

HELPING ONTARIO  
FAMILIES WITH THE  
**COST OF LIVING**

WHAT **LEADERSHIP** IS.

**KATHLEEN WYNNE'S PLAN FOR ONTARIO**

*Kathleen*





## HELPING ONTARIO FAMILIES WITH THE COST OF LIVING

**Our Goal:**

*Incomes for middle-class and working people will be on the rise. Those struggling to succeed will get the support they need to get ahead and to achieve their full potential.*

## HELPING ONTARIO FAMILIES WITH THE COST OF LIVING

**STRONG LEADERSHIP MEANS HELPING ONTARIO FAMILIES WITH THE COST OF LIVING.** The fallout from the 2008 economic crisis is still being felt around the globe. Many people in Ontario are worried about the cost of living, and their ability to provide for themselves and their families. Despite recent employment gains and positive growth projections for the future, the only test that truly matters is: Are people doing better? Are they able to put their kids through school? Will their kids get well paying jobs? Can they afford the things their families need? Are they getting the health care they need and can they look forward to retiring with a decent income and basic security?

**We choose to lead.** A Kathleen Wynne government will **help all Ontario families with their living costs today, while making investments that will lead to a more prosperous tomorrow.** We will **support those who are struggling to succeed**, through increased support for Ontarians, concentrating on low-income Ontarians and people with disabilities and special needs.

**The time to lead is now.** By making the right choices, we will make a positive difference in the lives of all Ontarians. **This is our chance. This is the choice.**

To help Ontario families with the cost of living, a Kathleen Wynne Government will:

- > **Help you with your family finances** now
- > Give more **assistance to Ontarians who are struggling to succeed**, who need the right supports to get by and then get ahead.

## HELPING YOU WITH THE COST OF LIVING

**STRONG LEADERSHIP MEANS FOCUSING ON INITIATIVES TO HELP MAKE THE COST OF EVERYDAY LIVING MORE AFFORDABLE.** We will **lower auto insurance rates, help people manage electricity costs and fight to make child care more available and affordable.** We will **manage the costs of hospital parking fees and improve access to education and jobs.** Lowering the cost of living for people across the province – especially for middle-income families and individuals – is an on-going priority.

## A KATHLEEN WYNNE GOVERNMENT WILL HELP YOU WITH THE COST OF LIVING BY:

-  **LOWERING AUTO INSURANCE RATES.** We have already lowered auto insurance rates by an average of six per cent since August 2013. We will continue implementing our Auto Insurance Cost and Rate Reduction Strategy, to lower rates by an average of 15 per cent by August 2015, saving the average driver \$230. As part of our plan:

  - › We have taken – and will continue to take – costs out of the system, while preserving benefits for accident victims.
  - › We have created a special squad to crack down on insurance fraud.
  - › We have required companies to give discounts to drivers who have a safe driving record.
  - › We will make dispute resolution faster and fairer.
  - › We will regulate the towing industry and crack down on unfair collision repair practices.
  - › We will work with companies to provide usage-based insurance, which can reduce rates for drivers quickly, based on good driving behaviour.
  - › We will ensure rates are fair, by bringing more transparency to what companies charge, by adding a stronger consumer protection mandate at the Financial Services Commission of Ontario, the body that regulates insurance rates, and by using Secret Shoppers to ensure companies don't overcharge.
  
-  **CONTINUING TO MAKE CHILD CARE MORE AVAILABLE AND AFFORDABLE.** We will continue to support subsidies for child care and will complete the roll-out of Full-Day Kindergarten, which saves a family up to \$6,500 in child care costs per child per year.
  
-  **CAPPING HOSPITAL PARKING FEES:** We will work with hospitals to cap or cut parking fees for those who must visit the hospital frequently, either due to a medical condition or to regularly visit a loved one.
  
-  **ELIMINATING THE DEBT RETIREMENT CHARGE FOR RESIDENTIAL CUSTOMERS:** We will introduce legislation to eliminate the debt retirement charge for residential electricity users by the end of 2015, saving the average household \$70 a year on its electricity bill.
  
-  **ENERGY CONSERVATION:** We will help consumers who want to invest in energy-saving technologies by allowing them to stretch the cost of these investments over a number of years.

*We will work with hospitals to cap or cut parking fees for those who must visit the hospital frequently, either due to a medical condition or to regularly visit a loved one.*

*Eliminating the debt retirement charge will save the average household \$70 a year.*

- ✓ **IMPROVING ACCESS TO EDUCATION AND JOBS.** We will remove barriers to college, university and jobs by:
  - › **Continuing the 30% Off Tuition Grant:** We will continue to offer the 30% Off Tuition rebate, which saves 260,000 students and their families up to \$1,780 for university students and \$820 for college students for each school year.

