Child Poverty in Ontario

Report Card 2000

THE YEAR 2000 MARKS THE DEAD-LINE TO THE PROMISE MADE TO CANADIAN CHILDREN BY THE CANADIAN HOUSE OF COMMONS:

" to seek to achieve the goal of eliminating poverty among Canadian children by the year 2000."

November 24, 1989

Since 1989, the number of poor children in Ontario has almost doubled - almost ONE IN FIVE children in Ontario lives in poverty.

"Of all the investments we make today, perhaps none is more important for the future of our province than those we make in children."

Ontario Finance Minister Ernie Eves, delivering the 2000 Ontario Budget

"We are a nation of unmatched diversity and tolerance,... a nation unshakably committed to ensuring that none of our people is left behind as we move ahead... This means ensuring that all Canadian children have the best possible start in life."

Prime Minister Jean Chrétien, Summer 2000



What has happened since 1989 in Ontario?

The number of:

Poor children	1	91%
Children in working poor families	Τ	103%
Poor children in families with full-time, full-year employment	1	48%
Children in families experiencing long-term unemployment	↑	62%
Poor children in 2 parent families	1	91%
Poor children in female lone-parent families	♠	89%
Average tuition fees (90/91-00/01)	1	140%
Average depth of poverty	↑	11%
Social assistance benefits for parents with children (89-99)	Ψ	19%
Annual provincial allocation for regulated child care (95-98)	¥	18%
Rental housing starts (89-99)	¥	92%

Notes:

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- 1. Poor children are those living in families whose total income before taxes falls below the Low Income Cut Off (LICO) as defined by Statistics Canada. Numbers in 1989 use 1986-base LICO and numbers for 1998 use 1992-base.
- Child is defined as a person under the age of 18 living with parent(s) or guardian(s) excluding those who are the spouse or common law partner of the major income earner.
- 3. All measurements reflect changes between 1989 and 1998 unless otherwise identified. Numbers in 1989 use 1986-base LICO and numbers for 1998 use 1992-base. Data for 1989 through 1995 prepared by the Canadian Council on Social Development (CCSD) using Statistic Canada's Survey of Consumer Finances microdata files. Data for 1996 through 1998 prepared by CCSD from Statistic Canada's Survey of Labour and Income Dynamics.
- 4. Recent changes in the way Statistics Canada collects income information account for why data estimates in this report card may vary slightly from information published in previous years. Statistics Canada has replaced the Survey of Consumer Finances (SCF), an annual cross-sectional income survey, with the Survey of Labour and Income Dynamics (SLID), a longitudinal survey which follows groups over time. While much of the content of the two surveys overlaps, differences in sampling variability and response rates result in different population counts. Income estimates remain remarkably similar but differences remain. For example, SLID shows more people with low incomes while SCF shows more people without any income. From this point forward, Statistics Canada will draw data prior to 1996 from the SCF while data after 1996 will be taken from the SLID. Campaign 2000 will follow Statistics Canada's example by seamlessly reporting the data from the two surveys.
- 5. Statistics Canada data excludes those on First Nations reserves and those in the Yukon, Northwest Territories and Nunavut.

We regret that space constraints restrict us from providing full references in the text of this report. A report with full references is available online at www.campaign2000.ca or by calling (416) 595-9230 ext. 244.

Fundamentals First: A Call for the Well-Being of Children

Campaign 2000 believes that we have reached a stage both federally and provincially where we can ensure the conditions of well-being for our population through social investments. The condition of poverty threatens the health and well-being of children and risks excluding children from the chances and opportunities to succeed.

Campaign 2000 and others use the Statistics Canada Low Income Cut-off (LICO) to report on the incidence of poverty. While Canada does not have an official poverty line, Statistics Canada has noted that the LICO is a consistent way of identifying those who are "substantially worse off than average." A family at or below LICO is one which spends disproportionate amounts of money on food, shelter and clothing. The average Canadian family spends about 36% of gross income on these necessities. Statistics Canada defines as poor those who spend 20% or more than the average family on food, shelter and clothing. It is important to note that when polled, Canadians consistently indicate that the LICO is a reasonable estimate of the poverty line.

