

Impacts of Reductions to Discretionary and Emergency Housing Benefits in Peterborough - 2013

Prepared for:
Peterborough Poverty Reduction Network

Tara-Lyn Prindiville
October, 2013

Definitions

- **Emergency housing benefits:**

Funds intended to provide financial assistance to households for the purposes of securing or maintaining adequate housing (e.g. preventing eviction or disconnection of heat/hydro, obtaining adequate housing or essential appliances). For the purposes of this report, the term may refer to: Community Start Up and Maintenance Benefit, Rent Bank, Emergency Energy Fund, Family Fund, and/or Housing Stability Fund.

- **Benefit Denial:**

In this report, a 'denial' for discretionary benefits or emergency housing benefits is said to have occurred when a member of a household has inquired about accessing assistance with a need related to discretionary benefits or emergency housing benefits, but was not able to receive it. (Synonymous with 'ineligibility').

- **Income Insecurity:**

Income insecurity occurs when household income is inadequate to afford the basic necessities of living. It often involves the precariousness of employment – this can include unemployment, underemployment, temporary employment, lack of regularity in work, minimal work protections and benefits, etc.

- **Housing Insecurity:**

According to the Canadian Mortgage and Housing Corporation, households are experiencing housing need if their residence does not meet standards of adequacy, affordability and suitability. 'Adequate' housing does not require any major repairs. 'Affordable' housing costs less than 30% of a household's income. 'Suitable' housing has enough bedrooms for the size and make-up of household residents.¹ Housing insecurity may also refer to homelessness, temporary housing, and any situation in which a household is prevented from securing permanent, safe, adequate, affordable and suitable housing.

Executive Summary

What are the impacts of recent changes and reductions to discretionary benefits and emergency housing benefits in Peterborough City and County?

Should the City and County of Peterborough expend scarce public resources to meet basic human needs and prevent housing insecurity?

In order to answer these questions, this report:

- Investigates relevant background information about the local state of income and housing insecurity
- Reviews provincial funding cuts and subsequent benefit reductions affecting Peterborough City and County
- Presents an analysis of 408 denials for the Housing Stability Fund at the Housing Resource Centre (a program of Community Counselling and Resource Centre) from April-July 2013
- Presents and analyses results of a survey of 65 staff members from local agencies on the impacts of the recent benefit reductions
- Presents and analyses results of a survey of 111 at risk household respondents on the impacts of recent benefit denials
- Examines research regarding the economic costs of poverty and housing insecurity

Results of this initial study suggest that recent Provincial funding cuts and subsequent reductions to discretionary benefits and emergency housing benefits have led to an increase in the number of at risk individuals and families who are unable to access adequate assistance during times of need. The report demonstrates some negative personal and community impacts of the reductions, and presents key conclusions and recommendations to address the current situation.

We hope that this information will assist Peterborough's leaders in a wise and informed prioritization of Municipal funds during 2014 budget considerations and beyond.

The next few pages of this executive summary present key conclusions and recommendations, followed by vital context and research results.

Conclusions

Research results indicate that:

1. Provincial funding cuts and subsequent municipal changes and reductions to discretionary benefits and emergency housing benefits have resulted in an increased number of benefit reductions and denials for people in Peterborough City and County.
2. In some cases these reductions have caused vulnerable households to sink deeper into crisis and poverty. Reduced benefit levels do not seem to be adequate to prevent many people from experiencing declines in housing security, income security, health and wellbeing.
3. The outcomes of benefit reductions will lead to increased municipal, provincial, and federal expenditures in other areas in the long term.
4. Without increased municipal investment, access to these benefits will continue to deteriorate as the Province's one-time transition grant is exhausted by March 2014.
5. Provincial funding for discretionary and emergency housing benefits has declined, however the level of need has not. Budgeting involves making difficult choices about local priorities.

Given these findings, the wisest course of action for economic, social and health reasons, is to prioritize preventative approaches to poverty and housing insecurity. This can be achieved through permanent, adequate Municipal investment in discretionary and emergency housing benefits in the 2014 municipal budget and beyond.

Recommendations

1. Invest in a preventative approach to poverty and housing insecurity in Peterborough by establishing adequate and permanent municipal budget lines for the Housing Stability Fund and Discretionary Benefits.
2. Use the savings from provincial uploads, municipal reserves, and municipal contributions that were previously dedicated to CSUMB and Discretionary Benefits in order to fund the proposed budget lines.
3. To prevent and respond to homelessness, allow greater flexibility in eligibility criteria for the Housing Stability Fund.
4. Remove the transit subsidy from the budget for discretionary benefits and develop an affordable Municipal transit pass for all low income residents, to be administered by the Transportation Department.
5. Investigate and invest in practical and creative community solutions to meet specific needs identified in this study. For example, the lack of essential appliances and home furnishings could be addressed with a local appliance and furniture bank.
6. Municipalities need adequate information to make informed budgeting decisions. Work with community partners to monitor and evaluate the ongoing outcomes and impacts of changes to discretionary and emergency housing benefits and programs.
7. Municipalities should work with community partners to advocate for adequate provincial funding for discretionary and emergency housing benefits.

Vital Context

Income Insecurity

- Highest percentage of unemployment and the lowest hourly wage across all of the Census Metropolitan Areas (CMAs) within the country
- Relatively high poverty rate - 8.5% of local residents rely on social assistance, in contrast to the provincial average of 6.9%

Housing Insecurity

- Most severe housing affordability issues across all of the CMAs in the country
- 50.43% of renter households spending over 30% of income on housing, and 22.79% spending over 50%
- Residents of Peterborough work more hours in order to afford rent than residents of any other urban centres across the country (167 work hours per month, at the local average hourly wage, to afford the local average cost of renting a two bedroom apartment)
- Approximately 75 individuals relying on shelter services per night

Discretionary Benefit Reductions

- Provincial funding reduced by about \$1.24 million... Municipalities replaced some losses but a cut of \$628,834 has still been made
- Eliminated: Home repairs, emergency housing expenses (e.g. rent, fridge), paternity testing, birth certificates, vocational training, certain transportation costs (e.g. for moving, attending court, or making hospital visitations)
- Reduced: Funeral expenses, baby supplies and equipment, dentures, children's social and recreational subsidy, transit subsidy

Emergency Housing Benefit Reductions

- Elimination of CSUMB, consolidation of previous funds into Housing Stability Fund
- Funding shortfall of \$585,793 for emergency housing benefits in 2013 (not including the emergency housing funds eliminated from discretionary benefits)
- CSUMB was a mandatory benefit, HSF is not
- CSUMB's maximum limits could be allocated multiple times within established two year time frame, due to many exceptional circumstances... HSF does not allow the provision of additional funds beyond its annual maximum limits for exceptional circumstances
- Previously households applied to various benefits separately; now, annual maximum limits for HSF are often less than the numerous funds that were combined to resolve multiple issues
- OW/ODSP recipients no longer eligible for most funding at Housing Resource Centre
- HSF doesn't fund the following expenses previously covered: household items and furnishings, beds related to bed bug infestations, and storage for household items and furnishings

Key Research Results

Housing Resource Centre (HRC) Case Study:

- Between April-July 2013 there were 408 Housing Stability Fund (HSF) denials affecting 334 separate households
- Based on changes to eligibility, we calculate that as many as 122 (30%) of the total number of denials *may not* have occurred under 2012 funding/programming at the HRC
- Of these 122 denials:
 - 77% related to need for rent deposits or arrears
 - 105 separate households were affected and 50 of these were families, with a sum of 99 children
 - 3/5 of these families were composed of sole-support parents with children

Peterborough Community Legal Centre Interview:

- Compared the number of L1 applications submitted to the local Landlord Tenant Board for eviction due to rent arrears between April-July 2012 and April-July 2013
- Found that number of eviction applications for rent arrears increased significantly by 34.5% in the time period related to benefit reductions

Survey A: Staff Respondents

- Of 65 surveys collected from staff of local agencies, an average of 86% of respondents claim to have witnessed some degree of increase in the volume of clients whose critical needs are not being met as a result of the benefit reductions (with an average of 8% seeing no increase, and an average of 6% who felt unsure)
- The majority of staff respondents either strongly agreed or agreed that benefit reductions have resulted in increased incidences of 10 out of 11 outcomes listed
 - Over 75% either strongly agree or agree: Stress/anxiety, remaining in inadequate living conditions, food insecurity/food bank usage, and household debt
 - Between 50-75% either strongly agree or agree: Homelessness/Emergency shelter usage, gas/hydro disconnection, lack of access to public transportation, eviction, lack of children's access to recreational activities, and health crisis/hospitalization
- Common themes appearing throughout qualitative descriptions of the impacts of benefit reductions: a growing intensity in client case management, an increase in the volume and needs of clients being served, a growing inability of staff to help clients resolve their issues, more homelessness, more clients remaining in inadequate living conditions, declines in clients mental and physical health, heightened use of shelter services

Key Research Results, Continued

Survey B: Household Respondents

- Of 111 surveys, the following number of households report experiencing these outcomes as a result of being denied access to discretionary or emergency housing benefits in the last four months:
 - 94, increased stress and anxiety
 - 74, lack of food and/or food bank usage
 - 66, increased household debt
 - 33, lack of access to public transportation
 - 32, remaining in inadequate living conditions
 - 32, family breakdown and/or separation
 - 31, gas and/or hydro disconnection
 - 29, health crisis and/or hospitalization
 - 27, lack of access to children's recreational activities
 - 21, eviction
 - 12, homelessness and/or emergency shelter usage
 - 9, difficulty getting baby supplies or equipment
- Coping mechanisms described throughout qualitative descriptions of the impacts of benefit denials: sacrificing some basic needs in order to satisfy others (especially food and transportation), acquiring debt, remaining in inadequate living conditions, selling off assets, living with family or friends, shelter usage, and turning to crime
- Symptoms described throughout qualitative descriptions of the impacts of benefit denials: deepening poverty, declines in mental and physical health, a breakdown of relationships, impacts to childhood development, and even obstacles to education and employment

Economic Costs of Poverty and Housing Insecurity:

- An intensification of need for many other local services is implicit in these research results - outcomes described in survey responses may lead to an increased use of mental and physical health care services, addiction services, shelters, food banks, resources needed for eviction processes, and resources dedicated to the justice system and fighting crime
- Also possibility of lost productivity due to obstacles to education and employment
- In Ontario poverty induced costs add up to \$10.4 - \$13.1 billion annually (relating to the health care system, crime, social assistance, the loss of tax revenue that accompanies low earnings, and the likelihood that children living in poverty are likely to become adults who live in poverty)
- The costs of supporting one homeless person in Canada average between \$30,000 - 40,000 annually
- The costs of providing insufficient help are massive - governments will save money by doing the right thing and investing in preventative approaches to poverty and housing insecurity

Table of Contents

1. Introduction.....	1
2. Background Information	1
2.1 Housing and Income Insecurity in Peterborough.....	1
2.2 Provincial Reforms, Municipal Impacts.....	3
2.3 What's in Store for 2014?	6
3. Research Methodology.....	6
3.1 Housing Resource Centre Case Study:.....	7
3.2 Interviews:.....	7
3.3 Surveys:.....	8
4. Research Results and Analysis.....	9
4.1 Housing Resource Centre Case Study	9
4.2 Peterborough Community Legal Centre Interview	15
4.3 Survey A: Staff Respondents	15
4.4 Survey B: Household Respondents	21
5. Economic Costs of Poverty and Housing Insecurity.....	25
6. Conclusions	30
7. Recommendations	31
8. Appendix.....	32
9. Bibliography	38

1. Introduction

What are the impacts of recent cuts to discretionary benefits and emergency housing benefits in Peterborough City and County?

Should the City and County of Peterborough expend scarce public resources to meet basic human needs and prevent housing insecurity?

This research report serves as an initial demonstration of several local impacts resulting from recent benefit reductions and Provincial funding cuts. Collaborative research to identify and track the impacts of benefit reductions should be expanded upon in the coming year.

We understand that Provincial cutbacks have left Peterborough in a tough situation, with fewer resources and plenty of need. However, we argue that the aftermath of inadequate investment in preventative approaches is simply not worth it. By the same token, the advantages to be gained from safeguarding at risk individuals and families in their time of need are innumerable, and will enhance the wellbeing and prosperity of the entire community.

