

FEBRUARY 2024

# Envisioning a Poverty Free Ontario

2023 Report Card on Child and  
Family Poverty in Ontario



**FAMILY SERVICE TORONTO**  
For People. For Change.



**United Way**  
Greater Toronto

**ONTARIO  
CAMPAIGN** **2000**  
**END CHILD & FAMILY POVERTY**

## Land Acknowledgement

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Campaign 2000 acknowledges the traditional and ancestral territories we work on and commits to actions of reconciliation in our work. We acknowledge the inherent rights of First Nations, Inuit and Métis Peoples and the treaty rights, title and jurisdiction of all First Nations, Inuit and Métis across the country. We are grateful for the generously shared knowledge and expertise of First Nations, Inuit and Métis organizations and individuals. We will continue to join with First Nations, Inuit and Métis Peoples in the work of decolonization and to advocate for the changes needed to uphold rights, and to build a society based on equity, justice, respect and self-determination where all children, families and communities can thrive.



## Introduction

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We envision a poverty-free Ontario. How does that look?

A poverty-free Ontario would prioritize equity in the workplace, with adequate wages and paid sick days. We would have stable, well-funded income security programs. We would have safe, accessible housing for all. Quality child care would be available and affordable. Public health would be a public priority.

A poverty-free Ontario would support and value diversity. It would provide the necessary resources to communities that have historically faced barriers to success because of systemic discrimination based on race, class, disability, gender, or sexual orientation.

At its root, tackling poverty is about recognizing human rights. It is about concrete reforms to a policy regime that seems designed to keep individuals and families in poverty rather than lifting them out of it.

Campaign 2000 was born out of a commitment by Canada's parliament to eradicate child poverty by the year 2000, yet a quarter-century later that promise is still far from being realized. In Ontario and elsewhere, children and families continue to struggle.

As our report card last year showed, federal income supports during the COVID-19 pandemic led to a substantial drop in child and family poverty in the short space of just one year. That was real progress. Yet with those temporary measures removed, children and families in poverty fell further below the poverty line. In 2021, lone parents with one child had incomes that were \$12,073 below the poverty line, on average, while couples with one child were \$11,447 under the poverty line. Compared to 2020, this was an increase in the poverty gap of \$1,386 for lone parents with one child and an increase of \$1,429 for a couple with one child<sup>12</sup>.

The poverty gap has widened, not only from 2020 levels but also from pre-pandemic 2019 levels.

Nonetheless, the lesson of the pandemic is clear: not only can government action reduce the poverty rate, it can do so extremely quickly. With commitment from decision-makers, Ontario can take action to move children and families out of poverty.

## Key Recommendations

### Decent work for all

- Increase the minimum wage to at least \$20/hour. The difference between \$20 and the current wage would lift many families out of poverty.
- Close the gender pay gap to reduce the level of poverty experienced by women. Women-led lone-parent households, racialized and Indigenous women, and women with disabilities are disproportionately affected by poverty. Pay equity legislation must be strengthened and equal pay for equal work must be reinstated and enforced so all workers have equitable access to the labour market and are paid accordingly.
- Implement 10 permanent paid sick days for all workers across the province, allowing workers to take sick leave without risking their income.

### Addressing the needs of parents and strengthening childcare systems

- Address and prioritize a childcare workforce strategy that allows childcare centers to operate at capacity and gives childcare workers adequate training, wages and benefits.
- Set affordable childcare fees for families that are capped at \$10/day and implement a sliding scale system for lower-income families.
- Invest in quality public and non-profit childcare spaces and strengthen the non-profit sector's capacity to scale up.

### Affordable and accessible housing

- Increase housing supply and access to housing by creating local housing for local households. Invest in a new housing strategy to create new affordable housing of all types and ensure access to safe, affordable, supportive housing while prioritizing new affordable housing for those in greatest need.
- For the provincial government, prioritize and support the non-profit and co-op housing sector to invest in the construction and development of community housing that would remain affordable long-term.
- Support tenants by preventing unlawful evictions, eliminating vacancy decontrol and making meaningful reforms to the Landlord and Tenant Board (LTB).
- Build an adequate data system for housing indicators in Ontario that captures the underlying trends and realities of tenants and individuals/ households with unmet housing needs.