Campaign 2000 believes that the discussion of child poverty in Canada is about how to give children equal opportunities throughout their lives. Poverty is more than not having basic needs met. Rather, to be poor is to be denied the opportunities to participate and share in the growth of a prosperous society.

The ability of children to progress through each stage of develop-



ment depends upon the range of resources and opportunities contributed by families, communities and broader society. An environment that nurtures inclusiveness requires a supply of good jobs that adequately supports families. Families and children also have a right to income security; early childhood development services and child care; affordable,

secure housing; and accessible post-secondary education.

Currently, we risk becoming resigned to the fact that despite economic growth so many children and families continue to live in poverty. We are also in danger of consenting to the permanent exclusion of many children and families by accepting the idea that through tax cuts we will be able to avert deeper inequalities.

The following report card provides a snapshot of a province tainted by the exclusion of too many children and families from participating in our growing prosperity. Campaign 2000 joins others in pointing to the possibilities that our growing resources afford us. Let us seize the opportunity to give children the best possible experiences during their formative years so that they may continue to flourish throughout their lives.

Income and Healthy Child Development: Key Determinants of Life-long Health

A healthy start in life has a long-term impact on the well-being of children. Children who live in poverty encounter more hurdles to healthy development and are at an elevated risk for a wide range of negative outcomes to their health and well-being.

Research shows:

- poor children are more likely to have low birth weights resulting in adverse effects such as chronic illness and disabilities;
- poor children are more likely to have lower functioning vision, hearing, speech, mobility, dexterity, cognition, emotion and pain/discomfort;
- poor children are less likely to participate in organized sports and recreational activities;
- poor children are less likely to live in safe neighbourhoods and are at a disproportionate risk of exposure to environmental contaminants.

Who is Poor?

Poor families are as diverse as non-poor families. Most poor children live in a 2 parent family, led by an adult who is in his/her late thirties and who has graduated from high school. In general, poor families live in rental accommodations in a large community and earn most of their income from work, or a combination of work as well as social assistance. In general, families tend to move in and out of poverty.

Children are more likely to be poor if they live in a lone parent family, or with a parent who has less education. However, a child belonging to a family with greater advantages can also easily slide into poverty because of illness, job losses, difficulties in the workplace due to a lack of supports such as child care, or the lack of child support.

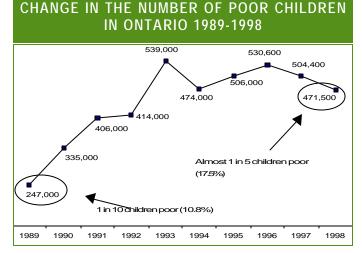


What Has Happened to Child Poverty?

Despite economic growth the child poverty rate in Ontario remains at near-recession levels. In 1989 about 1 in 10 children in Ontario was poor; by 1998 almost 1 in 5 children was poor.

Canada's recession in the early 90's resulted in a dramatic increase in child poverty. Since 1989, Ontario experienced the largest increase in the number of poor children among the provinces. Between 1989 and 1998, the number of poor children in Ontario jumped 91%. In the rest of the country, it grew by 27.8%.

Despite improvements in the economy through the late 90's child poverty rates across the country have not experienced an expected substantial reduction. In 1998, Ontario's economy grew by another 4.5%, yet 471,500 children remained poor. **That is 17.5% of Ontario's children living in poor families** - about the same level as during the last recession.

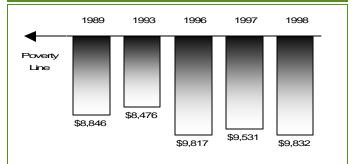




The poor get poorer: the depth of poverty grew to \$9,832

Ontario's growth and prosperity is not benefiting all families and children. Since 1989, Ontario had the largest increase in the average depth of poverty in the country. This is the amount that it would take to lift the average poor family to the poverty line. The depth of poverty grew from \$8,846 in 1989 to \$9,832 in 1998. Since 1996, Ontario and Newfoundland were the only provinces where the depth of poverty increased.

DEPTH OF POVERTY IN ONTARIO IN CONSTANT 1998 DOLLARS 1989-1998



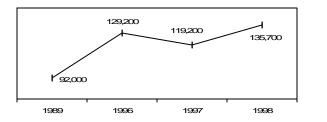
Source: Prepared by the Canadian Council on Social Development, using Statistics Canada's *Survey of Labour and Income Dynamics*, 1996-1998 and the *Survey of Consumer Finances*, 1989-1993.