Based upon this reasoning, the Peterborough Poverty Reduction Network suggests a number of pertinent responses to the situation at hand. It is hoped that this will assist Peterborough's leaders in the wise and informed prioritization of Municipal funds during 2014 budget considerations and beyond.

2. Background Information

2.1 Housing and Income Insecurity in Peterborough

Since the 1980's there has been a steady decline in the purchasing power of middle and low income Canadians; they are less and less able to afford basic necessities such as housing, food and transportation. This has been largely connected to deepening inequality, diminishing governmental intervention in key areas (such as housing), and other contributing trends (such as rising average housing costs, wage suppression, work related benefit reductions, the growth of part time work, and the deindustrialization of the Canadian economy).²

Peterborough currently exemplifies this situation, claiming a disproportionate amount of income and housing insecurity.

In summarizing data from Statistics Canada, the Canadian Mortgage and Housing Corporation reports that **in 2010 Peterborough had the highest percentage of unemployment³ and the lowest hourly wage across all of the Census Metropolitan Areas (CMAs) within the country.**⁴ In 2013 it is reported that residents of Peterborough still endure the highest percentage of unemployment.⁵ Furthermore, due to relatively high levels of poverty in Peterborough, there are a greater proportion of people receiving social assistance compared to other municipalities in the region; 8.5% of local residents rely on assistance, in contrast to the provincial average of 6.9%.⁶

Shelter is the largest expenditure of income that most households make and its affordability has substantial impacts on wellbeing, disposable income, access to jobs and education, health status, inclusion in society, and more. Statistics Canada measures housing affordability by comparing housing costs to a household's ability to meet them, i.e. the proportion of a household's total income that is spent on rent or mortgage. Housing is deemed unaffordable when this proportion exceeds 30%, and extremely unaffordable when it exceeds 50%.⁷ The Affordable Housing Action Committee summarizes data from the 2006 Census to show that **renters in Peterborough experience the most severe housing affordability issues across all of the CMAs in the country**, with 50.43% of renter households spending over 30% of income on housing, and 22.79% of renter households spending over 50% of income on housing.⁸

Furthermore, the Canadian Mortgage and Housing Corporation reports that in 2010 residents of Peterborough needed to work more hours in order to afford rent than residents of any other urban centres across the country (167 work hours per month, at the local average hourly wage, to afford the local average cost of renting a two bedroom apartment).⁹

Other indicators serve to corroborate a deep state of housing insecurity in Peterborough. For example, the tremendous size of local waitlists for subsidized housing,¹⁰ some of which are lengthy enough that many people will never actually receive the help, or the approximate 75 individuals relying on the City's homeless shelters each night.¹¹

The faces of housing and income insecurity in Peterborough City and County are widespread and diverse. Some households experience these situations abruptly and episodically, while others experience them chronically. Many households face intensified vulnerability due to additional sources of inequality, such as race or gender. Furthermore,

the root causes of these life circumstances are most often structurally embedded, lying beyond the control of those who bear their burdens.

2.2 Provincial Reforms, Municipal Impacts

In 2012, the Government of Ontario announced that it would reduce and restructure a large portion of its responsibility towards low-income and housing insecure people by implementing sweeping funding cuts and changes to critical benefits. The funding cuts, worth \$133 million dollars province-wide, have been imposed this year through spending caps for discretionary benefits and through the elimination of the Community Start Up and Maintenance Benefit (CSUMB), as well as the Home Repairs Benefit. These provincial reforms have translated into major budgeting shortfalls, as well as transformations to programming within municipalities.¹²

In December 2012, the Province responded to the resulting outcry by agreeing to allocate one-time transition grants to some municipalities for 2013, in order to help them adjust to the reduced funding levels and changes to programming.¹³ In Peterborough the transition grant amounted to \$1,513,219.¹⁴ Subsequently, City Council agreed to maintain previous levels of discretionary benefits until the end of April 2013, by allocating additional municipal funds.¹⁵ These combined efforts brought 2013 funding for discretionary benefits and emergency housing benefits closer to 2012 levels; however it has still fallen short overall and has ultimately led to benefit reductions.

Discretionary Benefit Reductions:

In Peterborough, provincial funding for Discretionary Benefits (D.B.'s) was reduced by about \$1.26 million. Although Peterborough City and County did choose to replace approximately half of this provincial funding loss in 2013, overall a cut of \$680,772 has still been made. (See Appendix One) Under this cut, a number of D.B.'s have been eliminated and many remaining benefits are now capped at restricted funding levels, by reducing individual allocations as well as the total amounts available per year within a particular category.¹⁶

D.B.'s which have been eliminated completely include funding for home repairs, emergency housing expenses (e.g. for rent or a fridge), paternity testing, vocational training, and certain transportation costs (e.g. for moving, attending court or making hospital visitations).¹⁷

Funding for funerals has been reduced to a maximum of \$1680 per case.¹⁸ Funding for baby supplies and equipment has been transferred out of D.B.'s and reduced to less than half of the prior amount. Support for dentures has been reduced to one third of 2012 funding, to a maximum of \$60,000 overall;¹⁹ this limit has already been reached for 2013²⁰ and any people currently needing dentures are either living in pain or without teeth until more funding becomes available. The children's social and recreational subsidy has been reduced from \$200 to \$100 per year, to a maximum of \$100,000 overall. And finally, transit subsidies have been reduced from \$34/month to \$30/month, while the cost of transit passes has simultaneously increased; this has resulted in an increase of over \$100 per year for vulnerable individuals to be able to obtain critical access to community and social services, grocery stores, social supports networks and other resources.²¹

The D.B.'s which are currently still covered at previous funding levels include basic dental care, basic vision care, prosthetics, and hearing aids.²²

Emergency Housing Benefit Reductions:

Before it was eliminated, the CSUMB provided emergency financial assistance to recipients of social assistance at a maximum of once every two years, in order to obtain housing, to prevent eviction, or to prevent disconnection of heat and/or hydro. The CSUMB was "designed to buffer vulnerable individuals and families against unpredictable and potentially devastating crises and pressures that affect their ability to acquire and maintain safe and affordable housing."²³

Under the direction of the Province's Long Term Affordable Housing Strategy, the funds that the Province previously allocated to CSUMB in Peterborough were reduced and folded in with a budget for the new Community Homelessness Prevention Initiative (CHPI). The CHPI represents a consolidation of CSUMB and many other provincial housing and homelessness programs. The consolidated program now oversees most emergency housing supports in Peterborough (including a homelessness response team, shelters, and emergency housing benefits).²⁴

Under CHPI, the new Housing Stability Fund (HSF) replaces a number of previous emergency housing benefits which provided financial assistance to people in order to help them maintain or secure adequate housing. These included the CSUMB administered through Ontario Works and the Ontario Disability Support Program, and the Rent Bank, Emergency Energy Fund²⁵, and Family Fund²⁶ administered through the Housing Resource Centre. The combined Provincial and Municipal funding budgeted for these emergency housing benefits in 2012 amounted to \$2,886,449, whereas funding budgeted

for the HSF in 2013 amounted to \$1,950,656. (See Appendices Two and Three) This represents a funding shortfall of \$935,793 for emergency housing benefits in 2013 (not including the emergency housing funds eliminated from discretionary benefits).

A reduction in overall funding is not the only difference between the HSF and previous emergency housing benefits:

- The CSUMB was a provincially mandatory benefit and because of this its total annual funding was flexible; the CSUMB was provided whenever there was need and corresponding entitlement.²⁷ As such, this benefit was responsive to local conditions and could be used to address local crises (such as the Peterborough flood in 2004). By contrast, the HSF is not a provincially mandatory benefit. Workers allocate it according to municipal criteria and denials are not appealable to a provincial tribunal. Corresponding to this, the total annual funding for the HSF is set at a fixed maximum amount,²⁸ and is therefore unresponsive to actual levels of need and local conditions.
- The CSUMB's maximum limits for singles and families could often be allocated multiple times per household within the established two year time frame, for many exceptional circumstances. In contrast, the HSF does not allow the provision of additional funds beyond its annual maximum limits for any exceptional circumstances.²⁹
- Depending on the level of need, the Rent Bank, Emergency Energy Fund or Family Fund at the Housing Resource Centre could previously allocate funds per household which were greater than the annual maximum limits of the HSF.³⁰
- Previously many households applied to various emergency housing benefits separately; this means that the annual maximum limits of the HSF are often less than the numerous funds that were regularly combined to resolve a household's multiple issues. For example, many people in rent arrears are also in utility arrears; under the HSF the staff of the Housing Resource Centre can usually only allocate enough funds to assist with either one need or the other.³¹
- Related to the last point, recipients of OW/ODSP and recipients of rent supplements could previously apply to CSUMB as well as the Rent Bank, Emergency Energy Fund, and/or Family Fund; this was especially important if the amount needed was in excess of the amount that the CSUMB could provide. In contrast, funds for the HSF are strictly divided between recipients of social assistance and all other low-income households, meaning that those receiving OW/ODSP or rent supplements have no alternative sources of financial assistance in emergency housing situations.³²
- The HSF does not cover the following expenses that were previously assisted: household items and furnishings, beds related to bed bug infestations, or storage for household items and furnishings.³³

2.3 What's in Store for 2014?

A large portion of the 2013 funding for discretionary benefits and for emergency housing benefits is temporary.

The majority of funding for the Housing Stability Fund came from a combination of a one-time decision to transfer \$350,000 into the HSF from the County and from the Social Services Reserve,³⁴ and from the Province's one-time transition grant.³⁵ Upon receiving the Province's substantial grant, City Council was able to transfer Municipal funds out of the CHPI budget and into discretionary benefits, but this transfer did not come out of the Housing Stability Fund.³⁶

Without these temporary top ups, only \$652,992 would have been budgeted for emergency housing benefits in 2013; this would have represented a reduction from previous funding levels of \$2,233,457 or 77%. (See Appendix Four) The majority of this reduction would affect recipients of social assistance, who previously had access to CSUMB.³⁷ Likewise, without the one-time transfer to discretionary benefits, those cuts would have been larger.

In March 2014 the Province's one-time transition grant will be exhausted.³⁸ Unless more permanent Municipal funds replace Provincial losses, further benefit reductions will be inevitable and will be felt painfully among the Peterborough community.

Critical assistance for those at risk of homelessness will be diminished, and low-income households will struggle to bear the costs of cuts to discretionary benefits as well. In the words of Dr. Pellizzari, Medical Officer of Health for the Peterborough County-City Health Unit, "Individuals and families may suffer, as they may be forced to make impossible choices between dentures, baby equipment, recreation, transit and the basics of food, clothing and housing."³⁹

3. Research Methodology

Multiple data collection methods were employed to identify the nature and extent of any impacts relating to the benefit reductions described above. These included a literature review, community surveys, personal interviews, and the production and analysis of a database tracking all denials for the Housing Stability Fund at the Housing Resource Centre (a program of the Community Counselling and Resource Centre) between the dates of April 1 - July 31, 2013.

3.1 Housing Resource Centre Case Study:

Through the Community Counselling and Resource Centre, the Housing Resource Centre has played a key role in delivering various funds for homelessness prevention in Peterborough for over ten years. It is a well-known resource within the community and is currently designated as an official administrator of the Housing Stability Fund (HSF) by the City and County of Peterborough, alongside Ontario Works.⁴⁰

A case study of the new Housing Stability Fund (HSF) at the Housing Resource Centre (HRC) was conducted by creating and analyzing a database of all HSF denials/ineligibilities at the HRC between April - July 2013. These dates represent the first four months in which the new fund took effect at the HRC.

Case notes of all households who identified a need for financial assistance related to HSF were examined in order to identify which of those received assistance and which did not. This included households seen at the intake level as well as those who actually secured appointments with housing counsellors. Based on the available information, other characteristics of those denied assistance from the HSF through the HRC were recorded as well. When households were denied the HSF for multiple needs, each need was counted as a separate incidence. When clients requested assistance with a need that was neither covered under previous HRC funds nor the HSF it was excluded from the database; this included requests for assistance with things like property taxes, food, storage costs, etc. Upon completion, the database was then analyzed to identify pertinent trends.