### Closing the gaps on income security

- Double Ontario Works (OW) and Ontario Disability Support Program (ODSP) rates and ensure all income supports work together to bring incomes to at least the Census Family Low Income Measure, After Tax (CFLIM-AT).
- Update social assistance regulations so the Canada Disability Benefit (CDB) is considered fully exempt unearned income and does not result in the clawback of other transfers like the ODSP. The CDB must be considered a top-up rather than a cost mitigation opportunity by imposing clawbacks.

- Invest in making access to social assistance equitable and barrier-free, including appropriate and accessible life stabilization services.
- Work with the federal government and provincial governments to increase and ensure that all children have adequate and barrier-free access to the Canada Child Benefit (CCB) and Ontario Child Benefit (OCB).

### Investment in Public Health

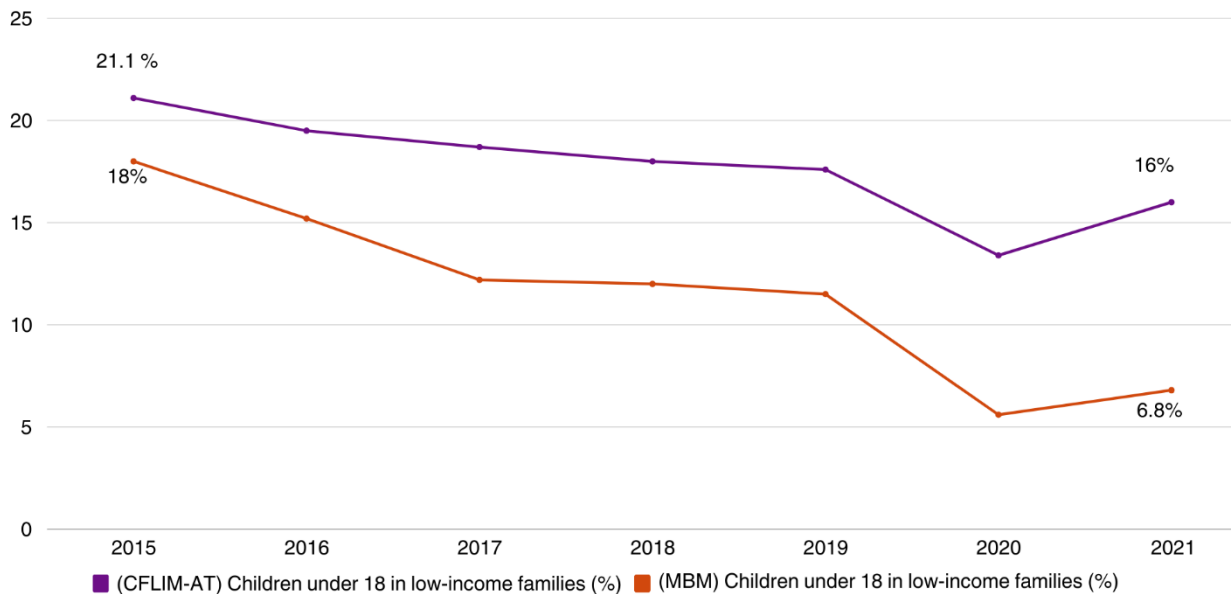
- Recognize and report annually on the physical and social costs of poverty on individuals, children, families and communities.
- Expand funding for community-based mental health and wellness programs for youth, with dedicated culturally specific programs that support racialized, Indigenous and other marginalized communities.
- Enhance public policy to invest in combatting food insecurity by committing public revenue and resources to ensure that income supports for low-income families are adequate, secure and responsive to changing costs of living.

## Measuring poverty

This report card measures poverty using the Census Family Low Income Measure, After Tax (CFLIM-AT), which is calculated using annual tax filer data. Using the after-tax measure accounts for government income transfers to families (such as the Canada Child Benefit). The low income threshold is set at the median (50%) of all incomes; individuals whose incomes fall below the median are considered to be living in poverty. Statistics Canada's T1 Family File (T1FF) is used to calculate the CFLIM and is collected through income tax returns and Canada Child Tax Benefit (CCTB) records. This measurement is a reliable and valuable source of annual income data that includes communities with a higher prevalence of poverty such as populations from the territories, First Nations communities living on reserves, those living in institutions, and parents under 18. There is a two-year lag in data available from Statistics Canada; the most recent low-income rates reported are from 2021.

