

Toronto Executive Committee
10th floor, West Tower, City Hall
100 Queen Street West
Toronto, ON M5H 2N2

October 5, 2012

Re: Executive Committee Meeting, October 9, 2012, item EX23.15,

Dear Mayor Ford and Members of the Executive Committee:

This deputation is to express the Wellesley Institute's concern over the City of Toronto's plan to eliminate the Hardship Fund. The Hardship Fund provides essential medical supports to people who do not receive social assistance, but who have very low or precarious incomes. The Fund meets the needs of residents where the cost of medical items would cause undue financial hardship. Supports and services that are covered include vision care, emergency dental care, reimbursement of prescription drug costs, and funeral costs.

The Hardship Fund was eliminated in the 2012 municipal budget, but Council directed that internal City funds be used to continue to provide the same supports that were provided by the Hardship Fund until December 2012. Unless Council provides new direction, these essential supports will cease at the end of 2012.

The Wellesley Institute is concerned that the elimination of supports provided by the Hardship Fund will have unfair and inequitable health impacts on the most vulnerable and marginalized Torontonians. In our analysis of the health impacts of cutting the Hardship Fund, which we completed prior to the 2012 budget, we identified four populations that would be disproportionately affected.

People in precarious and low-paid work

Few entry-level positions offer health benefits and even a single large medical bill can force people out of the workforce and onto social assistance. The Hardship recognizes the value of supporting people to remain in paid employment. If the Hardship Fund is eliminated, people who do not have good jobs may be forced to take a backward step out of employment, thereby requiring more municipal and provincial services and making the transition into good jobs that offer benefits even more difficult.

Recent immigrants

Recent immigrants are overrepresented in precarious and low-paid work, which has negative health implications. The Hardship Fund is important for recent immigrants as it provides access to medically-necessary supplies while they build Canadian experience on the path to securing good jobs that offer health benefits. Eliminating this fund may lead to a steeper erosion in immigrant health and ongoing job insecurity and poverty.

People who are homeless or poorly-housed

Research has shown that many homeless people do not receive social assistance even though they are eligible, due to systemic barriers. People who are homeless or poorly-housed often have significant unmet health needs and the Hardship Fund is one of the few programs that can be accessed in an emergency, which is when this population is most likely to receive medical care. Eliminating this program will result in homeless and poorly housed people not having any access to essential medical supplies.

People living with disabilities but who do not receive ODSP

The Hardship Fund is an important support to enable people with disabilities to enter and remain in the workforce. People with disabilities often work part-time in jobs that offer few or no health benefits, despite the fact that their need for medical support is higher. If the Hardship Fund is eliminated some people with disabilities will have no choice but to leave employment or training and receive ODSP. This will have a negative effect on municipal and provincial budgets, as well as on the health and other opportunities of people with disabilities.

Eliminating the Hardship Fund will have inequitable health impacts, and these impacts can be avoided. We therefore ask that Council direct the City Manager to ensure that the Hardship Fund is fully funded in the 2013 municipal budget and that the City continues to operate the program consistent with current guidelines.

Kind regards,



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