3.2 Interviews:

Throughout the Housing Resource Centre case study, a number of open-ended interviews were conducted with HRC staff in regards to funding, case notes, eligibility criteria etc. Also, in searching for any impacts of the benefit reductions, efforts were made to encourage local agencies to provide relevant statistical information. As a result of this request one local agency agreed to provide a brief, open-ended interview yielding data aligned with the same time period as the case study of the Housing Resource Centre.

3.3 Surveys:

Two surveys were designed and distributed, described here as Survey A and Survey B.

The target population of Survey A was staff members of local agencies which work with low-income clients who may have been affected by the benefit reductions. The survey inquired whether or not staff members have noticed any increase in the number of clients whose critical needs went unmet as a result of the reduced availability of these benefits in the last few months. It asked them to rate whether or not they have witnessed increased incidences of a number of different outcomes as a result of the changes (on a scale of strongly agree, agree, unsure, disagree, strongly disagree). It also asked them to use their professional experiences to describe any changes they've noticed in their work with clients, and to provide particular stories which exemplify any impacts of benefit reductions.

For Survey B, the target population was households who found they were ineligible for or denied access to D.B.'s or emergency housing benefits in the last four months. It asked these participants what assistance was needed, if they knew why they were denied, and any consequences which may have happened to them or their family as a direct or indirect result of this.

The sampling of target populations was achieved by recruiting local agencies to distribute and collect both surveys. Agency managers were asked to enlist staff members that they deemed relevant to complete Survey A in hard copy or through an online link. Staff members were also asked to provide relevant clients with hard copies of Survey B, which were collected by the PPRN at a later date. A substantial number of responses to Survey B were collected by staff at the Housing Resource Centre through intake and counselling appointments, and through phone interviews using contact information from the database created in the HRC case study.

| This process was non-random, in that it targeted specific groups with specific experiences. Although we do not believe this discredits the lived experiences expressed to us, it is important to acknowledge that non-random sampling did introduce an element of bias into the research; participants had a vested interest in responding (especially in the case of Survey B).

Some agencies were chosen to be survey distributors in order to represent various sub-groups of low-income populations which may be experiencing impacts of the benefit reductions. For example, local shelters serving youth, adult males and adult females were

selected to represent varying populations experiencing homelessness. The Canadian Mental Health Association was recruited to represent those low-income members of the community who cope with mental health issues. The same line of thinking was used to recruit FourCast for those facing addiction, the YWCA for those facing domestic violence, the Kawartha-Haliburton Children's Aid Society to reach low-income children who may be impacted, and so on. Other agencies were recruited in relation to potential outcomes of benefit reductions, such as the Peterborough Community Legal Centre in regards to eviction.

The desired sample size for Survey A was at least 50 responses, and the desired sample size for Survey B was at least 100 responses. The Income Security Work Group of the Peterborough Poverty Reduction Network deemed that, in the context of time and resource constraints, these quantities were adequate to get a sense of the issues at hand. It is also worth noting that survey response rates were affected by a relatively short surveying period (about 3 weeks), as well as the seasonal timing of the project; many agencies were in the midst of reduced staffing and programming associated with summer vacations.

4. Research Results and Analysis

4.1 Housing Resource Centre Case Study

In a case study of the Housing Stability Fund at the Housing Resource Centre, it was determined that a total of 408 incidences of HSF denial occurred at the HRC between the dates of April 1 - July 31, 2013, among 334 separate households.

In the majority of cases, reasons for denial included at least one of the following factors:

- Their housing was unsustainable (i.e. shelter costs made up too large a portion of their income)
- They had already accessed funds within the program year
- They were above the low income cut off
- The utility account or rental agreement was not in their name, or they did not live at the address of arrears
- They had not yet contacted Ontario Works (Funding agreements require the HRC to ensure that clients attempt to access funds from Social Services first)
- They could not provide necessary documentation
- They could not pay the remaining balance

- They or someone in their household was in receipt of OW or ODSP
- There were insufficient program funds (Previous funds expired in March, but the HSF didn't officially arrive until mid-May) ⁴¹

Note: Denials involving households who had not yet contacted Ontario Works made up about a quarter of all 408 incidences, and it is unknown whether or not these people later followed up with / received HSF assistance from OW. That being said, many people approach the HRC because they already know they will be ineligible for assistance through OW.

Many of the reasons for denial listed above were relatively unaffected by the transformation of funding and programming at the HRC, meaning that a portion of the 408 incidences would have occurred regardless of the changes. However, three of these reasons for denial are novel to the HSF. Based upon those differences, we are able to roughly estimate how many denials may not have occurred under the previous funding/programming at the HRC.

To begin with, 32 denials occurred due to insufficient program funds resulting from a delayed transfer of money from the Province. Previous funds at the HRC expired in March and the HSF was slated to begin in April, but it was not delivered until mid-May. ⁴² These denials were excluded from the estimate and deemed a technicality (although impacts felt by those households were certainly real).

This leaves two reasons for denial which changed notably under the transformation of funding/programming at the HRC.

One of these relates to the inability of a household to pay the remaining balance of arrears (i.e. the immediate need exceeds the maximum funds available per case). According to senior level housing counsellors at the Housing Resource Centre, previously a denial due to an inability to pay the remaining balance was very rare. The funds available were adequate to help people through their housing crisis in most cases, and if not, staff from OW and the HRC were almost always able to leverage funds in conjunction with each other in order to cover the remaining balance. ⁴³ Now, the HRC has no choice but to turn these exceptionally vulnerable people away without secured housing.

Furthermore, many of those households who *were* granted assistance through HSF expressed that they took on debt or struggled desperately to find ways to cover the difference in order to secure eligibility - a consequence which is not captured in this study.⁴⁴

The other novel reason for denial relates to the splitting of the HSF between those receiving social assistance and all other low-income households. In 2012, if recipients of OW or ODSP were unable to access CSUMB, or if their level of need exceeded what CSUMB could provide, they were able to apply for emergency assistance from the Rent Bank, Emergency Energy Fund, and/or Family Fund through the Housing Resource Centre.⁴⁵ Under the Community Homelessness Prevention Initiative these funds no longer exist and recipients of social assistance are only eligible to apply for the portion of HSF that is specifically set aside for them at Ontario Works.⁴⁶

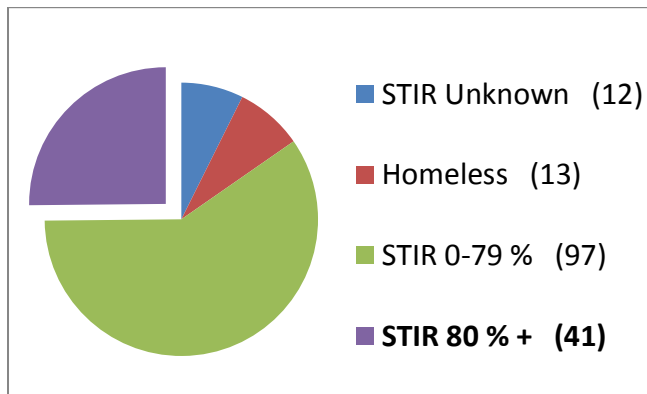
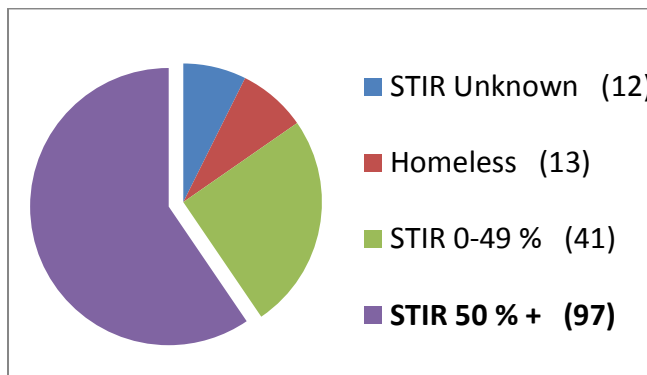
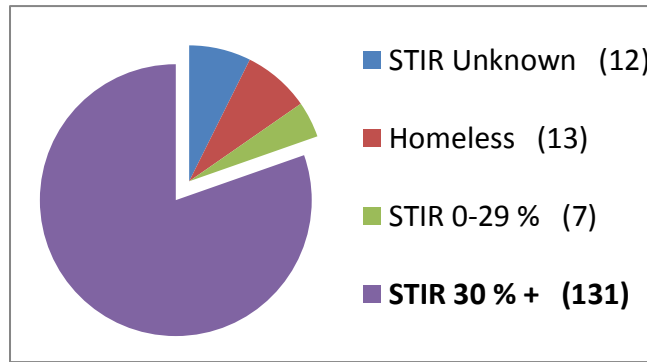
Together, these two reasons for denial accounted for 163 (or 40%) of all 408 incidences.⁴⁷

One way to assess the households affected by the 163 denials in question is to examine their Shelter to Income Ratios (STIRs) at the time of their need. At the HRC, the STIR measures what proportion of a household's total monthly income is spent on shelter costs (rent or mortgage, heating, hydro and water). Similar to Statistics Canada's measurement of housing affordability, a STIR that is greater than 30% is an indicator that a household's shelter costs are overly burdensome.⁴⁸ A STIR that is greater than 80% is an indicator that a household's shelter costs are unsustainable.⁴⁹

It must be noted that STIRs are not static, but change alongside monthly fluctuations in a household's income. It is also critical to understand that a high STIR affects low income households much more dramatically than it would affect affluent households, leaving very little money for them to spend on other necessities. For example, the Wellesley Institute states that low income households "are more likely to be faced with unexpected and unforeseen financial pressures, like medical costs, children's expenses, moving costs, and so on. Because their income is so limited, even relatively small expenses that are unexpected can have major impacts on the ability... to meet the basic costs of housing."⁵⁰ All of the households involved in the 163 denials in question fell below the HRC's low income cut off.

Of these 163 denials, 131 involved households with STIRs equal to or greater than 30%, 97 involved households with STIRs equal to or greater than 50%, and 41 involved households with STIRs equal to or greater than 80%.⁵¹

163 Denials Relating to Changes of Funding/Programming at the HRC: By Shelter to Income Ratios



It is reasonable to speculate that denials involving low incomes coupled with high STIRs may lead to negative outcomes such as eviction, disconnection of utilities, or even prolonged homelessness as a result of households not being able to access assistance with arrears at a critical time.

As mentioned above, if a client's STIR is greater than 80% their housing is deemed unsustainable, necessitating a denial of funds. Because 41 of the 163 denials in question involved STIRs greater than 80%, we subtract those to find that 122 denials remain (30% of the total 408).

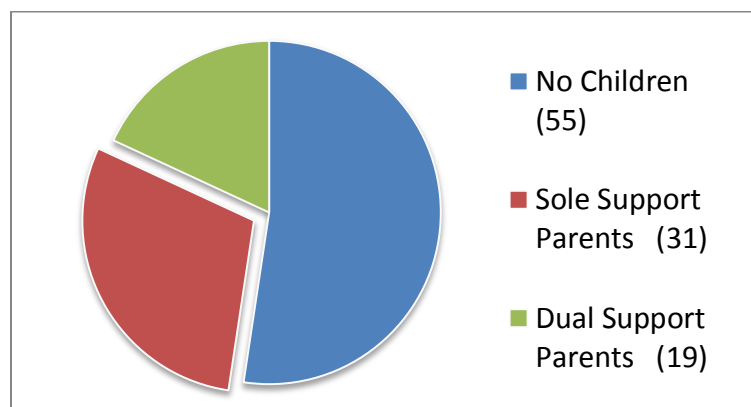
It is impossible to say with certainty that all of these 122 denials would have been otherwise avoided, because some clients get screened out at an intake level without extensive inquiry into all criteria. However it is very likely that a significant number of these would not have occurred under 2012 funding/programming at the HRC.

It is also impossible to say that all of the needs involved in these 122 denials went unassisted by the HSF at Ontario Works. The case notes do show that a significant number of these denials were preceded by denials for the HSF at Ontario Works – however, because HRC staff were not required to ask or record this information, and merely elected to in some cases, we have no way of knowing the correct number. However, HRC staff note that clients in receipt of social assistance usually approach the HRC because they already know they have been or will be denied by OW.⁵²

Despite these limitations, the 122 denials which may not have occurred under previous funding/programming at the HRC are analyzed.