In 2019, the federal government adopted the MBM as its official poverty measure. The MBM measures poverty based on the cost of a basket of goods and services to maintain a 'modest' standard of living. It is calculated using the Canada Income Survey (CIS) which is based on a small sample size subject to sampling error. This survey systematically excludes certain communities that have a higher prevalence of poverty like those living on First Nations reserves, those living in congregate settings, and those living in rural and remote areas. This results in an underestimation of poverty and of child poverty. Figure 1 illustrates the discrepancy in Ontario's child poverty rates using the MBM and CFLIM-AT. According to the CFLIM-AT, in 2021 16% of Ontario children lived in families that had low-income (representing 449,380 children), while according to the MBM only 6.8% of Ontario children lived in families with low income (representing 190,000 children).<sup>34</sup>

Figure 1. Ontario Child Poverty Rate Comparison (MBM and CFLIM)



Source: Statistics Canada Table 11-10-0018-01 After-tax low-income status of tax filers and dependants based on Census Family Low Income Measure (CFLIM-AT), by family type and family type composition and Statistics Canada Table 11-10-0135-01 Low-income statistics by age, sex and economic family type, 2021.

Campaign 2000 uses CFLIM-AT as its measure of poverty as it produces a more fulsome analysis of poverty levels in the province in that it is not vulnerable to sampling size errors. The CFLIM-AT includes all income earned through the market (e.g., employment) as well as any income from government transfers (e.g., federal employment insurance, provincial social assistance, or tax credits).

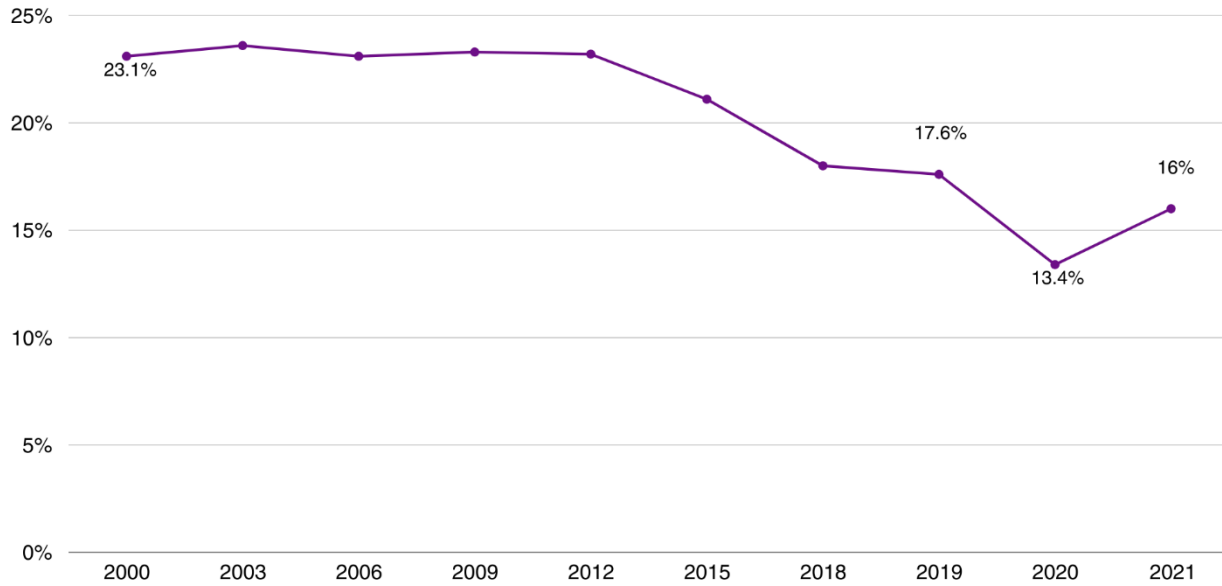
## Child poverty in Ontario

Children live in poverty because their families live in poverty. 2021 T1FF data shows that 449,380 children under 18 continue to live in poverty. Sixteen per cent of children in Ontario lived in poverty in 2021, an increase of 2.6 percentage points from 2020.<sup>5</sup>