## PROVIDING SUPPORT TO ONTARIANS WHO ARE STRUGGLING TO GET BY

**STRONG LEADERSHIP MEANS HELPING ONTARIANS WHO NEED SUPPORT TO GET BY, AND THEN GET AHEAD.** We will introduce a second **Poverty Reduction Strategy** and continue to **transform social assistance**. We will increase the **minimum wage** now and ensure fair increases going forward. We will also lower **electricity rates** for low-income families, increase investments in **developmental services** and **Children's Treatment Centres** and **improve access to legal aid** for some of our most vulnerable Ontarians.

### A KATHLEEN WYNNE GOVERNMENT WILL IMPROVE SUPPORT FOR ONTARIANS WHO ARE STRUGGLING BY:

- ✓ **LOWERING ELECTRICITY RATES.** We will create the Home Electricity Assistance Program to help make electricity more affordable. Low-income families will be eligible for this new program, which would provide rate relief of up to 10 per cent, saving families up to \$17 per month.

- ✓ **FIGHTING POVERTY AND IMPLEMENTING A NEW POVERTY REDUCTION STRATEGY.** Within our first 60 days in office, we will release our second five-year Poverty Reduction Strategy, building on our first strategy which brought 47,000 children out of poverty and prevented countless others from falling into it. We will continue to reduce poverty in Ontario by:

- › **Increasing benefits for children from low-income families:** In July 2014, we will increase the Ontario Child Benefit (OCB) to a maximum of \$1,310 per child, benefitting 500,000 families. We will then index the rate and the eligible income threshold to inflation. The OCB pays almost \$1 billion to more than one million children.

- › **Investing in local solutions to reduce poverty:** We will invest \$50 million over five years to partner with communities that are developing local responses to reduce poverty.

- › **Increasing funding for housing:** We will increase annual funding for the Community Homelessness Prevention Initiative by \$42 million in our first

*Our second five-year Poverty Reduction Strategy will build on our first strategy, which brought 47,000 children out of poverty and prevented countless others from falling into it.*

year, bringing total funding to \$294 million. We will also recommit to the Investment in Affordable Housing program for a five-year, \$400 million investment.

- › **Expanding access to free nutritious breakfasts:** We will expand the Student Nutrition Program, investing \$58 million over five years, to expand our student nutrition program, making it available at 340 more schools for an additional 56,000 high-needs children. We will build on this expansion, with a goal of providing free nutritious breakfasts in all schools.
- › **Introducing children's health benefits:** We will introduce health benefits for children living in low-income families, starting with prescription drugs, vision care, mental health services and assistive devices.
- › **Creating more employment opportunities for people with disabilities:** We will partner with business and commit \$30 million over two years to help more people with disabilities achieve their maximum employment potential.
- › **Expanding children's dental benefits:** We will expand the Healthy Smiles program to cover dental care for an additional 70,000 children, bringing the total number of children covered to 460,000.

✔ **TRANSFORMING SOCIAL ASSISTANCE AND PROVIDING BETTER SUPPORT.** Building on the down payment in the 2013 Budget, we will increase Ontario Works and Ontario Disability Support Program rates for people with disabilities by one per cent in 2014-15. We will also increase the benefit for single Ontario Works clients without children, giving them a total benefit increase of \$30 per month in 2014, for a total increase over two years of \$50.

✔ **PURSUING FAIR MINIMUM WAGE INCREASES.** We are increasing the minimum wage to \$11 an hour on June 1, 2014, and we will index it to inflation after that.

✔ **INCREASING SUPPORT FOR DEVELOPMENTAL SERVICES.** We will eliminate waiting lists for the Passport program within four years, and eliminate waiting lists for the Special Services at Home program within two years. We will invest \$810 million over three years to provide better services for people with developmental disabilities and more support for caregivers and their families. Part of our investment is a \$200 million investment to support professionalization and wages for front-line workers.

*We will partner with business and commit \$30 million over two years to help more people with disabilities achieve their maximum employment potential.*

✔ **INCREASING SUPPORT FOR CHILDREN'S TREATMENT CENTRES.** We will help children with special needs or in need of rehabilitation services by permanently increasing funding for Children's Treatment Centres by \$5 million a year, bringing the total investment to \$101 million a year.

**EXPANDING LEGAL AID SUPPORT FOR THE MOST VULNERABLE.**

We will make legal aid accessible to more than one million additional low-income Ontarians, by more than doubling the eligibility threshold for legal support over the next seven years.

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