Ontario's economic engine sputtering for low income families

Good jobs that adequately support families are a key component in reducing child poverty. However, part-time, contract, or seasonal jobs with few or no benefits are increasingly common. Almost one quarter of full-time jobs created in 1999 were short-term contracts lasting 1 to 6 months.

Full-time, full-year work does not guarantee that a family will escape poverty. The number of children living in poor families with full-time, full-year employment grew steadily to 135,700 in 1998. Overall, the number of poor children in families with any amount of work in Ontario more than doubled since 1989 to 209,100 in 1998.

NUMBER OF POOR CHILDREN IN FAMILIES WITH FULL-TIME, FULL YEAR EMPLOYMENT 1989-1998



Source: Prepared by the Canadian Council on Social Development, using Statistics Canada's *Survey of Labour and Income Dynamics*, 1996-1998 and the *Survey of Consumer Finances*, 1997 microdata files.

The proportion of poor children who are in families with full-time, full-year employment grew to 28.8% of all poor children in 1998. This is because many parents work in near minimum wage jobs that pay wages far below the poverty line.

WAGES REQUIRED TO REACH POVERTY LINE IN ONTARIO (LONE-PARENT WITH ONE CHILD - 1998) Poverty Wages required Minimum Hourly line to reach wage wage gap

	line	to reach poverty line	wage	wage gap
	\$21,962	\$12.06	\$6.85	\$5.21
-				C UDD0

Based on a single earner working 35 hours a week for 52 weeks. Source: HRDC Labour Division; Statistics Canada "Income in Canada 1998".

Protection for unemployed families deteriorating

The federal government introduced major changes to Unemployment Insurance in 1996. The new Employment Insurance Act increased weekly hours of work needed to qualify for benefits by 133%. First-time workers and those re-entering the labour market saw a 200% increase in required hours worked in order to qualify. The new rules add to the continued decline over the last decade of the number of unemployed workers who qualify for benefits. In 1997, only one quarter of the unemployed in Ontario qualified. The total benefits paid to Ontario residents by EI dropped 17% between 1996 and 1998. While the decline in total benefits is partly attributable to job growth, it also reflects the tightened eliqibility for benefits.

The average non-poor family is almost 3.5 times better off than an average poor family

In 1998, the average income of poor families with children under 18 in Ontario was \$16,898 while the average income of a non-poor family with children was \$56,389 (before tax). Between 1996 and 1998, non-poor families saw an average increase of \$2,351 to their income, while poor families had average increases of just \$219. **The before tax income gap between poor and non-poor families in Ontario is the largest in Canada**. Poor families in other provinces earn, on average, 37% of what non-poor families earn. In Ontario poor families earn only 29% of what non-poor families earn.

Some children are at a greater risk of exclusion

In Ontario, some children face a much greater risk of being excluded from important childhood experiences that have a longterm impact on well-being. Almost one in two aboriginal children is poor. This rate decreases slightly for visible minority children. One third of children with disabilities also faces poverty.

ABORIGINAL, VISIBLE MINORITY CHILDREN AND CHILDREN



Source: *Statistics Canada Census*, custom tabulation for Centre for International Statistics, 1996. Aboriginal are those persons who identified themselves with being North American Indian, Metis or Inuit. Visible minority persons are defined under the Employment Equity Act (1986) as those (other than Aboriginal persons) who are non-Caucasian in race or non-white in colour.

Food security remains a problem despite economic prosperity

Food bank use doubled over the last decade and has remained at the same level since 1995. In 2000, children accounted for 42% of those who were assisted by food banks in Ontario - a total of 97,257 children. This is more than the population of St. Catharines or North Bay.

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How have the actions of governments affected poor children?

The overarching goal of deficit reduction framed the public agenda for governments during much of the decade. The federal government relinquished its role in shaping family and child policy with the 1995 demise of the Canada Assistance Plan, which provided matching federal dollars to the provinces and territories for eligible social welfare expenditures including social assistance and child care. The reduction of federal transfers to the provinces by an estimated \$12 billion through the Canada Health and Social Transfer in 1996 had a big impact on families and children. Substantial funding has been restored to health but there have been no similar increases for social welfare. The federal government and eight provinces also withdrew from building social housing which contributed to the current affordable housing crisis in many communities.