This reversed the positive trend from the year before. Compared to 2019 pre-pandemic data, there was a reduction of 121 560 children under 18 living in poverty in 2020, a drop of 4.2% percentage points in the poverty rate.<sup>6</sup>

The drop in 2020 compared to previous years can largely be attributed to federal government income supports like CERB during the COVID-19 pandemic.

Figure 2. Percentage of Children Living in Poverty in Ontario (Under 18)



Source: Statistics Canada. Table 11-10-0018-01 After-tax low-income status of tax filers and dependents based on Census Family Low Income Measure (CFLIM-AT), by family type and family type composition, 2021.

Figure 3. One in six children in Ontario under the age of 6 live in poverty (144,070 out of 863,770)



Source: Statistics Canada, Centre for Income and Socioeconomic Well-being Statistics, Annual Income Estimates for Census Families and Individuals (T1 Family File), Custom tabulations. 2021.

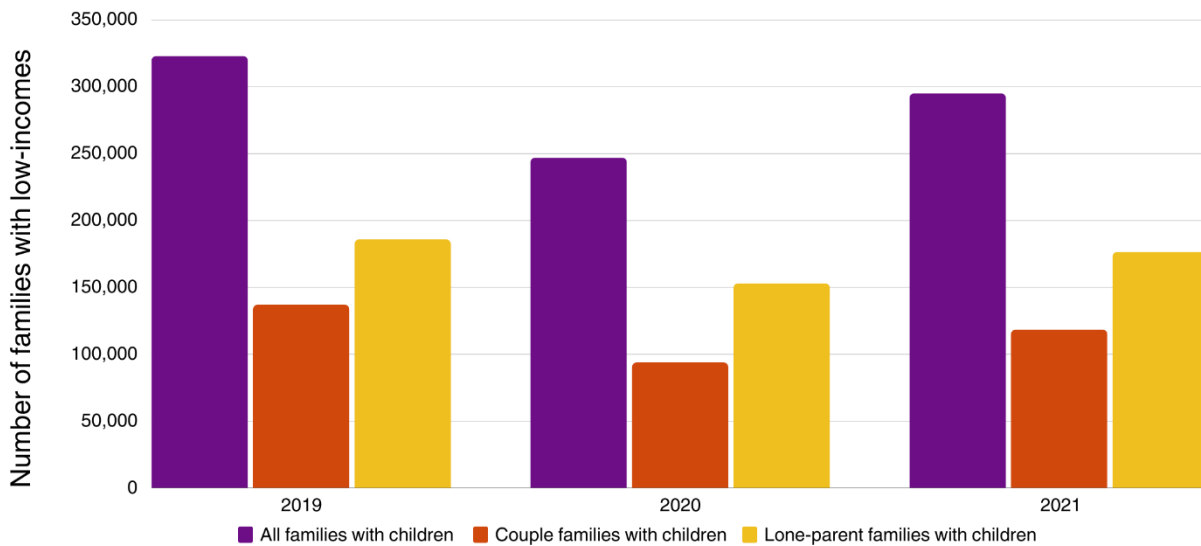
Figure 3 notes that 144,070 children under the age of 6 live in poverty in 2021.<sup>7</sup>

## Family poverty in Ontario

Many Families continue to be in a constant state of precariousness in Ontario. Increases in inflation affect the cost of housing, food, and health care, adding to a lack of employment and adequate wages.

In 2021, 295,030 Ontario families with children were living in poverty.<sup>8</sup> Compared to 2020, this was an increase of 48,020 families living in poverty (figure 4). Although this may be a decline of families with children in poverty compared to 2019 numbers, this can be partially attributed to temporary pandemic income supports in 2020. The increase in 2021 compared to 2020 reflects the temporary nature of those supports.

