

SOCIAL ASSISTANCE REVIEW KITCHENER-WATERLOO FORUM

Summary of Results

August 9, 2011
St. Mark's Lutheran Church
Kitchener Ontario

Introduction

On Tuesday August 9th, the Social Planning Council of Kitchener-Waterloo and partners in the K-W Poverty Free Action Group hosted a forum to allow members of the Kitchener-Waterloo community to discuss and give input to the Social Assistance Review Commission consultation. More than 55 people participated, including those who receive support through Ontario Works or the Ontario Disability Support Program, interested community and family members, retired professionals, social service providers, faith community members, business, political representatives and social advocates.

The event was structured according to the Commission's workbook with discussion tables for each of the five main issue areas identified by the Commission. Participants were invited to join whichever issue area they preferred and to move to as many issue tables as they wanted. To enable time for participants to take part in all five issue areas, there was a signal to change tables at equal intervals through the session. Each issue table had a facilitator/recorder to encourage participation and record the discussion points. Additional tables were available in the event that new issues arose during the session that participants wanted to have considered.

At the end of issue table talks, everyone was invited to circulate and read the input from all discussions. After this the group as a whole was invited to make comments and observations on what had emerged in the discussions.

Each participant was invited to complete an evaluation on the meeting structure and process. Before closing the session overall, Kitchener Centre MPP (Lib) John Milloy briefly thanked participants and shared what had been done to date by the Liberal Government to reduce poverty and to emphasize that he agreed poverty was a priority for the coming provincial election.

The following is a report of the results from this local session to give input to the Ontario Social Assistance Review.

Results

There was significant frustration expressed throughout the session. Various participants commented that the questions being asked were not the right questions. Few participants had sufficient information to assess the current system and few knew current assistance levels. Participants did not know the overall cost of the system nor what had been spent in relation to other government funded programs. In general, few could provide knowledgeable input on the system outside of their own direct experience or opinion.

A new issue emerged from participants who wanted to discuss the *reality of poverty* and its impact on women in particular.

Observations made during the large group wrap-up included the following points:

- Social assistance levels are not sufficient for people to live a humane, healthy quality of life.
- Clawbacks of income should not happen until someone is above a poverty level income.
- The system is punitive and the review should shift the focus away from punishment and stigma.
- The stigma attached to poverty and living on social assistance is significant.
- A guaranteed income would not be punitive.
- Not all stakeholders have been engaged effectively in the consultation process.
- Those with lived experience should be directly involved in designing a new system.
- The social assistance system should be integrated with other government services and these should be considered together during the consultation and program development phases.
- The Commission's mandate should include employment regulations because:
 - Emphasizing employment to the extent done in the Commission's material and issues, the Commission must be able to make recommendations related to employment;
 - Minimum wage is not sufficient to raise someone above the poverty level; and
 - Employment and economic conditions need to be taken into consideration.

In an evaluation of the KW session, participants responded to the following questions:

What could the government of Ontario do to improve this consultation process?

- **Include all stakeholders:**
 - More comprehensive consultation.
 - More engagement within the community.
 - Need to involve more varied crowd.
 - Include the 'other side'
 - Unfortunately we never hear from the "other" side. (i.e. business, health care, etc.)
 - Involve more stakeholders: politicians, labour groups, employers, representatives from groups eg. Churches.
 - Broaden the consultation process to involve all departments and interest groups that can or do influence poverty.
 - Are employers, corporations involved? If not, they should be.
 - More involvement by those receiving assistance
 - Direct input from people in the system and previous clients.
 - Talk to the recipients!
 - Suggestion: get together with outreach workers. They face these problems daily!

Thanks!

- **Provide more accessible and understandable background material:**
 - Provide simple background documents for a diverse audience to understand the status quo and some challenges identified.
 - More inclusive re: language, etc
 - More education on issues – not a simple system.
- **Hold more consultation sessions:**
 - Have more local meetings and advertise better.
 - Better awareness that it's actually happening.
 - More sessions.
 - Visit each community.
 - Consult all major centres.
- **Ensure people have been heard:**
 - Not just ask for our opinion but to really try and incorporate what the public has suggested. There were some really good ideas.
 - Integrate services with customer service focus rather than policy focus. Really adding changes in policy so that the poor do not continue to stay poor.
 - Be clearer about its objectives, take nothing off the table, be transparent and inclusive
 - OPEN EARS AND MIND.