The introduction of the National Child Tax Benefit and the recently announced Early Childhood Development Services Agreement begin to address some of the needs of families in Canada. However, we have the financial capacity to do much better for our children. The federal government has announced projected surpluses of more than \$12 billion per year over the next five years. This prosperity allows the federal government to make the necessary investments to meet the needs of children and families across the country. (For a full analysis of child poverty in Canada and the role of the federal government refer to Campaign 2000's National Report Card on Child Poverty.)

Beginning in 1995, the Ontario government introduced sweeping changes that affected a wide range of policies and programs including: a reduction of 21.6% in social assistance rates and "work-for-welfare"; decreased funding to community services including counselling, child welfare and child care; a new education funding formula that endangers open access to school facilities and community services such as child care; the repeal of rent controls along with the cancellation of 17,000 social housing units and the downloading of housing responsibilities to the municipalities.



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The May 2000 Ontario Budget

Despite statements in the 2000 Budget that children are Ontario's most important and valuable resource, the measures for children introduced by the government fall short of a comprehensive strategy to address the growth of child poverty over the last decade.

There was no mention in the budget of any initiatives to address the desperate need for affordable housing, the alleviation of long waiting lists for quality child care, or of any improvements for families living on social assistance.

The 2000 Ontario Budget included:

- an investment of \$254 million in education that compares with a previous reduction of \$1.7 billion when inflation and enrolment growth are taken into account;
- ⇒\$54 million for a variety of children's programs in health, sports, recreation and nutrition;
- ➔ a re-announcement of the Early Years Challenge Fund for \$30 million;
- an announcement of a new benefit for working single parents with children under 7 of a maximum annual benefit of \$210, but only if it is matched by the federal government.

The 2000 Budget also allocated \$2.5 billion in personal income tax cuts with \$1 billion benefiting the highest-income 10% of Ontario taxpayers. The budget also announced \$4 billion for corporate tax cuts over the next five years. A further cut of one third to capital gains taxation will also almost exclusively benefit the well-off. The tax cuts announced in this budget are not likely to make a big difference for low income families.

Low and modest income families not benefiting from general tax cuts

General tax cuts erode our fiscal capacity to invest in public services such as schools, libraries, recreational centres, and other supports that people rely on in their communities. Reductions in personal income taxes do very little to help poor families with lower incomes. Between 1989 and 1997, families in the lowest 40% of income earners paid less tax but also had less income from market earnings. These general tax cuts had a limited impact on low income families whose disposable incomes fell over the past decade along with experiencing decreased services, more user fees and rising housing costs.



Government investments can prevent children from falling into poverty - more needs to be done

Government transfers through programs such as the GST credit, the Child Tax Benefit, and Employment Insurance prevented 185,000 children from sliding into poverty in 1998. The child poverty rate was reduced from 23.9% before transfers to 17.5% after transfers. More needs to be done. **Spending on public services as a percentage of the GDP in Ontario has dropped** 2.6% since 1995 - children and families need more support from government.

Schools report program reductions as a result of new funding formula

The new "Student Focused Funding" formula for education is affecting the ability of public schools to deliver the best possible quality education during critical transition periods in children's lifecycles. The number of students per teacher increased 2% between 1997 and 2000. This increase compromises the ability of teachers to both fulfill the curriculum and identify early problems for early learners. The new formula's narrow definition of what constitutes classroom curriculum excludes programs that play an integral role in academic development. Since 1997 half of elementary schools report library program reductions, 22% report cuts to music, design, technology and E.S.L. programs, and 12% report losses in special education with at least 20,000 students on wait-ing lists for assessments.

Early childhood development services and child care not widely available nor affordable

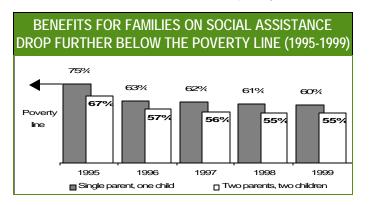
Currently, there are regulated child care spaces for only 8.8% of children under 12 in Ontario. There are no new investments being proposed by the Ontario government. Child care suffered a \$71 million budgetary reduction between 1995 and 1998. The proportion of child care centres' revenue from government continues to decline. The annual provincial allocation for each child in regulated child care declined 18% since 1995. As a result, **Ontario has the highest monthly fees for full-time, centre based care in Canada.** With municipal downloading in 1997/1998, the costs of wage grants, resource centres, and special needs have been partially downloaded to overburdened municipalities.