Figure 4. Ontario Families with Children Living in Poverty, 2021

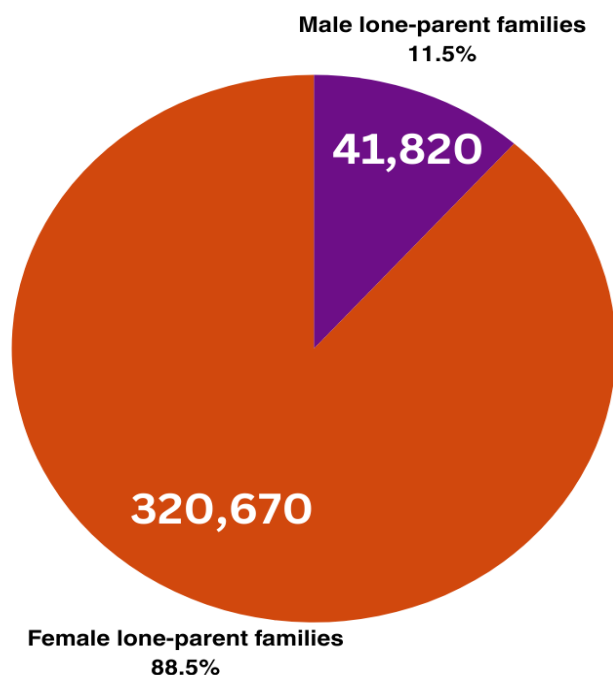


Source: Statistics Canada. Table 11-10-0020-01 After-tax low-income status of census families based on Census Family Low Income Measure (CFLIM-AT), by family type and family composition, 2021. <https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110002001>

Experiences of poverty vary between family types, with lone-parent families experiencing higher levels of poverty compared to couple families with children. 118,510 couple families with children in Ontario experienced poverty in 2021, while 176,530 lone-parent families experienced poverty.<sup>9</sup>



Figure 5. Percentage of Lone-Parents Families in Ontario



Source: Statistics Canada, Centre for Income and Socioeconomic Well-being Statistics, T1 Family, Reference 23083 - 1149471, 2021, Custom tabulations.

Lone-parent families were predominantly led by women (Figure 5), with a median income of \$43,042, while the median income of male-led lone-parent households was \$47,150.<sup>10</sup> Poverty affects women more than men, which can be attributed to income gaps between men and women, access to adequate full-time and non-precarious employment, and a lack of universal childcare.

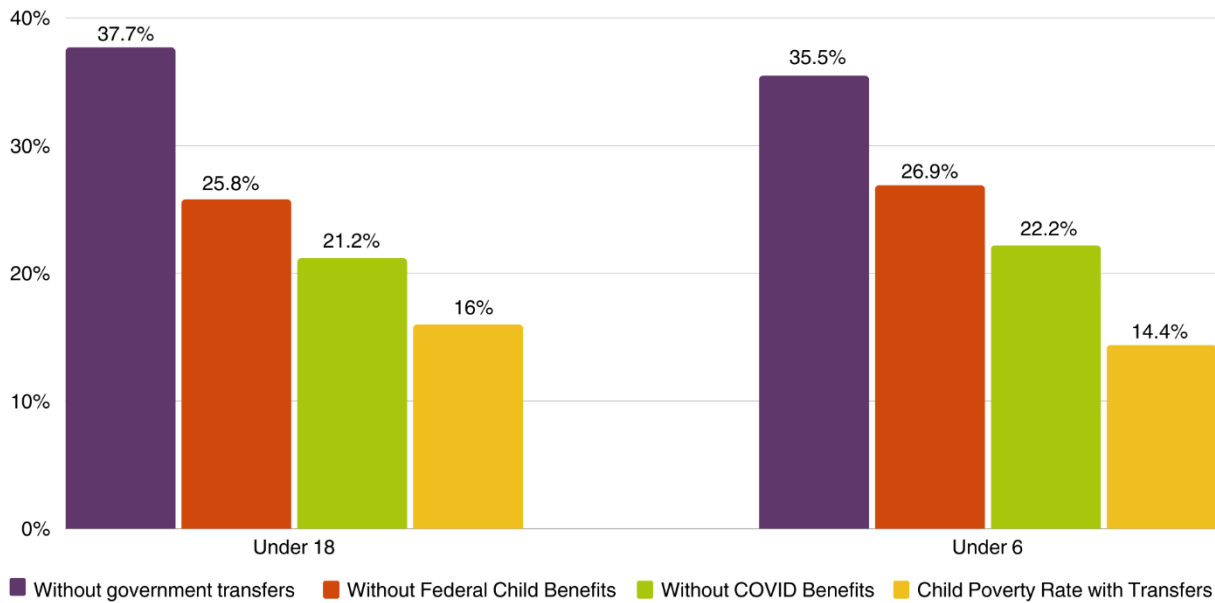
Ending child and family poverty cannot be achieved without the implementation of policies and programs that intentionally target female-led families by deliberately closing the gender pay gap, access to education, employment and universal childcare.