- I hope that the input of the public will be implemented in the new social services plan.

What do you think will be the outcome of this review?

Optimistic responses:

- I hope a full re-evaluation to change the system from punitive to supportive for everyone, with less focus on getting people off of supports.
- I hope the information is taken seriously and much of it implemented to make the OW or ODSP experience more helpful and beneficial to those who need it.
- Messages will be shared with Queen's Park.
- I hope it will be a little more positive.
- Hopefully, good, and beneficial for people.
- Hopefully change!
- Hopefully more strategic and efficient social assistance system.
- We can only hope that a better plan, more realistic in its goals and objectives will be forthcoming. About all they have heard.

Pessimistic responses:

- The review is very important, but implementation depends on the government that receives it.
- No much, due to lack of having a bigger view. It's seen as costing more when there are ways to be more effective and reduce costs.
- Not much, as the government already has its plan in place.
- Not sure. Are the people with power really listening?
- Honestly – no change.
- Not sure.
- Recommendations that may not get implemented.
- More of the same. ☹️
- I like the ability to voice my concerns, but I am wary of any actions taken.

Final comment:

"It costs more to do nothing! Why do we keep people poor! Often a good idea (i.e. reduce child poverty) is implemented incorrectly. How can we reduce child poverty and not help the parents? I also have concerns about how complicated things become. They start out simple, yet we quickly add complications. A person quickly gets lost. The system feeds itself, leaving the person outside looking in. The other fear I have is future governments. As the Mike Harris shows, the government taketh away easier than they give. How do we make sure that "good things" are not removed by future governments?"

Reasonable Expectations and Necessary Supports to Employment

- Training should lead to useful accreditation, etc
 - At the end of a job program people should have an accreditation that has value in the labour market
 - Make training in SMART Serve, CPR, etc. that can help to access a job
 - Make validation of foreign credentials easier
 - Skill requirements should match skills available in local labour pool
 - Getting into skilled trades
 - Provide alternative routes to the trades that don't involve academic path
 - Provide funding to get training in skilled trades
 - Provide more information about OSAP etc. to help people access it
 - Reduce stigma around training provided through OW/ODSP

- Make it easier to transition to employment - supports are necessary to get/keep employment:
 - Transportation
 - Transportation is also important – how do people on OW/ODSP get to work when they find a job?
 - Provide transportation for the first few weeks after someone has found work, to get them there until they get their pay cheque
 - Transportation
 - Provide supports around being employed (e.g. subsidised daycare) and be flexible around the supports
 - Provide more bridging supports to help people actually get the job
 - How do we support people to get them to a place where they have a stable income? (should be government)
 - Relocation cost assistance

- Provide guidance to newcomers regarding help to navigate new culture
- Provide some good supports already (e.g. larger print documents) but there are many missing (e.g. sign languages)
- Information about the supports
 - Provide clear information about what is covered under employment costs
 - Need to walk people through the process, not just give people information

Support for Non-employment

- People are often unsuccessful getting jobs after receiving training
- There are times when it may not be appropriate for someone on social assistance to seek work (e.g. single mother with many children)
- Need to give people flexibility to be self employed and use their own gifts and talents
- Provide enough time for someone to learn language/culture before searching for work or functioning in society

- People shouldn't be forced to take the first job that comes their way – what if it doesn't fit their needs?
 - (but it's easier to get a job when you have a job)

Incentives/disincentives for recipients

- Allow more earnings before OW/ODSP cheques are cut back
- Why are there so few incentives to work when on OW/ODSP (eg. low pay gives no more than social assistance)
- Stop the claw back until a person has sufficient, secure income to be above poverty line

Incentives to employers:

- More benefit/incentives to hire people (similar to temp agencies)
- More subsidies (incentives for hiring people with disabilities, foreign trained professionals)
- Need something to compel employers to work with people without making them conform or require them to be perfect
- Subsidise employer for 6 months to hire people who are on social assistance
 - o A system that already works – co-op

Employers shouldn't be the focus

- Why are we acknowledging employer needs first in the first/second question
- Employers seem to be getting “off the hook” with the way the questions are phrased
 - Eg. don't look at resume if applicant not wearing a suit
- Revised #2 can you suggest ways that people receiving so would be better able to engage in 2-way conversation with employers
- Need to adjust power imbalance between employers and applicants
- #2 is a bull shit question