While 40% of all child care programs are delivered in schools, the new education funding formula does not recognize child care centres in the accommodation grant for elementary schools. Child care programs face evictions or closures due to rising rents and the amalgamation of schools.

Less than half of the over 400 family resource programs (FRPs) in Ontario receive any type of funding from the government. In excess of 160,000 families use FRPs that rely on piecemeal funding sources with little predictability from one year to the next. Children and families need a range of services available throughout the province with stable, adequate funding to meet diverse needs.

Families on social assistance face deteriorating situation - declining benefits, fewer supports

Many parents and children remain on social assistance due to a lack of good, secure jobs and supports such as child care. The punishing 21.6% cut to social assistance in 1995 is now the equivalent of a 27.5% cut due to the rising costs of living. This means that an estimated 436,500 children on social assistance are living in families with incomes 50-60% below the poverty line.



Source: National Council of Welfare, Welfare Incomes 1999.

The National Child Benefit (NCB) would provide families on social assistance with some relief. But Ontario along with most provinces deducts the full amount of the NCB supplement from social assistance cheques. As of July 1, 2000 a single parent with one child on social assistance sees hers/his annual NCB payment of \$955 deducted dollar-for-dollar from hers/his monthly social assistance payment. These "savings" by the government are then reinvested in "new" programs for working poor families.

Ontario Works continues to fail to meet the needs of families. Research on Ontario Works reveals deeper poverty as a result of cuts to benefits and a lack of supports for parents who must fulfil work requirements. Ontario Works is actually making it more difficult for families to make the transition from welfare to work. This is because the day-to-day struggle for basic needs makes planning for the future difficult. Extreme poverty results in increased marginalization and deteriorating health which contributes to exclusion from opportunities. Meanwhile, recent changes to the Supports to Employment Program (STEP) undermine the program's capacity to act as a stepping stone to full-time employment. The government has substantially reduced the financial payoff to recipients who find some part-time paid work.

Ontario families are faced with falling vacancy rates, increasing rents and long lists for social housing

Beginning in 1995, the province cancelled all new social housing starts and downloaded responsibilities for existing social housing to municipalities. Social housing waiting lists are getting longer with typical waits lasting 2 to 10 years. In Toronto alone, there are 40,000 children on waiting lists for affordable housing. In 1997, the Tenant Protection Act removed rent controls on new or vacant units. Rents have continued to rise in most municipalities.

Today, almost 1 in 4 tenants could be considered at potential risk of homelessness since rental costs consume more than 50% of their pre-tax household income. Rental housing starts have dropped 92% since 1989 resulting in provincial vacancy rates averaging a low 2.1%. Toronto, Barrie, Ottawa, Peel and other regions had vacancy rates of 1% or less in 1999. Not surprisingly, municipalities across Ontario have found alarming increases in the use of shelters over the past four years. Youth and families with children are the fastest-growing group of hostel users. In Toronto, it is estimated that 1,000 children are living in shelters or hostels.

Some progress made for children with special needs but children with disabilities still more likely to be disadvantaged

The pressure on families with children with special needs is immense. Many parents give up employment in order to care for the child. Some end up as the sole caregiver. **More than one third of children with disabilities in Ontario live with a poor family.** In 2000, the government established the Integrated Services of Children Division with the aim of achieving better planning and coordination for children with multiple disabilities. The announcement is a step in the right direction, yet much more needs to be done in order to expand services and reduce long waiting lists, maintain capital equipment and provide competitive salaries. Children with special needs also need consistent services in schools across the province and parents deserve the right to provide input regarding the range of available services.

Child Protection agencies need adequate resources to address growing needs

The province invested some new money in Children's Aid Societies (CASs) following years of inadequate allocations for the Child Welfare System. Beginning in 1997, \$75 million over three years was provided to help deal with increases to services provided to children and their families. Changes to Child Protection legislation and deteriorating social conditions have resulted in a 35% increase since 1995 in the number of children taken into care. 14,219 children are now in the care of CASs. Bringing children into care consumes tremendous financial and emotional resources. More preventative measures are necessary to prevent family breakdown and promote healthy community environments.