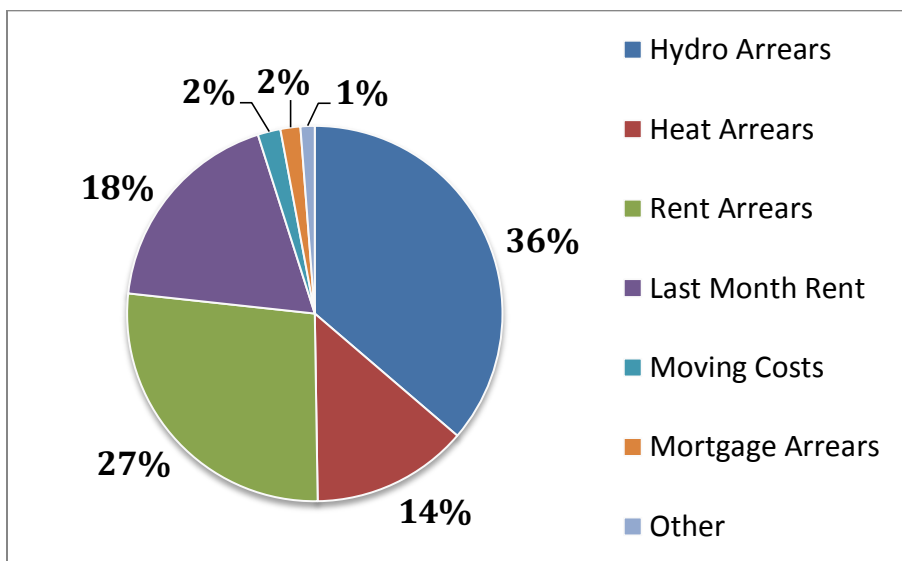
Families with children, and especially those with sole support parents, are exceptionally vulnerable to the negative consequences of denial. The 122 denials in question affected 105 separate households, and 50 of these were families, with a sum of 99 children. Furthermore, about 3/5ths of these families were headed by sole-support parents.⁵³

Households Involved in Denials Which May Not Have Occurred Previously: By Family Structure

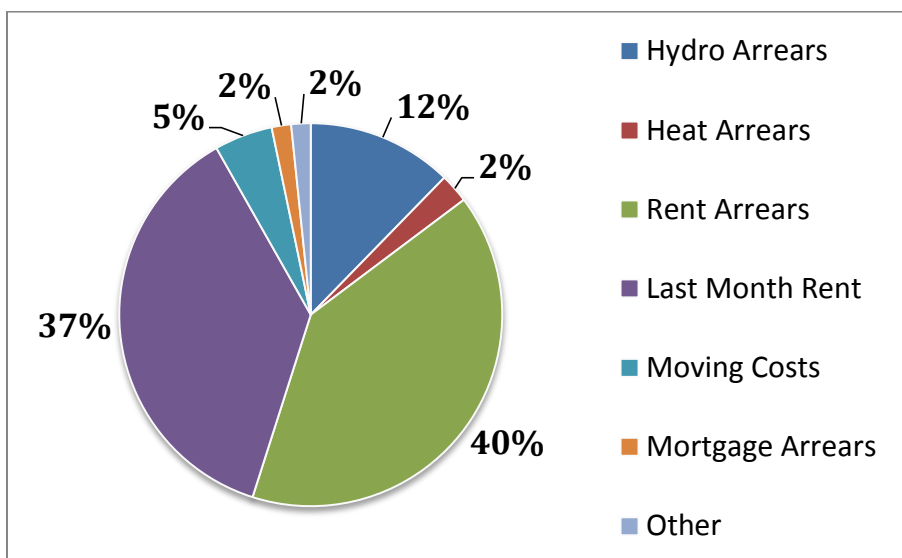


It is also possible to see what types of needs are likely to have gone unmet as a result of the denials. The following pie charts demonstrate the types of need present in the total 408 denials, and in the 122 denials which may not have occurred prior to the transformation of funding/programming at the HRC.

Total Denials (408): By Type of Need



Denials Which May Not Have Occurred Previously (122): By Type of Need



In the total number of denials, heat and hydro arrears account for exactly half of all needs presented, with rent arrears and last month rent deposits accounting for 45% of needs. In comparison, of the 122 denials which may not have occurred previously, heat and hydro arrears account for only 14% of needs, whereas rent arrears and last month rent deposits account for 77% of needs.⁵⁴

So far, it seems that the changes to funding and programming at the HRC are affecting a number of vulnerable households' ability to access emergency housing benefits. This is especially true in regards to rent, which is obviously one of the most critical interventions in any homelessness prevention effort.

4.2 Peterborough Community Legal Centre Interview

Various local agencies were asked to glean any pertinent data from their records in regards to possible impacts of the benefit reductions. The Peterborough Community Legal Centre responded to this request, providing an interview in which the agency identified an increase in the number of applications submitted to the local Landlord Tenant Board for eviction due to rent arrears (referred to as L1 applications).

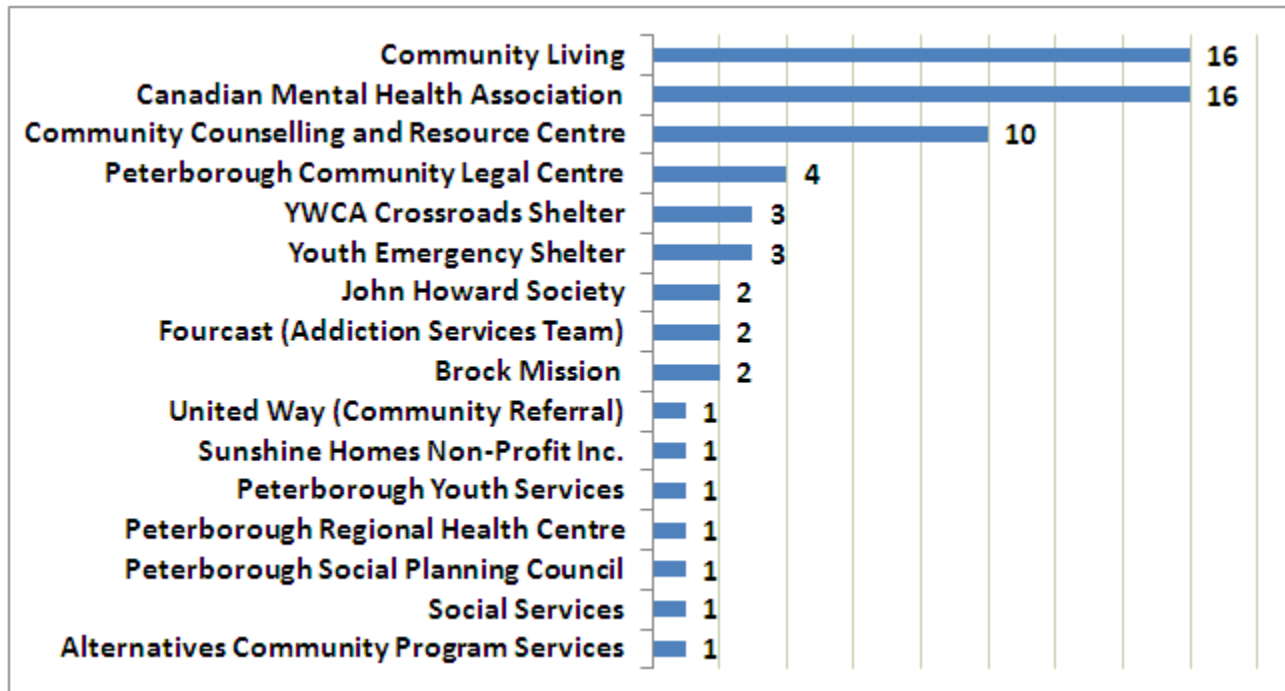
Their database was examined in order to compare the number of L1 applications submitted between the dates of April-July 2012 and April-July 2013. It was found that between April-July 2012 there were 165 L1 applications on the Peterborough Landlord Tenant Board docket, whereas there were 222 L1 applications between April-July 2013. According to the agency, this represents a significant increase of 34.5%.

The PCLC states that a hearing for an L1 can generally occur up to two months after a tenant first falls into arrears. This means that some of the 222 L1 hearings between April-July 2013 would correspond to tenant arrears from as early as February and March 2013. Seeing as the CSUMB was eliminated by January 1, 2013, these arrears would fall within the time period of benefit reductions. The PCLC believes that the significant increase in eviction applications relating to rent arrears is related to an increase in benefit denials as a result of the reductions to emergency housing benefits.⁵⁵

4.3 Survey A: Staff Respondents

As mentioned above, Survey A was targeted towards staff members of local agencies that work with low income clients who may be impacted by the benefit reductions. The survey questions were designed to gauge staff perceptions about any impacts, based on their professional experiences in the field. (See Appendix Five for a list of survey questions)

In total 65 staff surveys were collected from the following agencies:



The first questions in Survey A asked staff respondents to rate the degree to which they have noticed an increase in the number of clients whose critical needs are not being met as a result of the benefit reductions.

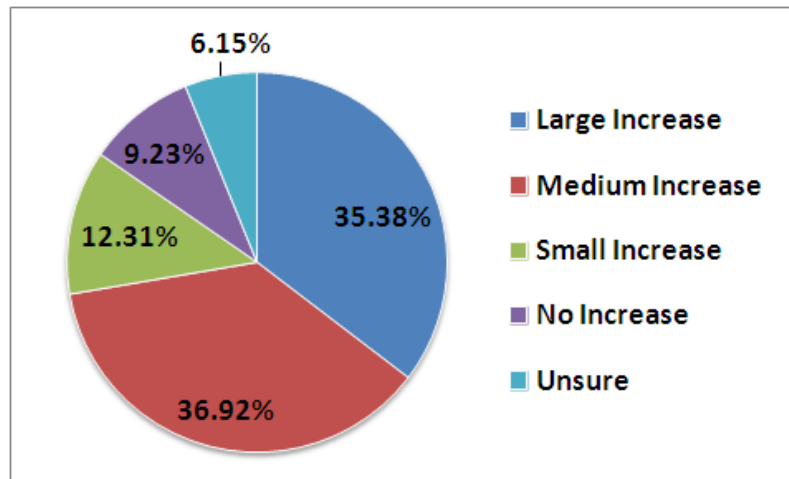
It is necessary to acknowledge that degrees of increase are relative to staff respondents' varying circumstances and interpretations; for example, agencies may work with differing volumes of clients. A 'large increase' to a staff member who only sees a few clients per week could be different from what is meant by a 'large increase' to a staff member who sees many clients per week.

However, the data does show that on average 86% of staff respondents claim to have witnessed some degree of increase in the volume of clients whose critical needs are not being met as a result of the benefit reductions (with an average of 8% seeing no increase, and an average of 6% who felt unsure).

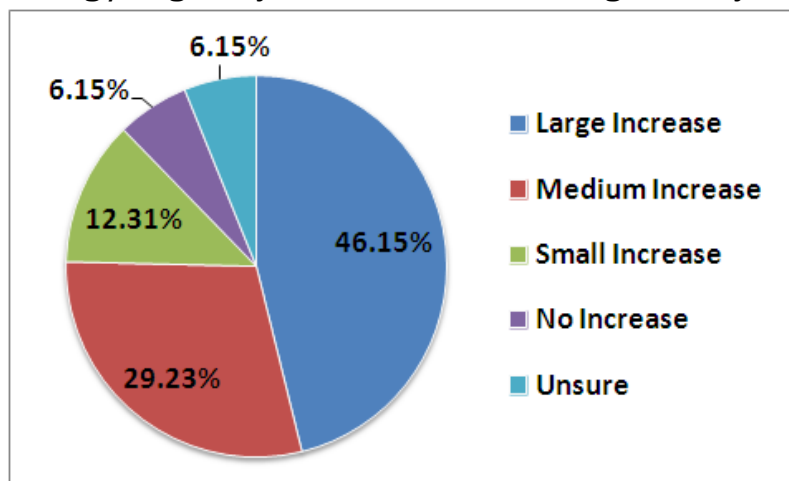
As presented in the following pie charts, it is also evident that staff respondents felt slightly more strongly about the effects of the reductions relating to emergency housing benefits. In the case of reductions to discretionary benefits, just over 1/3 of staff respondents claimed to have witnessed a large increase of unmet needs, whereas almost half claimed to have witnessed a large increase in relation to the reduction of emergency housing benefits.