Public education is needed

- Educate employers about issues around social assistance to reduce stigma
- Employers should not be afraid to hire people on OW
- Should be a 2-way street – need employer education

Rules and regulations are unreasonable

- What happens when people are fired without reasonable cause or they quit their job (3 months no access to EI, OW, ODSP)
- Too many doors to go through before needs are met
- Time limited jobs mean one is ineligible for assistance for a certain time after the job finishes

More support for/from Caseworkers

- Ensure proper assessment of ability of clients
- Provide education to case workers around other supports available in community
- Give case workers more time to treat each client as person first and address their needs
 - o People are too rushed
- More interaction between clients and case workers to find a common solution
- Provide support to case workers to avoid burnout – should have rotation so case workers can rejuvenate

Updates to Labour Laws

- If we are to address employment, why are we not talking to labour union, corporate Canada?
 - Need to talk to all stakeholders
- Update employment standards act so that work is actually a pathway out of poverty
- More enforcement of labour laws without employee having to blow the whistle
- Need a strong union movement to ensure employers “get it”

Government could employ ppl on OW

- Hire from within the Region and from a pool of people who have accessed employment services
- Public works jobs for people who have low employability
 - Youth, older workers, immigrants, people with low literacy skills
- Why are we sending jobs overseas that could be done in Canada by people who need them?
- Create jobs that match the skills of people who have immigrated to Canada (eg. sewing, homemaker, cook together, sell products)
- Connect employers to people who are looking for work

Other comments

- Stop stigma being reflected by system
- Need to develop an income support system with a guaranteed income based on a living wage and tax the super rich to bring inequality levels back down to 1970s levels
- Should be client or customer service driven instead of policy driven
- Need a lot of pressure and political movement
- Why do people talk about immigrants but not refugees? → they are not the same

Appropriate Benefit Structure

Government to articulate their attitude towards those who receive social assistance

- Eg) “deserving” vs. “cheater” or “lazy”

DIGNITY is important

Dignity needs to be highlighted in this conversation

“Appropriate” benefit structure – is one where people are “living with dignity”

System should be supportive

Why is OW half of ODSP?

- They should be equal
- This is punitive
- Stigma, etc. – OW being half of ODSP

(Claw backs) This takes away dignity

Income Support

Social assistance should ensure a minimum quality of life

OW income nowhere near sufficient

Living wage = this needs to include adequate housing

- allowance so low
- People are forced into rooming houses
- This becomes a cycle
- Should be based on housing market
- Subsidized housing – kids grow up thinking this is normal

\$100 child benefit

- does not even reduce poverty
- Children – costs increase as they get older, so why only \$100?

Living allowance should be based on market costs/measures

Build up income without cut backs up to the poverty line

If you want people in workforce, need to be possible to transition to workforce

NO CLAW BACKS UNTIL LIM

GUARANTEED INCOME FOR EVERYBODY

- Even if working at low income job – all have enough \$
- With guaranteed benefits – housing, medical, dental
- 80% of LIM – basic income for everyone should AT LEAST be this

Money should be what it was before Harris cut backs

Benefits

What do they mean by appropriate benefit structure?

“Appropriate benefits” – looking at these things as benefits when they are necessities for life

- How about “appropriate supports?”

Fair wage = year’s salary = this should be the bottom line of benefits

Benefits so people can move within the system if they need to

Benefits should be based on local income levels

- Elmira vs. Uptown Waterloo
- Recognizing other costs – transportation, etc.

Benefits determined based on community input

Benefit rates should be determined by inflation

Dedicated money separate of monthly allowance – for things like transportation, employment seminars

If a qualified doctor recommends certain drugs, should be on the list

Provide reasonable food allowance (put food banks out of business)

Insurance program for pharmacare, dental, eye care, housing

- Move these things out of social assistance
- So people with part time work have them too

Structure of the system

Should not just be “quick fixes”

Assets – there are opportunities to help people before they get into poverty

Asset rules need to change

- Should be able to have assets
- People should be allowed to own car

Bureaucracy to deal with benefits – TOO MUCH

Too many rules

- People don’t know or understand the system

Services integration – services need to be integrated

Top Down Approach

(Who is writing these policies?)

Why are people who have no lived experience writing policy?