## Government transfers and policies

Government transfers can lift families out of poverty. Government transfers include federal and provincial tax credits such as the Canada Child Benefit (CCB), Ontario Child Benefit (OCB), Transition Child Benefit (TCB) and Ontario Trillium Benefit (OTB), among others.

These transfers allow families with children to provide necessities like clothing, food and shelter. Without these transfers, the number of families slipping below the poverty line would be far greater. The effects of government transfers on child poverty rates can be seen in Figure 6.

**Figure 6. Impact of Government Transfers on Child Poverty Rate (under 18 and under 6)**



Source: Statistics Canada, Centre for Income and Socioeconomic Well-being Statistics, Annual Income Estimates for Census Families and Individuals (T1 Family File), Custom tabulations and Statistics Canada. Table 11-10-0018-01 After-tax low-income status of tax filers and dependents based on Census Family Low Income Measure (CFLIM-AT), by family type and family type composition, 2021.

Figure 6 shows that government transfers make a sizable impact on child poverty rates. With government transfers, the child poverty rate for children under 18 was 16%.<sup>11</sup> For children under the age of 6, the rate was 14.4%.<sup>12</sup> Without any government transfers like the CCB, poverty rates would have been 37.7% for children under 18 and 35.5% for children under 6 years of age.<sup>13</sup> Pandemic benefits like CERB were only temporary but had a noticeable beneficial impact while in place.

Increasing transfers has a positive and direct impact on lifting families out of poverty. Tax credits, on the other hand, do not do enough to take families out of poverty, as those living in poverty don't have enough income to access credits in the first place. Government at all levels must work to increase transfers and remove barriers for marginalized communities that have a harder time accessing these supports.

## Marginalized Communities

Marginalized groups in Canada, including but not limited to Indigenous communities, racialized groups, immigrants with/without status, people living with disabilities, and women often face disproportionate systemic and structural challenges exacerbated by poverty. Economic disparities contribute to a lack of quality education, housing, healthcare, and employment opportunities. Historic discriminatory practices and inadequate social support systems further exacerbate the impact of poverty on families who are also marginalized in one or more aspects.

To create effective public policy that targets the reduction and overall eradication of child and family poverty in Ontario, there is a need for the government of Canada to collect timely disaggregated data. Disaggregated data is critical for poverty eradication because it allows for a more nuanced understanding of the diverse experiences within different demographic groups. By breaking down data into specific categories that include ethnicity and socioeconomic status, policymakers can identify and address unique challenges through an intersectional and equitable framework. Currently, TIFF data sets (used to report poverty data in this report) do not collect information on social identity. The Census collects this data, but only every five years, which makes understanding the individual and collective barriers faced by specific communities more complicated to assess. Without timely collection of this data, anti-poverty measures may overlook the risks facing certain groups and implement a one-size-fits-all model.

## Indigenous children

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Indigenous children in Ontario experience higher rates of poverty compared to the general population. Historical and systemic factors, including the legacy of colonialism, discrimination, and socioeconomic disparities continue to contribute to this inequality. 2021 Census data shows that 20.8% of Indigenous children below the age of 18 lived in poverty. In comparison, the poverty rate for non-Indigenous children was 11.1%.<sup>14</sup> A further breakdown notes that within Indigenous communities, 24.4% of First Nations children, 12.5% of Métis children and 17.4% of Inuk (Inuit) children in Ontario were living in poverty.<sup>15</sup>

Although Indigenous children's poverty rates declined from 2016 Census data which showed that 29.5% of Indigenous children<sup>16</sup> in Ontario lived in poverty compared to 20.8% in 2021,<sup>17</sup> this is still a disproportionate amount.