Staff Perceptions of Increase in Number of Clients Whose Critical Needs Are Going Unmet in Recent Months Due to:

Reduced Availability of Discretionary Benefits



Elimination of CSUMB and Restriction of Funding / Eligibility Criteria Under Housing Stability Fund



(See Appendices Six and Seven)

The next section asked staff respondents to draw on their experiences in order to rate their perceptions about whether or not the benefit reductions have resulted in increased incidences of various negative client outcomes in recent months.

Again, it is necessary to acknowledge the varying circumstances of respondents' work environments; different agencies may be likely to witness certain outcomes more so than others. This may bias the data towards the outcomes most likely to be seen at the agencies which completed the most surveys.

The data shows that the majority of staff respondents either strongly agreed or agreed that the benefit reductions have resulted in increased incidences of 10 out of the 11 outcomes

listed. Family breakdown and/or separation was the exception, with the slight majority of staff respondents feeling unsure about it.

Highly Agreed Upon Increases in Client Outcomes Relating to Benefit Reductions

(Over 75% of staff respondents either strongly agree or agree):

Stress/anxiety, remaining in inadequate living conditions, food insecurity/food bank usage, and household debt.

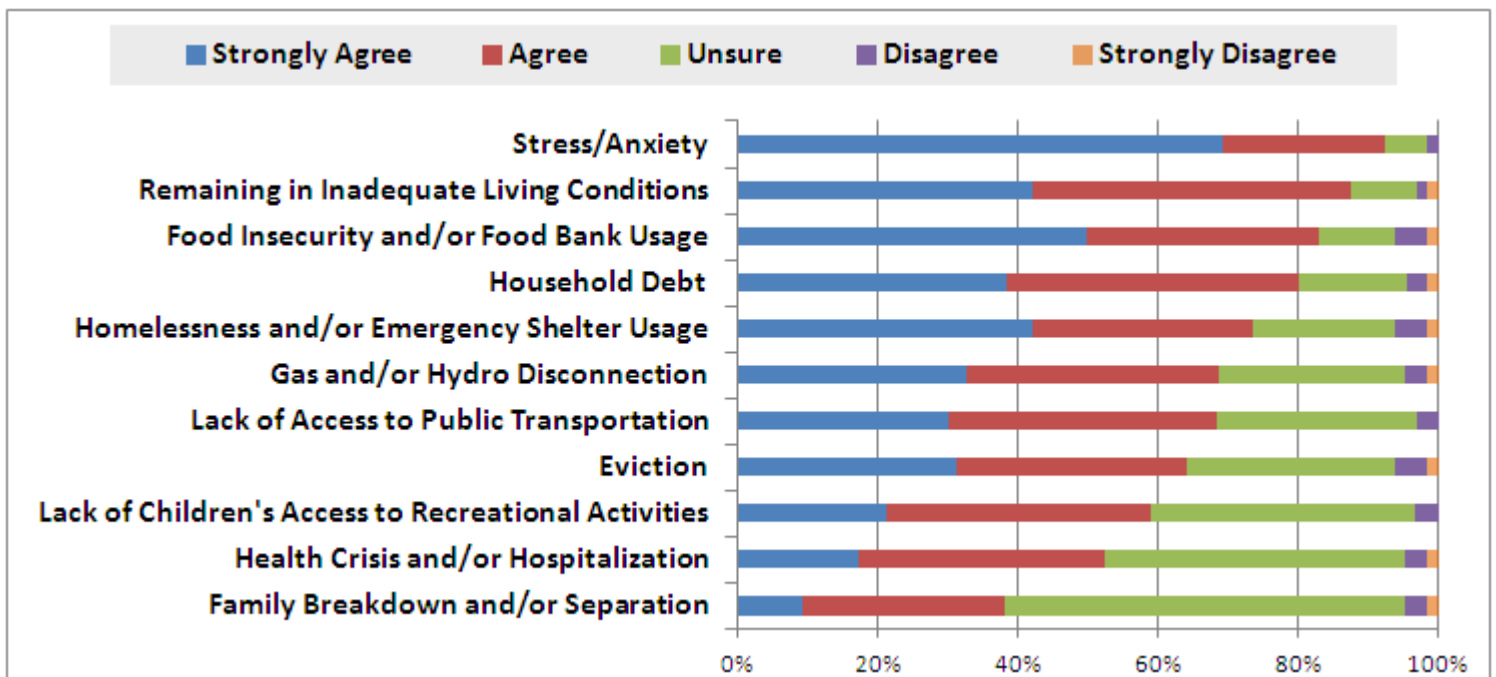
Moderately Agreed Upon Increases in Client Outcomes Relating to Benefit

Reductions (Between 50-75% of staff respondents either strongly agree or agree):

Homelessness/Emergency shelter usage, gas/hydro disconnection, lack of access to public transportation, eviction, lack of children's access to recreational activities, and health crisis/hospitalization.

The following bar chart demonstrates a pattern in which most staff respondents claim to be witnessing multiple negative client outcomes as a result of the benefit reductions.

Staff Perceptions of Whether or Not the Benefit Reductions Have Resulted in Increased Incidences of the Following Client Outcomes in Recent Months:



(See Appendix Eight for a detailed breakdown of percentages)

Additionally, some staff respondents indicate that since the benefit reductions, they have noticed an increase in a number of other client outcomes not covered in this list. Some of

these include increased domestic violence, symptoms of mental illness, depression, drug and alcohol abuse, and a loss of assets such as home equity.

Survey A finished by encouraging staff respondents to describe any changes they have noticed in their work with clients since the benefit reductions took place. These qualitative responses provided key insights into what seems to be a fundamental shift in working conditions for many staff respondents.

Common themes appearing throughout these descriptions include: **a growing intensity in work environments, an increase in the volume and needs of clients being served, and an increasing inability of staff to help clients resolve their issues.** Many staff respondents describe being presented with more crisis situations on a regular basis, as well as heightened levels of aggression and frustration in clients, coupled with fewer solutions due to the benefit reductions. Some excerpts exemplifying these patterns:

“There was an immediate and palpable intensity to our interactions. Our clientele were certainly stressed out and pissed off at the lack of options available to them. It was so palpable that I was experiencing destructive stress levels personally... Front-line staff were subjected to a higher volume of intake, with people who were more likely to be escalated and abusive to us (due to the unrelenting systemic violence and abuse heaped upon them), with less financial resources available, and less actual solutions to problems.”

“I have noticed increased crisis situations. Depression, anxiety, breakdown, aggression, suicidal thoughts. Increased amount of people remaining in substandard living conditions. Increased family breakdown. Increased addiction issues.”

“People are facing increasing eviction and disconnection of utilities. There is not enough funding to assist with all of the crisis that our clients face. There are people going without a working fridge because the Housing Stability Benefit is so limited.”

“There has been a huge increase in the number of clients who demonstrate despair... There has been an increase in the number of clients demonstrating volatile behaviours and increased aggression due to stress and anxiety... This has led to an increase in crime and domestic abuse and even further isolation and despair.”

“The new HSF benefit does not come close to adequately replacing CSUMB. It is available in much smaller amounts and in fewer situations... We have experienced increased difficulty reaching payment plan settlements with landlords. When

settlements are reached it is more likely that tenants will be unable to make the stipulated payments in order to avoid eviction.”

“Clients report a change in attitude at the offices... There’s less money so staff are less willing to help because their hands are tied. People are sinking deeper into poverty.”

“Increase in clients accessing mental health services.”

The increasing number of evictions and emergency housing situations reported by staff respondents seems to be **connected to a heightened use of shelter services** in the community. A number of staff respondents, most of them shelter workers, claim to witness how the cutbacks are affecting homeless shelter usage:

“Now there are not as many options when 'troubleshooting' with clients. It is taking them much longer to be able to move out of the shelter.”

“Increasingly clients need to stay longer in the shelter because they can't afford to move. There has been an increase in drug and alcohol use related to rising stress and anxiety, they can't cope. Many residents are dealing with depression-like symptoms and now feel especially hopeless. Some women are now returning to abusive partners due to not being able to afford their own housing.”

“Higher number of youth and families needing to use the shelter.”

“I am noticing longer stays at the shelter. It is becoming harder for clients to obtain any kind of permanent housing.”

“More difficult for families to transition to housing from emergency shelter.”

“Clients stay longer at the shelter as it is harder to find suitable housing, this includes single parent families and families with both parents. Rents are out of reach for many of our clients. Hydro, gas and food puts a strain on the budget. Some families move into apartments with nothing as there is no help to assist with furniture. If people have furniture it is hard to budget for moving.”

Additional themes are evident throughout the qualitative responses. For example, over half of staff respondents mention that the benefit reductions are creating **more situations in which clients and their families are forced to remain in inadequate living conditions**, with some involving domestic abuse. Many express that **clients are increasingly forced to**

make impossible decisions between basic necessities like rent, hydro and food. Also, a significant number claim to be witnessing **declines in the mental and physical health of clients and their families**. Some staff comment especially on the effects to childhood development. A few examples of these themes:

“Family stress, anxiety and breakdown. Families too busy trying to survive to work on child development, social skills, recreation, advocacy for children and youth with developmental disabilities. Hearing about more hunger and missing meals. More sickness.”

“Increased stress, anxiety, poverty, homelessness, instability, substance abuse, as well as physical health crisis.”

“They have not had the start up funds available to them. This imposes hardship on them... I have had two families come in who have not had fridges in their homes and have been unable to buy another one. I am aware of a young woman in an abusive relationship in unhealthy living conditions, staying in the relationship and the unheated apartment because they do not have the money to move.”

“Inability to access community start up benefits has put some of my clients in the position of not being able to leave unsafe or unsuitable living conditions, as a result of not being able to access first and last month's rent. We have also seen a significant increase in our food cupboard usage over the past few months.”

“I have noticed a decrease in the amount of emergency funding for housing...The benefits prior were able to provide emergency housing assistance to those in need... As a result of the lack of benefits, more evictions occur and hydro disconnections. We live within a society that researches the importance of child development on the success and health later in life... I think when the province/municipality makes cutbacks they forget that these are our communities most vulnerable populations, specifically children. Making cutbacks in benefits only means that those on social assistance have to make financial cutbacks in other areas such as food/nutrition, health care needs, etc. That directly impacts the children of these families.”

Many of these themes correlate with the self-reported outcomes identified by the households affected by benefit denials in Survey B.

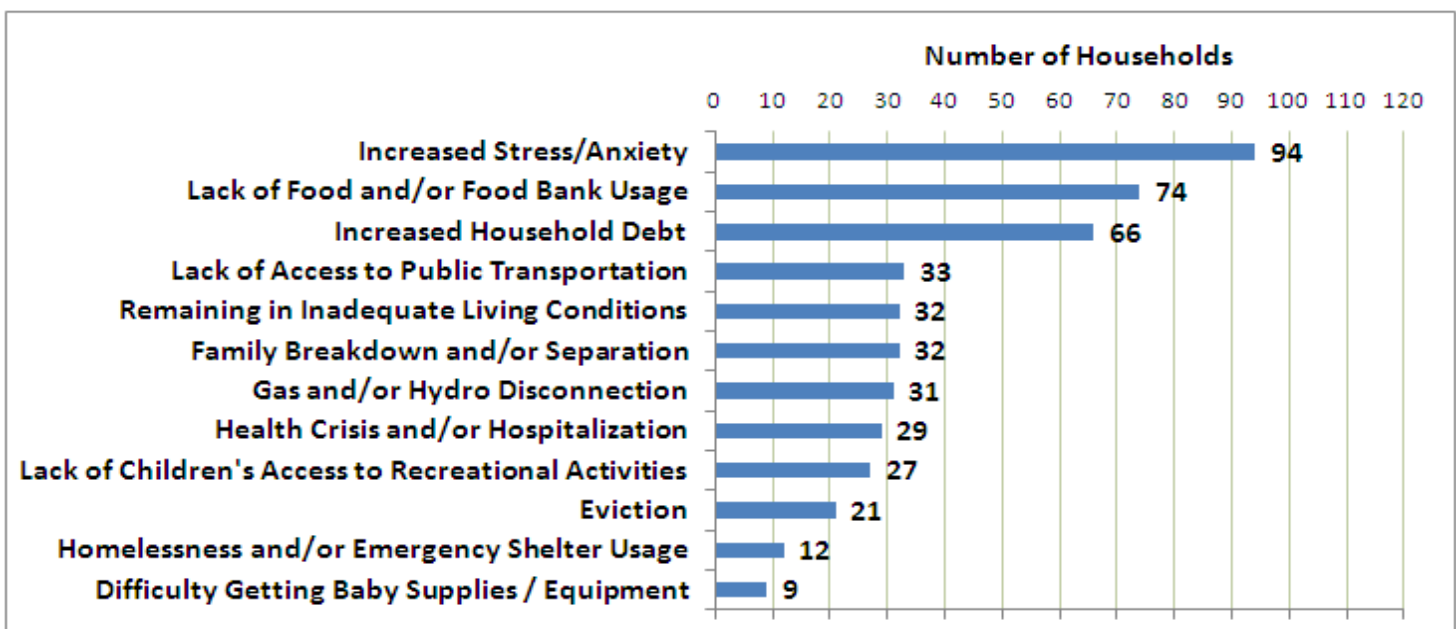
4.4 Survey B: Household Respondents

Survey B was targeted towards low income households who have experienced a denial relating to discretionary benefits or the Housing Stability Fund since the beginning of April 2013 (when benefit reductions started to take effect at the HRC). In total 111 responses to Survey B were collected with the help of staff from the same agencies in Survey A.