- Top down

Other

Step program - I like it; 50% cutback is good #, continue to support, increases incentives

Self sufficiency project in BC

Middle class are paying the taxes, the super rich are not

What is poverty? How can we define it?

It's tiring to define poverty; "We don't have enough money" – this is poverty

Un-numbered areas in K-W do not belong to community centre – no access to bus tickets, etc.

Province look at better transit access – not downloading to municipalities (What about rural?)

Not deplete people's retirement

"How can people get anywhere when they can't get anywhere?"

Easier to Understand

- a) Are the rules meeting their objectives? Are there rules that are not working? What changes do you suggest?
- b) s be delivered more efficiently and equitably? Should some be delivered outside of the social assistance system?
- c) Have the key issues related to making the system easier to understand been identified in this section?
- d) Are there any issues we have missed or misunderstood?

Are the rules meeting their objectives?

- No, there is a real lack of information around access and system rules
- 800+ rules is incomprehensible
- Government should not be able to reverse an earlier decision about overpayment or acceptance to a program; this is the fault of the system and not the recipient

1. Are there rules that are not working?

- Application rules are punitive – most ODSP applications fail the first time only to be successfully appealed
- Appeals waste time, money, and cause unnecessary stress
- Focus on fraud is harmful as it does not reflect the true situation
- Inconsistent interpretations of the rules by case workers
- Lack of compassion for specific situations e.g. refugees, cultural and language barriers, people with difficulty processing information

2. What changes do you suggest?

- Vision for reform must be clear and the system held accountable to adhere to it
- Major reduction in the number of rules
- Combination of OW and ODSP into one simplified system
- OW and ODSP must be entitlement programs rather than programs of last resort
- \$100 a month nutritious food supplement for adults
- Teaching recipients how to communicate effectively with case workers once they are involved with the social assistance system and vice-versa
- Facilitation of applications process for both OW and ODSP to maximize chance of success

3. How can special-purpose benefits be delivered more efficiently and equitably?

Not discussed as such, but some applicable points were mentioned:

- Recipients must be part of the team that works to improve their situations
- Easy access to good information is a right not a privilege

4. Should some be delivered outside of the social assistance system?

Special-purpose benefits were not discussed, but participants clearly felt that some actions should take place outside of the social assistance system:

Public communication:

- Awareness so system users are better understood and not stereotyped e.g. personal stories
- Available local supports and how to access them
- Accountability re use of shared tax dollars
- Global economy impact on social assistance and unemployment

5. Have the key issues related to making the system easier to understand been identified in this section?

- No, the wrong questions are being asked
- System must be person-centred; ask recipients what they need rather than telling them what they will get

6. Are there any issues we have missed or misunderstood?

Two issues came up several times during discussions:

1. Need for assistance navigating the system: an advocate (liaison, community resource person, mediator, facilitator, or ombudsman) to provide information and support to those wishing to access income assistance.

This position must be:

- At arm's length from the government
- Accessed by the public free of charge
- An expert on the income assistance system
- Able to provide service locally to those requesting it (i.e. established in numerous communities across the province or able to travel to communities where no advocate exists)
- Able to provide information in various formats: print (Braille, multiple languages), ASL, web
- Able to provide targeted for social assistance staff re customer service and consumer accountability
- Able to provide regular information updates to the public and staff

2. Define a consistent level of information offered and service provided so staff does not make decisions about which services and programs to discuss with consumers.

This could be accomplished by:

- Paper checklist re information supplied to all applicants
- Computer database of updated information so that staff may enter an individual's needs and come up with a list of supports to make appropriate referrals

Viable over the Long Term

A) *What should the expected outcomes be of social assistance?*

Logistics

- Not too expensive – establishing a cost effective social assistance program
- Value for money, but not fiscally conservative
- Make sure it goes to those in need
- To decrease unemployment rate
- Stronger, more universal benefits
- Addresses the stigmas of poverty and ODSP/OW use

OW/ODSP needs to provide Liveable incomes

- A need to increase ODSP/OW
- How the rate of OW/ODSP is determined should be rooted in real costs (real housing costs, food costs etc) to make the income liveable.
 - Community specific – communities are unique and have different Social Assistance needs (eg. Cost of Living in Toronto is higher than London, etc)
 - Bottom line: people who use ODSP/OW should not be in poverty
- A need for an annual increase for cost of living for ODSP/OW.
- There should be no clawbacks until at or over liveable incomes
 - Eliminate .50/dollar taxation rate on income while under OW.