Culturally sensitive approaches, based on principles of truth and reconciliation, are essential for addressing the root causes of poverty among Indigenous children, recognizing the importance of preserving cultural identity and fostering community resilience. Collaborative efforts between Indigenous communities and policymakers are crucial to developing targeted initiatives that empower families and provide a pathway to the self-determination of all Indigenous peoples.

## Women

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Poverty affects women disproportionately, through various factors such as gender wage gaps, caregiving responsibilities, and other systemic barriers such as those faced when fleeing violence. Women are overrepresented in poverty statistics, especially those who are racialized, Indigenous, newcomers, seniors, trans, living with disabilities, or gender diverse.

The burden becomes even more significant for women from marginalized communities and female-led lone-parent households. Research on the “motherhood penalty” shows that the participation of women in paid work is compounded by the gender wage gap over their lifetimes, especially for marginalized women who are over-represented in low-wage and precarious work.<sup>18</sup> Lone-parent households led by women are dealing with a much heavier burden when having to juggle employment and childcare responsibilities, leaving many in a situation where they have to choose between the two. Women-led households are more likely than their male-led counterparts to live in core housing need.<sup>19</sup> The 2021

Census noted that poverty rates in 2020 of persons living in female-led lone-parent families with a child aged 0-5 were the highest among all family types at 31.3%.<sup>20</sup>

Research from 2020 also documented that 40% of women living in poverty from marginalized communities reported feelings of stress, anxiety, and depression and 35% reported feeling isolated or lonely.<sup>21</sup> Coupled with a lack of public health supports and employment health benefits, which is the norm for non-unionized workplaces, this leaves little to no support for women in stressful, anxiety-driven and/or overall poor mental health circumstances.<sup>22</sup>

Addressing gender inequality and advancing policies that specifically target equitable opportunities will help mitigate the cycle of poverty that impacts women and their families. This means understanding the factors that specifically affect First Nations, Inuk (Inuit), Métis, racialized, and trans women (among others) through an intersectional and holistic approach. The province of Ontario must acknowledge and work towards ending the feminization of poverty.

## Racialized and immigrant communities

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Racialized and immigrant children and families in Ontario continue to experience systemic barriers that affect their ability to access quality education, employment and adequate housing.

Black, Latinx, Asian, Filipino and other workers of colour have a higher likelihood of being in involuntary part-time, temporary, contract and precarious employment.<sup>23</sup> An overrepresentation of racialized workers in part-time and temporary employment means they are less likely to have benefits. While 73% of full-time workers have access to health benefits, only 27% of their part-time counterparts do.<sup>24</sup>

The 2021 Census data notes that 15% of racialized children under the age of 15 and 19.2% of immigrant children under the age of 18 experience poverty in Ontario.<sup>25</sup> This poverty rate increases for specific racial backgrounds: 29.9% of Arab children, 20.6% of Korean children, 19.8% of Latin American children and 19.5% of Black children 14 and under live in poverty.<sup>26</sup> A lack of disaggregated data prevents a deeper analysis of potential relationships between factors that contribute to child and family poverty."

Efforts to address these issues involve promoting effective inclusivity policies, combatting discrimination, and implementing programs that better facilitate the integration of newcomers into Canadian society. Recognizing and valuing the diversity and contributions of these communities is essential for building a more equitable society in Ontario.

## People living with disabilities

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Living with disabilities increases one's chances of living in poverty. The research shows that there is a significant pay gap of 21.4% between persons with disabilities and those without disabilities.<sup>27</sup> This is the case for both men (24.3%) and women (13.7%).<sup>28</sup>

Programs like the Ontario Disability Support Program (ODSP) provide support for people living with disabilities. While the five per cent increase to ODSP benefits in 2022 did benefit individuals and families, it did not keep pace with post-2020 pandemic inflation.<sup>29</sup>

People living with disabilities are less likely to work in full-time employment. A lack of full-time employment often means a lack of health care benefits and pension coverage and a greater long-term risk of living in poverty as a senior.

