
Northwestern	466	814	42
Ottawa	392	1280	-363
Toronto	392	1446	-681
Windsor	380	976	-47

Sources: Durham Region Health Department 2022; Hamilton Public Health 2023; London-Middlesex Health Unit 2023; Northwestern Health Unit 2022; Ottawa Public Health (2022); City of Toronto (2023); Windsor-Essex County Health Unit (2022)

Inflation does not affect everyone in the same way. For most interviewees, inflation was an issue of survival, with an immediate impact on their ability to eat, and raised fears of losing housing. For interviewees who were more advantageously placed, perhaps due to holding post-secondary

degrees or to living with their parents, inflation was still an issue. For instance, rising costs convinced one young person to delay a long-planned move to a nearby city to find work.

“I would say food security for people on disability, low-income people and seniors is far worse than what they’re saying. A lot of that is because prices are going up, but benefits aren’t changing at all.”

This one-two punch of pandemic losses and increased prices produced an overwhelming defeatism among respondents. Many of them shared details of their survival strategies and their very complex budgeting. In every case, the point was the same: despite incredible ingenuity and self-sacrifice (for instance, skipping meals or saving small sums for three years to buy winter boots), these strategies were no longer enough. Moreover, they could not see how things could get better in the future.

One unforeseen long-run effect of the pandemic was the psychological impact of the federal government’s decision not to extend the CERB to social assistance recipients. We did not ask specifically about it, but almost every respondent brought it up. If the CERB implicitly defined \$2000 per month as the income needed to get by, then people receiving ODSP are being treated like their survival did not matter. Their sense of abandonment is so pervasive and strong that three interviewees made unprompted references to the Medical Assistance in Dying legislation, arguing that our governments saw them as a cost they would like to see just disappear.

Policy Recommendations

The feeling of abandonment held by almost all the ODSP recipients in this study is the result of provincial and federal policy decisions. These governments made decisions to exclude rather than include. They decided not to increase financial assistance to ODSP recipients during the first year of the pandemic (beyond a modest and hard-to-access three-month top-up). They have not done enough to address the high rates of inflation in food and housing costs coming out of the pandemic. It may be “back to normal” for many Ontarians, but ODSP recipients have been pushed two steps backward by the pandemic and then by inflation. At the same time, the provincial and federal government could seize the opportunity to include social assistance recipients in the post-pandemic recovery.

Provincial

The comparison of people’s experiences on CERB and on ODSP is stark. The long-standing inadequacy of provincial social assistance benefits has been compounded by pandemic inflation. The 5 percent increase in ODSP benefits in 2022 did not even keep pace with post-2020 inflation. The Ontario government has a stated goal of increasing the employment of ODSP recipients, but as we have seen, lack of income support has left many ODSP recipients farther from the labour market. They are carrying pandemic debts in their health, or in less stable housing situations. Employers complain of labour shortages, yet inadequate benefits make it harder for social assistance recipients to get work. Low benefit levels epitomize the concept of being ‘penny wise, pound foolish’ when considering that ‘saving’ money on social assistance is overtaken by the long-term costs in healthcare and the lost economic and social benefits of greater labour force participation.

The most crucial step the province should take is to increase the adequacy of social assistance benefits. ODSP benefits for single individuals were at or above the Low-Income Measure for most of the 1990s, but by 2020 had fallen 38 percent below that poverty line.³ The Ontario Disability Support Program Act, 1997 sets the purpose of ODSP as “providing income and employment supports to eligible persons with disabilities” and “effectively serving persons with disabilities who need assistance.” Low ODSP benefits have long made it ineffective in enabling the social participation and individual flourishing of recipients. This report suggests that the pandemic and post-pandemic inflation make it even more ineffective. An evidence-based approach to setting ODSP and OW rates would better align the program with its announced purposes.

The Ontario government’s decision in October 2022 to increase the earned income exemption to \$1000 per month is a positive step that removes some of the financial and administrative hurdles to taking up paid work. Someone earning near the maximum will have an income close to the poverty line. The government claims this policy change will benefit 25,000 recipients in the short

³ Social Planning and Research Council of Hamilton, “2021 Census: Poverty in Hamilton by Major Age Groups,” Hamilton’s Social Landscape #26, October 2022; Kaylie Tiessen, *Ontario’s Social Assistance Poverty Gap* (Toronto: CCPA, 2016).

term, and that many again in the medium term. However, this leaves a quarter of a million ODSP recipients to subsist on benefits well below the poverty line, with health and mental health impacts that move them further from employment and social participation. The increased income exemption would also have a stronger effect if paired with efforts with employers to properly accommodate disability in the workplace. We hear a lot about labour shortages but less about employers taking proactive measures to integrate more people with disabilities into their workplaces.

“You know, it’s so demeaning and so demoralizing. You know, for example, when the government decides to refund license plate stickers. You know, it’s like everybody is getting help except the people who need help the most.”

Federal

The development of the Canadian Disability Benefit represents an opportunity to fundamentally transform the income support system for people with disabilities, and to reverse the growing reliance on provincial social assistance as the primary source of income. The federal government passed enabling legislation for a Canadian Disability Benefit in February 2023, and the bill is currently being reviewed in the Senate. Properly designed, the benefit could reduce the depth of poverty faced by social assistance recipients and turn provincial resources from policing ODSP rules to providing disability supports and training. While this bill represents a step forward, the legislation does not accomplish much in the absence of two commitments. The first is to negotiate a policy design with the provinces, who currently fund the lion’s share of disability support through their social assistance programs. The second is to set the benefit at a high enough level that it concretely improves the financial situation of people with disabilities.

“So, if you’re able to turn out CERB so quickly to so many people, why is it taking seven years to come up with a Canada Disability Benefit to ostensibly lift people with disabilities up?”

The federal government could also act in concert with the provinces to build social housing. Lower cost apartments are disappearing in Canada faster than new affordable housing is being built.⁴ Provincial legislation to protect tenants’ rights against renoviction or above-guideline rent increases is also badly needed. Social assistance benefits or minimum wages will remain inadequate unless much more substantial efforts are made to produce secure and affordable housing and to give people stronger rights to remain in affordable housing when they find it.

⁴ Steve Pomeroy, *Updating Analysis On Erosion of Lower-Rent Stock From 2021 Census*, CHEC-CCRL, October 2022.

Appendix 1: Methods

The statistics in Figure 1 of the report are drawn from an on-line survey administered to 839 Ontario residents between August and December 2020. The survey sample included 167 ODSP and 28 Ontario Works (OW) recipients. Further details about the survey's methodology can be found at: <https://labourstudies.socsci.mcmaster.ca/research/impact-of-covid-19/methods-and-demographics-march-2021.pdf>

The remainder of the report is based on sixteen interviews conducted with ODSP recipients between July and September 2022. Interviewees were recruited from the respondents to the 2020 survey, and come from a variety of Ontario communities, although the experience of Northern residents is not represented. There were unfortunately not enough OW recipients willing to grant interviews to describe their experiences. While sixteen is a small number of interviews, in studies involving such specific demographics, saturation – that is, the point at which additional interviews do not yield new information – can be reached with smaller sample sizes.

This research received ethics clearance from the McMaster Research Ethics Board.

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