Social Assistance needs to allow for a beneficial transition to the job market

- SA needs to provide the opportunity to seek *gainful* employment
 - Or opportunity to seek education and training that benefits the individual
- A need to provide the option for upward mobility and flexibility in seeking out employment
 - Not just take the 'first job that comes along'
 - Minimum wage is still below the poverty line—the easiest jobs to get are minimum wage
- A need to get employers involved in the decision making & review process
 - Commission alone should not make decision/proposal

Social Assistance needs to account for Diversity & Ability

- A need for OW to account for the diversity of individual needs
- The Commission needs to provide flexibility in definition of 'employment'.
 - People have different abilities and realities: Can everyone handle full-time hours?
 - taking this into account to provide different jobs
 - Different kinds of employment (part-time, self-employment, etc, should be supported)

- Social assistance is hard to get for people with disabilities. There is a need for more flexibility and accessibility:
 - For people with disabilities that are less severe
 - Those with mental health issues need to be more strongly accommodated by OW
 - A need to address mental health as a barrier to sustainable employment. This is a barrier that promotes the long-term use of Social Assistance.
 - Expectations to seeking gainful employment while coping with mental health issues is 'putting the cart before the horse'.
- OW needs to support Volunteerism and capacity-building opportunities
 - Employment is not best for everyone
 - Builds capacity & skill-sets; fills resume gaps from OW dependence and training
 - Building friendships, family, community – a fundamental support for those with mental health issues
 - Connect people with employers – employers can direct volunteerism

B) What additional data should be collected to assess the effectiveness of social assistance benefits and services? For example, should ethnocultural and racial data be collected in order to evaluate and improve supports for people from racialized and ethnocultural communities?

Implementing Data to assess the effectiveness of Social Assistance Benefits and Services

- What is the real, fiscal cost of poverty? Incorporate this data into the SA assessment.
- Look at obstacles to liveable incomes.
 - Temp agencies are a terrible obstacle
 - Lower-wages
 - Less than a year contract – never permanent
- Look for indicators of Quality of life for Social Assistance users, and incorporate the data.
 - Are Social Assistance users safe?
 - Do social assistance users have access to healthy foods & medications?
 - Are they able to meet these basic needs?
- A need to Incorporate data on marginalized groups, to evaluate and improve supports for people from marginalized communities
 - Include data from marginalized racial, ethnic or cultural groups, those with disabilities, as well as newcomers and those with refugee status.
 - Understand how they are excluded by OW/ODSP is primary
 - Keep track of Social Assistance applications, acceptances, rejections and reasons, and incorporate this data.
 - Provincial government should pressure federal government to reinstate the long-form census (collects data to assess ethno-cultural/racial stats) and incorporate this data. Use to continually assess and update SA based on this data.

Logistics & concerns

- Will the data be implemented once it's collected? To what degree? The question is vague, and is difficult to answer.
- What's the cost of incorporating extensive research? Would this lengthen the review process?
- A nonpartisan, external NGO should assess social assistance
 - Looks at generational use of OW

C) What can the provincial government and municipalities do to better integrate services?

SA needs to consider integration & cross-program improvements

- There are currently too many rules (800+). Simplification should be the end goal of integration, not necessarily cost savings.
- A need to improve and integrate other areas of government focus to ultimately strengthen Social Assistance and decrease its use.
 - Improving and integrate education, access to child-care, maternal benefits, mental health support programs, etc, would tackle some systemic issues of Social Assistance dependency. =
 - Other systems, like education, are over-burdened as well. There a need to overhaul more than just social assistance, in order to see results in social assistance dependency.
 - A need to improve the quality of home life, as well. An improved home life means less reliance on Social Assistance for socio-economic reasons.
- There's a need to eliminate redundant services
 - A need for transparent communications between programs and to the public to present and rectify any redundant services.
- Provincial government should seek feedback from mayors/city council/regional leaders
 - They know our communities,
 - They know what local labour looks like.
 - If municipalities save the provincial government money, it should be reinvested locally.
- Provincial government should also look at better improving ties with federal government. The question implies that integration should only be pursued between provincial and regional levels.

D) Have the key issues related to ensuring the long-term viability of the system been identified in this section?