It was found that household respondents most often did not know the specific reasons for their denial, so it is impossible to say how many were directly related to the benefit reductions. However, a number of these surveys were collected from the list of 'denials which may not have occurred prior to the transformation of funding/programming', which was created in the HRC case study. Although the results of Survey B cannot definitively state how many cases were directly connected to the benefit reductions, they are useful in identifying which types of outcomes typically result from these denials in our community.

Household respondents were first asked to describe the need(s) which related to their denial for these benefits. They were then presented with a list of possible outcomes that may have resulted directly or indirectly as a result of their denial, and asked to check off any that were applicable to their case. The following bar graph illustrates the number of households who claim to have experienced various outcomes as a result of their denial. The most prevalent outcomes include increased stress and anxiety, lack of food and/or food bank usage, increased household debt, and increased household debt.

Number of Households That Reported Outcomes As A Result of Denial for Discretionary Benefits or Emergency Housing Benefits in Last Four Months:



The next section of Survey B was open-ended, asking household respondents to describe how the denial affected them or their family. In these responses, households elaborate

upon a number of the coping mechanisms they employ when a denial has occurred. Often this involves **sacrificing some basic needs in order to satisfy others** - for example many households describe dealing with their situation by eliminating their budget for food. Many others sacrificed transportation costs, especially in light of the decreased public transit subsidy. Households also describe coping through the **acquisition of debt**; a concerning amount of households were forced to ask for loans from family or friends, or even creditors, which would likely resolve their immediate crisis only to strain relationships and add to further insecurity in the long term. Other coping mechanisms described included **remaining in inadequate living conditions, selling off assets, living with family or friends, shelter usage, and/or turning to crime**.

These coping mechanisms usually weren't adequate to meet all basic needs or resolve crises, resulting in other symptoms. For example, many household respondents describe **declines in their mental and physical health, a breakdown of relationships, impacts to children's needs and childhood development, and obstacles to employment, among others**. The overall sense that one gets is that these denials often lead into a downward spiral, especially in the case of housing.

Some notable excerpts from this data:

"This has resulted in severe debt, stress as well as sickness. I'm not able to pay for the necessities. Car repossession has resulted in more debt and job loss."

"More sickness, more trips to emergency... I can't afford the bus fare... I can't afford the difference for eyeglasses. I can't afford the difference for dentures... All of this encourages scamming and corruption and stealing."

"I stopped going to AA meetings. I can't get around the city."

"Now I have 30 days to come up with 1050 dollars!... My 19 year old daughter is 7 and half months pregnant and... we can't stay here because CAS won't let her... They said if we don't move they'll come into the hospital and take the kid away... Now I have to go out in the middle of the night to collect bottles and beer cans from blue boxes trying to collect the money, which I can get fined for... I refuse to do any pan handling... because it's not right and I shouldn't have to. I'd rather take a job, any job that I can get, even though my back is screwed."

"Deepening depression, and I suspect child depression in my son. We live out of food banks... The landlord promises to fix the broken windows, etc. but does not. We've been forced to steal to eat and now have criminal history due to this."

"I can't feed my child healthy food. She has been ill more times than she has ever in her life. I can't pay for the medication she needs when she gets sick."

"Because of this my son had to move out and is now living on the street. My daughter is still staying with me but we get sick from being in the unit due to mould. The hydro is disconnected and we are facing eviction due to not being able to pay rent, because of having to travel to medical appointments. I had to borrow \$1600 from my mom when I first moved because OW would not help."

"There is no way to answer. Everything suffers, from needing a coat or boots for winter, or milk or bread."

"Without the help with rent, finding work and food is hard."

"Very stressful. \$56,000 in debt since 12 months ago. Snowball effect with debt."

"My school age child needs transportation... We eat meatless, milkless meals. We don't have enough clothing. Our shoes are in disrepair. Depression for both me and my son."

"I might be homeless soon. The only thing I needed was help with hydro disconnection and there was no help."

"My health is going downhill. I suffer from panic disorders and depression. Finding food is an issue. My family situation is suffering with fighting. I can't afford the bus pass now and am unable to walk far."

"I can't enroll in school to better my education. I can't afford to take the kids to daycare or to doctor's appointments or recreational activities."

"A build up of stress has meant a lack of sleep. I no longer have proper eating habits. I have headaches and more tension. It affects my mood. All around I have less wellbeing, including lack of exercise and depression."

"This will be very bad. We are basically waiting for the sheriff any day now and with no help. We are screwed."

“We were devastated and confused. It caused enough stress for my partner and I to separate. I had to move into a one bedroom apartment which is more expensive, and now I can’t afford the necessities.”

“I’m embarrassed – not being able to smile [due to needing dentures] makes a major difference in how you present yourself and has been a problem in trying to get a job, even though I have 2 diplomas.”

“I have to refinance my mortgage. I had to tell my children to couch surf or rent a room. I’m unable to attend to health care needs... I do not have enough food. The house needs maintenance and we aren’t able to fix it. We’re gunna lose everything.”

“The sheriff showed up to vacate us, so I received the maximum amount from housing stability. I was told that it was my one and only shot with housing stability. I needed more help than I got, but now I’m screwed. The place I’m living in is too expensive. It’s 900 dollars a month and it takes up my whole income. But it’s too expensive to move too, and I can’t get last month rent. My son gets \$222 a month for a special diet because he was born without 3/4 of his intestines. If it weren’t for this my income would be less than my rent. This affects his health and our food intake hugely. I am honestly having panic attacks. I ended up borrowing lots of money from family... and it has definitely strained our relationships. It has increased my use of food banks.”

5. Economic Costs of Poverty and Housing Insecurity

The experiences expressed in Surveys A and B show that being denied access to discretionary benefits and emergency housing benefits in a time of need can often lead to a fracturing of families, a deterioration of wellbeing and a deepening state of poverty and housing insecurity. Sometimes denials even lead to unemployment, causing lost productivity costs. But this is not all; an intensification of need for many other local services is also implicit in these results. For example, the outcomes described in survey responses may lead to an increased use of mental and physical health care services, addiction services, shelters, food banks, resources needed for eviction processes, and even resources dedicated to the justice system and fighting crime.

One astute staff respondent of Survey A comments on this phenomenon:

“When spending is reduced and people are forced to choose between a bus pass or groceries, then health and other rights based outcomes are compromised. The long term result inevitably is an increased demand on local health / mental health and shelter resources, as people slowly become disenfranchised from positive social roles... into negative stereotypical ones. For community agencies entrusted with offering supports to those people, the outlook is not much better as they themselves are in some cases base funded and not prepared to respond to significant increases in needs as resources diminish.”

The burdens of deepening poverty, an intensified use of local services and resources, and lost productivity relating to unemployment (which stem in part from the benefit reductions) represent a series of economic costs to the Peterborough community, resulting from a failure to adequately prevent and respond to the crises faced by households needing access to discretionary benefits and emergency housing benefits.

Although calculating the economic costs induced by the impacts of these benefit reductions is beyond the scope of this report, there have been many relevant studies pertaining to the economic costs of poverty and of homelessness to society. These reports repeatedly conclude that governments will actually save money by doing the right thing and investing in preventative approaches to poverty and housing insecurity.

The Journal of Children and Poverty claims that every dollar invested in poverty reduction generates significant returns; “When viewed in economic terms, expenditures on effective poverty reduction policies can be viewed as public or social *investments*, which generate returns to society over time in the form of higher real gross domestic product (GDP), reduced expenditures on crime and health care, reduced costs borne by crime victims and those in poor health, and more general improvements in everyone’s quality of life.” ⁵⁶

For example, one study produced in 2012 by the Canadian Homelessness Research Network provides a conservative estimate that homelessness costs between \$4.5 - 6 billion annually in Canada, through expenses associated with shelters, day programs, health services, policing and the criminal justice system. This is greater than what the federal government was spending on international development (\$4.1 billion) when the estimate was created in 2007. ⁵⁷

The report cites the example of ‘Million Dollar Murray’, a man who lived on the streets of Reno Nevada. A case study of this man’s experience calculated that the costs of his time spent in prison, his stays in homeless shelters, his visits to emergency rooms and his stays in hospitals added up to over a million dollars in just ten years. In the Canadian context, the

report summarizes a study from British Columbia demonstrating that the costs of supporting one homeless person average between \$30,000 - 40,000 annually.⁵⁸

The report also compares the costs of treating the root causes versus the symptoms of homelessness, within the context of Toronto.

Average Monthly Cost of Housing a Homeless Individual: ⁵⁹



In the results of Survey A discussed above, a number of staff claimed to have witnessed increased homelessness and shelter usage as a result of the benefit reductions. Furthermore, a significant amount of household respondents in Survey B express that they've experienced either eviction or homelessness as a result of being denied access to the benefits. It seems inevitable that reductions to programs intended to prevent homelessness will lead to this result.

Another recent study about the economic costs of poverty in Ontario claims that "investments in poverty prevention would reduce the costs of treating the symptoms of poverty significantly over time." This research finds that in Ontario poverty induced costs add up to between \$10.4 - \$13.1 billion annually (relating to the health care system, to crime, to social assistance, to the loss of tax revenue that accompanies low earnings, and to the likelihood that poor children will turn into poor adults).⁶⁰

Some of the most significant poverty-induced costs to society stem from the lasting effects of child poverty. An American study regarding the economic costs of child poverty from 2008 demonstrates how both chronic and temporary bouts of poverty often impede child development, causing negative outcomes that last into adult life. Unstable economic conditions are said to "affect the material and social resources available to children and family psychological processes such as parental emotional well being and parenting

styles.”⁶¹ Overall the study finds that adults who grew up in conditions of poverty are much more likely to have lower earnings, to participate in crime, and to have poor health, resulting in a cost to the USA’s economy of about \$500 billion annually.

Impediments to the development of low income children are associated with the quality of the environments that they are likely to grow up in. For example the report states that,

“Compared with kindergarteners from families in the bottom fifth of the socioeconomic distribution... children from the top fifth of all families are four times more likely to have a computer in the home, have three times as many books in the home, are read to more often, watch far less television, and are more likely to visit museums or libraries... These differences in early environments contribute to large gaps in test scores... Large differences in noncognitive outcomes such as physical aggression between children in families above versus below the poverty line have [also] been documented... These early gaps in cognitive and noncognitive skills tend to persist through the school years and into later life. Those who score poorly before entering kindergarten are likely to do less well in school, are more likely to become teen parents, to engage in crime, and to be unemployed as adults.”⁶²

The report concludes that interventions which prevent children from experiencing the negative environments and conditions associated with poverty help to dismantle a cumulative effect where stunted abilities lead to lasting negative effects on subsequent life stages, as well as on public expenditures.⁶³

The experiences expressed by survey respondents indicate that child poverty has already been aggravated by the benefit reductions in Peterborough. The Housing Resource Centre case study gives us a rough idea of how many children may have been affected by benefit reductions at the HRC. The survey responses also provide multiple examples of the types of environments that these children live in, partly as a result of benefit denials - for example distressed parents who can no longer afford healthy food, or clothing, or even housing for their children, never mind computers and books. Ensuring children's access to these benefits is an effective form of child poverty prevention.