Accessibility to Post-Secondary Education in Jeopardy

During the past decade, the cost of post-secondary tuition in Ontario increased 140% - the second fastest increase in Canada. The increase follows nearly two decades of government cuts to university funding. More students are forced to rely on student loans to finance their education with the average student leaving school with a debt of \$25,000. Parents attending school are no longer eligible for child care subsidies and are forced to borrow to pay for these services. The psychological and economic burden of rising tuition costs coupled with the prospect of substantial debts is pricing post-secondary education beyond the means of low and modest income families.

The Ontario Government should commit to work with the federal government to implement policies that promote a more inclusive society

Campaign 2000 calls on the Provincial Government to commit a sizeable proportion of its projected surpluses towards making a real difference for children and families. In order to fulfil its promises to children the government needs to take immediate action by shifting its strategy away from a one-sided approach to tax cuts. Children and families require new investments in income security; early childhood development services and child care; housing; education and a strategy to increase the number of good jobs. **The Ontario Government should:**

- Take immediate action on the recommendation of the Mustard and McCain Early Years Report to ensure a comprehensive range of early childhood development services (ECDS) is available for all children and their families in Ontario by 2004. A comprehensive system of ECD services must include: quality, licensed child care; supports to parents and communities; and pre- and post-natal care services. The Ontario government should match federal funding allocated under the recently announced Early Childhood Development Services agreement.
- 2. Rectify the current lack of income security among families across the province. This includes ensuring that families on social assistance receive benefits and supports that prevent them from falling into poverty. It also includes an end to the practice of deducting the amount families receive from the National Child Tax Benefit from their social assistance cheques.
- 3. Work with federal government to set targets and provide funding and incentives to increase the amount of affordable rental housing and supportive housing. The province should have an annual target of at least 16,000 new affordable rental units and should allocate at least \$265 million annually to share the cost of meeting this target.
- 4. Revise legislation regarding maternity and parental leave to complement the federal announcement of an extension of Employment Insurance Benefits of up to one year.
- Increase the supply of good jobs with better wages and increased protection from job losses. The government should start by increasing the role of the public sector, providing meaningful

training, and increasing the minimum wage to reflect the actual costs of raising a family.

- Ensure all children get the best possible education throughout their life cycle by providing adequate funding for the elementary and secondary education systems.
- Work with the federal government to freeze and lower tuition fees by increasing investments to colleges and universities.



Ontario Report Card 2000

Ontario Campaign 2000 is a provincial partner in Campaign 2000, a non-partisan coalition of over 85 national, provincial and community partners across the country. Since Ontario Campaign 2000 first started in late 1997, we have been building the provincial network, which has grown to include the following partners: Ontario Social Development Council; Interfaith Social Assistance Review Coalition; Registered Nurses' Association of Ontario; Ontario Coalition for Better Child Care; Ontario Psychological Association; Ontario Association of Social Workers; Ontario Association of Children's Rehabilitation Services; Ontario Association of Children's Mental Health Centres; Ontario Public Health Association: Ontario Federation of Labour: Ontario Public Service Employees Union; United Steel Workers of America, District 6; Elementary Teachers' Federation of Ontario; Ontario Secondary School Teachers Federation; Ontario Association of Family Resource Programs; Ontario Association of Food Banks; Social Planning and Research Council of Hamilton-Wentworth; Lakehead Social Planning Council; Laurentian University; The Planning & Coordination Committee of Grev/Bruce - Serving Children and Youth; Community Social Planning Council of Toronto; Metro Campaign 2000; Somali Multi-Service Centre; York Region Poverty Action Group; Provincial Council of Women of Ontario; Halton Social Planning Council; Social Planning Council of Peel; Peterborough Social Planning Council; Durham Child Poverty Task Force; Social Planning Council of Ottawa-Carleton; Ottawa-Carleton CPAG; CAS of Ottawa-Carleton; Hastings & Prince Edward Legal Services; Southwestern Ontario CPAG; Legal Assistance of Windsor; Office of Social Affairs-Diocese of Sault Ste-Marie.

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