- Social assistance should operate on %, not fixed amount.
 - Always 6-7% invested into social assistance
 - Money goes up, % goes up, and is thus more sustainable than block increases
- A need for transparency and clear communication

An Integrated Ontario Position on Income Security

- a) *What should Ontario do to address the short-term income support and training needs of people who are not eligible for EI?*
- b) *What should the interaction be between income-tested benefits, such as WITB and child benefits, and the social assistance system?*
- c) *Do you have suggestions on other areas of federal-provincial interaction related to social assistance?*
- d) *Have the key issues related to an integrated Ontario position on income security been identified in this section?*
- e) *Are there any issues we have missed or misunderstood?*

Problems with clawbacks

- There should be a better transition between social assistance and employment (especially in regard to clawbacks)
- Clawbacks of OW need to be eliminated, at least to a set income level (LICO/LIMAT/etc)

Integration between various programs

- There needs to be better integration between ODSP and CPP Disability
- More flexibility is needed in the interactions between programs (e.g. ODSP and OSAP)
- EI and OW should be integrated
 - One situation in particular which needs better integration is the time between when someone applies for EI and when they are approved
- In this economy, many people are running out of EI and having to resort of OW-having to deplete their retirement savings to do so, to meet OW's restrictive asset limits. This creates a situation wherein it is much more difficult to get back on their feet, financially.
- Housing policies should be integrated, especially in regard to rent-geared-to-income
 - We need a national housing strategy
- More integration between the various programs and services is needed
- There should be an integrated computer system, with the criteria for services, etc.
 - integrate OW client data collection with the eligibility criteria and available services from social service agencies, so that caseworkers can produce customized referrals to appropriate employment and social services
- Silo-ing of services is a problem currently, which better integration between services and programs could ameliorate

Integrating services and programs effectively

- In order to integrate services, they must have a common language and vision
- When integrating programs, care should be taken that in focussing on creating a "one stop shop" for clients, we don't lose the effectiveness of specialized services

- In order to integrate services efficiently, programs and agencies must be willing to share or give up services, not just to take on new responsibilities
- On-the-ground experts (service providers) should be consulted to give advice on integration
- Local service providers must take the first steps towards integration (a bottom-up approach, not top-down)
- There should be an expansion of local delivery of services

Public education is needed

- More education is needed about the different programs' mandates, criteria, etc., so that people don't waste time and resources applying to the wrong programs, and service providers can give useful and accurate referrals.
 - Also public awareness about the realities of the rules and regulations, maximum incomes provided by social assistance, etc

Problems with training program rules

- Training programs for those on EI vs those on OW – some programs which would be most useful for individuals in one program are only available to those in the other (e.g. the most useful training program for an individual on OW is not available to them, because it is only for those on EI).
- Some training programs (e.g. Second Career) have confusing or nonsensical rules

More supports for recipients are needed

- There could be more choice in benefits for social assistance recipients, as there are in private benefit packages for employees
- All programs need more mental health supports

Other

- There should be support for those who cannot work due to issues other than disability (parental leave, caretaking an adult family member, etc.)
- Ontario needs to look at EI eligibility – why is it so much lower in Ontario than in other provinces?
- A guaranteed basic income should be established, and no income tax should be deducted for wages below the poverty line/basic guaranteed income
- Labour laws must be addressed, when you're talking about employment
 - Problems with Temp agencies, etc.
- Services and programs should be customer-service focussed

Bottomline:

- Systemic reasons for poverty must be addressed
- **It doesn't matter how you deliver a program if it isn't adequate**

The Real Causes of Poverty and the Real issues that need to be addressed

Women's needs

- Child care/nutrition
 - Why are breastfeeding subsidies revoked once a child is of age, child still needs to eat.
- Wage equality
- Equality of opportunity
- Choice and agency in their own future
- Realistic income supplement based on number of children
- Improved hands-on learning facilities

What causes poverty?

- Lack of dignity/respect based on social position.

Problems with the current system

- Education does not equal financial success
- Stigma against asking for help (men especially?)
- Not knowing what questions to ask
- Lack of a "human face" in crisis management.
- Money cannot mend a person's mind
- People living independently and supporting a family living on less than someone on OW.
- Skewed perspectives about rate of fraud
- Taxing those below the poverty line.
- The cost to society of keeping people poor (doing nothing)

Other

- Focus on what makes a healthy relationship
- Men/women living peacefully
- Poverty is, having canned food and not having a can opener