As previously mentioned, mental and physical health care are other major costs associated with poverty, and with the impacts of these benefit reductions.

A study on the potential costs of cutting CSUMB, published by the Wellesley Institute in conjunction with multiple health agencies in 2012, states that “Access to housing that is safe and affordable is a key determinant of health, and the cancellation of CSUMB has the potential to increase the number of low income Ontarians who are precariously housed or

who are homeless... Without the CSUMB, people will either remain unhoused or be forced to live in unsafe and insecure housing, which will in turn make them more susceptible to poor physical and mental health.”⁶⁴

The report predicts that the loss of CSUMB will lead to increased healthcare costs, as well as decreased quality of life. They cite a particular concern for children who remain in inadequate living conditions:

“Living in substandard housing increases children’s exposure to dampness, molds, fungus, mites, pests, poisons, toxins and fumes, which can have significant health impacts. These exposures contribute to higher rates of childhood asthma and other respiratory diseases and these conditions can last a lifetime. Living in overcrowded housing also increases childhood risk of injury and increases incidences of aggressive behaviour.”⁶⁵

Furthermore, the report addressing the economic costs of homelessness, produced by the Canadian Homelessness Research Network, discusses the effects of homelessness on health:

“People who are homeless are poorly nourished, they are unable to get proper rest, when they get sick they are unable to engage in proper health practices (such as following a drug or treatment regime), they live in congregate settings and are exposed to communicable diseases, frequent moves and instability threaten their health, they are unable to maintain a healthy social network necessary for good health, they are vulnerable to a higher level of physical and sexual violence... and a downward cycle of despair along with sleep deprivation can lead to chronic depression and serious mental health concerns.”⁶⁶

The survey results gathered in our local study echo the truth of these predictions and concerns, with many staff and household respondents expressing declines in the mental and physical health of those affected by benefit denials. Furthermore it is not only the reduction of emergency housing benefits, but also the reduction and elimination of various discretionary benefits that can result in declines in mental and physical health. For example, one staff respondent from Survey A described a client who is unable to access dentures from discretionary benefits and is currently suffering from serious infection in their teeth, as well as severe headaches.

Clearly the costs of providing insufficient help can be massive, not only to the individuals and families affected, but to everyone through increased public spending. In the words of the Canadian Homelessness Research Network, “If we shifted the focus to prevention and

housing, we would not only be responding appropriately and compassionately to a problem that harms individuals, families and communities, but we would also be saving money.”⁶⁷ Investing in the prevention of poverty and homelessness through discretionary and emergency housing benefits is one of the wisest ways to approach some of Peterborough’s most complex and expensive issues.

6. Conclusions

Overall, these research results indicate that Provincial funding cuts and subsequent reductions to discretionary benefits and emergency housing benefits have resulted in an increased number of benefit denials in Peterborough. In some cases this has caused vulnerable households to sink deeper into crisis and poverty. The impacts experienced by both recipients of social assistance and other low income members of our community have resulted in a wide variety of negative outcomes.

The Housing Resource Centre case study demonstrates the likelihood that the transformation of funding and programming at the HRC has resulted in an increased number of denials. The information provided by the Peterborough Community Legal Centre points to the possibility that an increased rate of denial for emergency housing benefits may be connected to recent increases in the incidence of eviction in Peterborough. The results of Survey A indicate a widespread perception among staff respondents that the benefit reductions are causing multiple negative impacts among their clients. Finally, results from Survey B demonstrate the types of consequences that befall households denied these benefits.

Respondents of Survey A claim that the reduced benefit levels have caused people to experience declines in housing security, income security, health and wellbeing. Without increased municipal investment, access to these benefits will continue to deteriorate as the one-time transition grant from the Province is exhausted. There are great concerns about how this will continue to fracture the Peterborough community and generate a multitude of extraneous and unnecessary costs.

We understand that Peterborough’s leaders face a tough situation. Although the Province has allowed municipalities greater discretion in deciding how to allocate funds according to local circumstances, the crux of the situation is that the level of funding it now provides simply isn’t adequate. As City Councillors are aware, budgeting involves making difficult choices about local priorities. Provincial funding for these benefits has declined, but the level of need has not. The wisest course of action will be to prioritize preventative

approaches to poverty and housing insecurity through permanent and adequate Municipal investment in discretionary and emergency housing benefits.

7. Recommendations

In light of these conclusions, we present to you a number of recommendations which we hope will be sincerely deliberated during 2014 budget considerations and beyond:

- 1.** Invest in a preventative approach to poverty and housing insecurity in Peterborough by establishing adequate and permanent municipal budget lines for the Housing Stability Fund and Discretionary Benefits.
- 2.** Use the savings from provincial uploads, municipal reserves, and municipal contributions that were previously dedicated to CSUMB and Discretionary Benefits in order to fund the proposed budget lines.
- 3.** To prevent and address homelessness, allow greater flexibility in the eligibility criteria for the Housing Stability Fund.
- 4.** Remove the transit subsidy from the budget for discretionary benefits and develop an affordable Municipal transit pass for all low income residents, to be administered by the Transportation Department.
- 5.** Investigate and invest in practical and creative community solutions to meet specific needs identified in this study. For example, the lack of essential appliances and home furnishings can be addressed with a local appliance and furniture bank.
- 6.** Municipalities need adequate information to make informed budgeting decisions. Work with community partners to monitor and evaluate the ongoing outcomes and impacts of changes to discretionary and emergency housing benefits and programs.
- 7.** Municipalities should work with community partners to advocate for adequate provincial funding for discretionary and emergency housing benefits.

8. Appendix

Appendix One: Reduction in Funds Budgeted for Discretionary Benefits

	Provincial	Municipal	Combined
2012 Budgeted Funds for Discretionary Benefits	\$2,110,612 (Citation ⁶⁸)	\$370,716 (Citation ⁶⁹)	\$2,481,328
2013 Budgeted Funds for Discretionary Benefits (Citation ⁷⁰)	\$848,803	\$951,751 (including Municipal transfers from CHPI /Reserves)	\$1,800,554
Total Reduction	\$680,772 (27% reduction)		

Appendix Two: 2012 Emergency Housing Benefits ⁷¹

	Provincial	Municipal	Total
Emergency Energy Fund	\$21,580	0	\$21,580
Rent Bank	\$55,305	0	\$55,305
Family Fund (Citation ⁷²)	\$30,000	0	\$30,000
CSUMB – OW (2011)	\$1,599,564	\$350,000	\$1,949,564
CSUMB – ODSP (Citation ⁷³)	\$830,000	0	\$830,000
Total	\$2,536,449	\$350,000	\$2,886,449

Appendix Three: 2013 Emergency Housing Benefits ⁷⁴

	Provincial	Municipal	One Time Grant	Total
HSF – Low Income	\$76,885	0	\$179,000	\$255,885
HSF – OW/ODSP	\$576,107	\$350,000 (\$60,000 from County, \$290,000 from Social Services Reserve)	\$768,664	\$1,694,771
Total	\$652,992	\$350,000	\$947,664	\$1,950,656

Appendix Four: 2013 Emergency Housing Benefits Without ‘Top Ups’ (i.e. Without Provincial One-Time Grant and Municipal Transfers)

	Provincial	Municipal	Total
HSF – Low Income	\$76,885	0	\$76,885
HSF – OW/ODSP	\$576,107	0	\$576,107
Total	\$652,992	0	\$652,992

Appendix Five: Survey Content

Survey A

Introduction:

“Reductions to discretionary benefits and housing related benefits have come into effect this year as a result of Provincial funding cuts and changes to programming / eligibility criteria. The Peterborough Poverty Reduction Network has designed this survey with the intention to capture any consequences of reduced access to these benefits among low income people in our community.

As you know, these benefits are critical to poverty reduction and housing security in Peterborough. Although the funding cuts and benefit reductions are already impacting members of the community, next year provincial funding levels will be even more reduced as a one-time transition grant provided by the province will be exhausted. At this point further benefit reductions will be inevitable unless municipal funds are allocated to replace the funding losses. This is why documenting the local need for these benefits and the impacts of the cuts to date is so important. With your help, we need to collect enough data to write a brief report about this, with the hope of affecting municipal budget considerations for 2014.”

Question One:

What is your agency of employment?

Question Two:

In the last few months, have you noticed an increase in the number of clients whose critical needs went unmet as a result of the reduced availability of discretionary benefits?
(Choices: large increase, medium increase, small increase, no increase, unsure)

Question Three:

In the last few months, have you noticed an increase in the number of clients whose critical needs went unmet as a result of the elimination of the Community Start Up and Maintenance Benefit and the restriction of funding/eligibility criteria under the new Housing Stability Fund?
(Choices: large increase, medium increase, small increase, no increase, unsure)

Question Four:

The reduced funding and restricted eligibility for these benefits has resulted in increased incidences of the following outcomes (each rated on a scale of strongly agree, agree, unsure, disagree, strongly disagree):

- Eviction
- Gas and/or Hydro Disconnection
- Homelessness and/or Emergency Shelter Usage
- Food Insecurity and/or Food Bank Usage

- Family Breakdown and/or Separation
- Remaining in Inadequate Living Conditions (e.g. Overcrowding or Poor Property Standards)
- Health Crisis and/or Hospitalization
- Household Debt
- Stress/Anxiety
- Lack of Access to Public Transit
- Lack of Children's Access to Recreational Activities
- Other Outcomes (Please Specify):_____

Question Five:

Please describe any changes you have noticed in your work with clients since the benefit reductions took place.

Question Six:

Please provide any relevant stories which exemplify any impacts of benefit reductions.

Survey B

Introduction:

"This short survey is intended for people who have been unable to access discretionary benefits or housing related benefits in the last four months (or for people whose need was greater than the amount of funding they were approved for). Examples of housing related benefits include financial assistance to obtain housing, to prevent eviction or to prevent disconnection of heat/hydro. This information will help to show how a lack of access to these benefits can affect people in need. Right now this is especially important because in the last few months funding cuts and reductions to these benefits have begun to take place."

Question One:

When you or someone in your household was denied access to discretionary benefits or housing related benefits, what assistance was needed?

Question Two:

Do you know the reason why you were denied?

Question Three:

Did any of the following things happen to you or your family when you did not receive the benefits you needed?

- Eviction

- Gas and/or Hydro Disconnection
- Homelessness and/or Emergency Shelter Usage
- Food Insecurity and/or Food Bank Usage
- Family Breakdown and/or Separation
- Remaining in Inadequate Living Conditions (e.g. Overcrowding or Poor Property Standards)
- Health Crisis and/or Hospitalization
- Household Debt
- Stress/Anxiety
- Lack of Access to Public Transit
- Lack of Children's Access to Recreational Activities
- Difficulty Getting Baby Supplies or Equipment
- Other Outcomes (Please Specify):_____

Question Four:

How did this affect you or your family?

Question Five:

Have you noticed an increase in the number of other people you know whose needs are not being met because they are unable to access discretionary benefits or housing related benefits?

(Choices: large increase, medium increase, small increase, no increase, unsure)

Appendix Six: Survey A – Staff Perceptions of Increase in Number of Clients Whose Critical Needs Went Unmet As a Result of Reduced Availability of Discretionary Benefits in Recent Months:

	# of Respondents	% of Respondents
Large Increase	23	35.38 %
Medium Increase	24	36.92 %
Small Increase	8	12.31 %
No Increase	6	9.23 %
Unsure	4	6.15 %

Appendix Seven: Survey A – Staff Perceptions of Increase in Number of Clients Whose Critical Needs Went Unmet As a Result of Reduced Availability of Emergency Housing Benefits in Recent Months:

	# of Respondents	% of Respondents
Large Increase	30	46.15 %
Medium Increase	19	29.23 %
Small Increase	8	12.31 %
No Increase	4	6.15 %
Unsure	4	6.15 %

Appendix Eight: Survey A - Staff Perceptions of Whether or Not Benefit Reductions Have Resulted in Increased Incidences of the Following Outcomes in Recent Months:

	Strongly Agree	Agree	Unsure	Disagree	Strongly Disagree
Stress/Anxiety	69.23%	23.08%	6.15%	1.54%	0%
Remaining in Inadequate Living Conditions	42.19%	45.31%	9.38%	1.56%	1.56%
Food Insecurity and/or Food Bank Usage	50%	32.81%	10.94%	4.69%	1.56%
Household Debt	38.46%	41.54%	15.38%	3.08%	1.54%
Homelessness and/or Emergency Shelter Usage	42.19%	31.25%	20.31%	4.69%	1.56%
Gas and/or Hydro Disconnection	32.81%	35.94%	26.56%	3.13%	1.56%
Lack of Access to Public Transportation	30.16%	38.10%	28.57%	3.17%	0%
Eviction	31.25%	32.81%	29.69%	4.69%	1.56%
Lack of Children's Access to Recreational Activities	21.31%	37.70%	37.70%	3.28%	0%
Health Crisis and/or Hospitalization	17.46%	34.92%	42.86%	3.17%	1.59%
Family Breakdown and/or Separation	9.52%	28.57%	57.14%	3.17%	1.59%

9. Bibliography

¹ "Definitions: Core Housing Need." Housing in Canada Online. Canadian Mortgage and Housing Corporation, 2010. Web. <http://cmhc.beyond2020.com/HiCODefinitions_EN.html#_Core_Housing_Need_Status>.

² Gaetz, Stephen, Jesse Donaldson, Tim Richter, and Tanya Gulliver. "The State of Homelessness in Canada 2013." Rep. Canadian Alliance to End Homelessness, 2013. Web. <<http://www.homelesshub.ca/ResourceFiles/SOHC2103.pdf>>.

³ "Rental Market Report: Peterborough CMA." Rep. Canadian Mortgage and Housing Corporation, Fall 2011. Web. <http://publications.gc.ca/collections/collection_2011/schl-cmhc/nh12-255/NH12-255-2011-eng.pdf>.

⁴ "Housing Now." Rep. Canadian Mortgage and Housing Corporation, Oct. 2011. Web. <http://www.cmhc-schl.gc.ca/odpub/esub/63830/63830_2011_M10.pdf>.

⁵ "Housing Is Fundamental 2013." Rep. Affordable Housing Action Committee, City and County of Peterborough, 2013. Print.

⁶ "What Changes Are Being Made to Social Assistance Benefits." Rep. Peterborough Poverty Reduction Network, Peterborough Social Planning Council, Peterborough Community Legal Centre, 2012. Web. <http://www.pspc.on.ca/pdf/Community_Meeting_June_21_2012-_Final_Report.pdf>.

⁷ Luffman, Jacqueline. "Measuring Housing Affordability." *Perspectives on Labour and Income*. Statistics Canada, Nov. 2006. Web. <<http://www.statcan.gc.ca/pub/75-001-x/11106/9519-eng.htm>>.

⁸ "Housing Is Fundamental 2011." Rep. Affordable Housing Action Committee, City and County of Peterborough, 2011. Web. <[http://www.peterborough.ca/Assets/City+Assets/Housing/Documents/Reports/Housing+is+Fundamental/2011+Housing+is+Fundamental\\$!2c+AHAC.pdf](http://www.peterborough.ca/Assets/City+Assets/Housing/Documents/Reports/Housing+is+Fundamental/2011+Housing+is+Fundamental$!2c+AHAC.pdf)>.

⁹ "Housing Now."

¹⁰ "Housing Is Fundamental 2012." Rep. Affordable Housing Action Committee, City and County of Peterborough, 2012. Web. <[http://www.peterborough.ca/Assets/City+Assets/Housing/Documents/Reports/Housing+is+Fundamental/2012+Housing+Is+Fundamental\\$!2c+AHAC.pdf](http://www.peterborough.ca/Assets/City+Assets/Housing/Documents/Reports/Housing+is+Fundamental/2012+Housing+Is+Fundamental$!2c+AHAC.pdf)>.

¹¹ "Housing and Homelessness Needs Assessment: Peterborough City and County." Rep. Tim Welsh Consulting, June 2013. Web. <<http://www.peterborough.ca/Assets/City+Assets/Housing/Documents/Reports/2013+Housing+and+Homelessness+Needs+Assessment.pdf>>.

¹² "What Changes Are Being Made to Social Assistance Benefits."

¹³ Wedley, Brendan. "Peterborough's Share of \$42M Relief Funding More Than Most." Peterborough Examiner. Canoe Sun Media, Jan. 2013. Web. <<http://www.thepeterboroughexaminer.com/2013/01/02/peterboroughs-share-of-42m-relief-funding-more-than-most-ministry>>.

¹⁴ Doherty, Ken. *"Provincial One Time Grant Funding."* Rep. no. CSSSJSSC13-004. Peterborough: City of Peterborough, 2013. Print

¹⁵ Wedley, Brendan. *"Discretionary Benefit Cuts for Social Assistance Recipients to Begin Wednesday."* *Peterborough Examiner*. Canoe Sun Media, 30 Apr. 2013. Web. <<http://www.thepeterboroughexaminer.com/2013/04/30/discretionary-benefit-cuts-for-social-assistance-recipients-to-begin-wednesday>>.

¹⁶ Pellizzari, Dr. Rosana. *"Cuts to Discretionary Benefits: Update to the Board of Health."* Rep. Peterborough: Peterborough County-City Health Unit, 2013. Print.

¹⁷ Doherty, Ken. *"Discretionary Benefits."* Rep. no. CSSSJSSC13-003. Director of Community Services, City of Peterborough, Mar. 2013. Web. <<http://eagenda.city.peterborough.on.ca/sirepub/cache/0/qdkr0gntwdwyob45vkwrx45/5065809062013124936443.PDF>>.

¹⁸ Doherty, Ken. *"Discretionary Benefits."*

¹⁹ *"Cuts to Discretionary Benefits: Update to the Board of Health."*

²⁰ Ontario Works, Social Services Division, City of Peterborough. Phone Interview. 30 July, 2013.

²¹ *"Cuts to Discretionary Benefits: Update to the Board of Health."*

²² *"Cuts to Discretionary Benefits: Update to the Board of Health."*

²³ *"The Real Cost of Cutting the Community Start Up and Maintenance Benefit: A Health Equity Impact Assessment."* Rep. Wellesley Institute, Nov. 2012. Web. <<http://www.wellesleyinstitute.com/wp-content/uploads/2012/11/The-Real-Cost-of-Cutting-CSUMB1.pdf>>.

²⁴ *"What Changes Are Being Made to Social Assistance Benefits."*

²⁵ *"Community Homelessness Prevention Initiative: Housing Stability Program. 2013 Program Guideline for Housing Resource Centre."* Rep. Peterborough, Ontario: City of Peterborough Housing Division, 2013. Print.

²⁶ *"Housing Resource Centre Staff Interview."* Personal interview. 2013.

²⁷ *"What Changes Are Being Made to Social Assistance Benefits."*

²⁸ *"What Changes Are Being Made to Social Assistance Benefits."*

²⁹ *"Ontario Works Directive #7.5: Community Start Up and Maintenance Benefit."* Ontario, Canada. Ministry of Community and Social Services. July 2010. Web. <<http://sareview.ca/wp-content/uploads/2013/01/OW-Directive-7.5-CSUMB-English.pdf>>.

³⁰ *"Housing Resource Centre Staff Interview."*

³¹ *"Housing Resource Centre Staff Interview."*

³² *"Community Homelessness Prevention Initiative: Housing Stability Program. 2013 Program Guideline for Housing Resource Centre."*

³³ *"Provincial One Time Grant Funding."*

³⁴ Doherty, Ken. "Provincial Funding Changes for Some Housing and Homelessness Support Services in 2013." Rep. no. CSSSJSSC12-010. City of Peterborough, Dec. 2012. Web.
<<http://eagenda.city.peterborough.on.ca/sirepub/cache/0/kn5i01mwdnvgde55h43vis55/461810904201310423721.PDF>>.

³⁵ "Provincial One Time Grant Funding."

³⁶ "Provincial One Time Grant Funding."

³⁷ "Provincial Funding Changes for Some Housing and Homelessness Support Services in 2013."

³⁸ "Provincial One Time Grant Funding."

³⁹ "Cuts to Discretionary Benefits: Update to the Board of Health."

⁴⁰ "Community Homelessness Prevention Initiative: Housing Stability Program. 2013 Program Guideline for Housing Resource Centre."

⁴¹ "Housing Resource Centre Case Notes & Denial Database." 2013. Raw data. Housing Resource Centre, Peterborough, Ontario.

⁴² "Housing Resource Centre Staff Interview."

⁴³ "Housing Resource Centre Staff Interview."

⁴⁴ "Housing Resource Centre Staff Interview."

⁴⁵ "Housing Resource Centre Staff Interview."

⁴⁶ "Community Homelessness Prevention Initiative: Housing Stability Program. 2013 Program Guideline for Housing Resource Centre."

⁴⁷ "Housing Resource Centre Case Notes & Denial Database."

⁴⁸ "Housing Resource Centre Staff Interview."

⁴⁹ "Peterborough Housing Stability Benefit Program Considerations. Revised February 1, 2013 - December 31, 2013." Rep. City of Peterborough, July 2013. Web.
<<http://www.peterborough.ca/AssetFactory.aspx?did=27195>>.

⁵⁰ "The Real Cost of Cutting the Community Start Up and Maintenance Benefit: A Health Equity Impact Assessment."

⁵¹ "Housing Resource Centre Case Notes & Denial Database."

⁵² "Housing Resource Centre Staff Interview."

⁵³ "Housing Resource Centre Case Notes & Denial Database."

⁵⁴ "Housing Resource Centre Case Notes & Denial Database."

⁵⁵ Macfie, Martha. "Peterborough Community Legal Centre Interview." Telephone interview. Aug. 2013.

⁵⁶ Holzer, Harry, Diane Whitmore, Greg Duncan, and Jens Ludwig. "The Economic Costs of Childhood Poverty in the United States." Rep. Journal of Children and Poverty, Mar. 2008. Web. <<http://home.uchicago.edu/~ludwigj/papers/HolzerEtAlChildhoodPoverty.pdf>>.

⁵⁷ "The Real Cost of Homelessness."

⁵⁸ "The Real Cost of Homelessness."

⁵⁹ "The Real Cost of Homelessness."

⁶⁰ Laurie, Nathan. "The Cost of Poverty: An Analysis of the Economic Cost of Poverty in Ontario." Rep. Ontario Association of Food Banks, Nov. 2008. Web. <<http://www.oafb.ca/assets/pdfs/CostofPoverty.pdf>>.

⁶¹ "The Economic Costs of Childhood Poverty in the United States."

⁶² "The Economic Costs of Childhood Poverty in the United States."

⁶³ "The Economic Costs of Childhood Poverty in the United States."

⁶⁴ "The Real Cost of Cutting the Community Start Up and Maintenance Benefit: A Health Equity Impact Assessment."

⁶⁵ "The Real Cost of Cutting the Community Start Up and Maintenance Benefit: A Health Equity Impact Assessment."

⁶⁶ Gaetz, Stephan. "The Real Cost of Homelessness." Rep. Canadian Homelessness Research Network, 2012. Web. <http://www.homelesshub.ca/ResourceFiles/costofhomelessness_paper21092012.pdf>.

⁶⁷ "The Real Cost of Homelessness."

⁶⁸ "2013 Operating Budget Details and User Fee Listings." Rep. City of Peterborough, 2013. Web. <<http://www.peterborough.ca/Assets/City+Assets/Finance/Documents/Budget/2013+Budget/2013+Book+2+++Operating+and+User+Fees.pdf>>. (Pages 110-113)

⁶⁹ Mitchelson, Linda. "Email Correspondence with Social Services Division Manager, Regarding Municipal Budget for Discretionary Benefits." E-mail interview. 27 Sept. 2013.

⁷⁰ Doherty, Ken. "Discretionary Benefits."

⁷¹ "Appendix D - Provincial Funding Changes for Some Housing and Homelessness Support Services in 2013." Rep. no. CSSSJSSC12-010. City of Peterborough, Dec. 2012. Web. <<http://eagenda.city.peterborough.on.ca/sirepub/cache/0/burhmkz4twqumonlkl1znvf/461820909201309420355.PDF>>.

⁷² "Social Assistance Restructuring Fund Report 2012." Rep. Peterborough, Ontario: Community Counselling and Resource Centre, 2012. Print.

⁷³ "Provincial Funding Changes for Some Housing and Homelessness Support Services in 2013."

⁷⁴ "Provincial One Time Grant Funding."