The incomes of families living with disabilities have been further constrained due to inflation. All levels of government have a responsibility to increase the transfers, be they ODSP or the federal disability benefit, so families with disabilities can thrive.

## Recommendations

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### Decent work for all

- Increase the minimum wage to at least \$20/hour across Ontario. The difference between \$20 and the current wage would lift many families out of poverty.
- Close the gender pay gap to reduce the level of poverty experienced by women. Women-led lone-parent households, racialized and Indigenous women, and women with disabilities are disproportionately affected by poverty. Pay equity legislation must be strengthened and equal pay for equal work must be reinstated and enforced so all workers have equitable access to the labour market and are paid accordingly.
- Implement 10 permanent paid sick days for all workers across the province, allowing workers to take sick leave without risking their income.

Decent work in Ontario, characterized by fair equitable wages, job security and adequate working conditions, can contribute to reducing family poverty. When families have access to stable employment with reasonable compensation, it positively impacts their ability to provide for their families, access essential resources, and avoid financial hardship.

Increasing the minimum wage is critical to eradicating poverty in the short and long term. The increase to \$16.55 in 2023 had a substantial impact on nearly 1.4 million workers, however, as it currently stands, the minimum wage is not sufficient enough to alleviate the effects of family poverty.<sup>30</sup> In 2021 the Consumer Price Index (CPI) had gone up by 3.4%; simultaneously, the cost of necessities like food increased by 4.2%. The equation is simple, as inflation and the price of basic goods continue to increase and wages do not keep up, poverty will deepen.

Research by the Workers' Action Centre noted that workers of colour and women workers were more likely to work in involuntary part-time, temporary, and contract employment, which meant they were receiving lower wages and few if any benefits. 71% of minimum wage workers worked in sales and service occupations and were in either the retail and trade industry (32%) or in accommodation and food services (30%).<sup>31</sup>

Paid sick days are just as impactful in the reduction of poverty by providing workers with financial stability during illness. This prevents a loss of wages due to illness-related absences, helping individuals and families maintain their financial well-being. When Peel Region was hard hit by the pandemic, it was noted that 66% of community outbreaks occurred in workplaces and 25% of workers went to work with COVID-19 symptoms—workers had no choice but to go to work as they didn't have paid sick days and didn't want to experience a loss in income that would affect them and their families.<sup>32</sup> Ultimately, paid sick days contribute to a healthier workforce and can reduce the risk of families falling into poverty due to the economic strain caused by health-related challenges.



Ontario's system of Employment Standards Act enforcement relies on individual workers to enforce their own rights. Without proactive enforcement in workplaces, workers have little protection when their employers violate employment standards. They also have little protection when they stand up to enforce their rights. Most workers file claims for unpaid wages and other violations at the Ministry of Labour when they are no longer employed. Non-unionized workers have little bargaining power to try and enforce their rights while in the workplace. Without protection from unjust dismissal, workers are too fearful to risk losing their jobs while seeking to enforce their rights.<sup>33</sup> The government must take all necessary steps, including hiring additional staff, to accomplish the following: Initiate more surprise inspections of workplaces. Institute bigger and more meaningful fines when employers break the law. Provide full compensation for workers when employers violate the law, including all additional costs incurred by workers as a result of employer violations.

The Government of Ontario must prioritize decent work and equity in the workplace. Prioritizing decent work not only affects families across the province but the economy itself. In 2018 when the minimum wage increased from \$11.60 to \$14, wages also increased for those above minimum wage, inflation decreased, unemployment went down and there was an increase of over 130,000 new full-time jobs.<sup>34</sup>

### Addressing the needs of parents and strengthening childcare systems

- Address and prioritize a childcare workforce strategy that allows childcare centers to operate at capacity and gives childcare workers adequate training, wages and benefits.
- Set affordable childcare fees for families that are capped at \$10/day and implement a sliding scale system for lower-income families.
- Investment into quality public and non-profit childcare spaces and strengthen the non-profit sector's capacity to scale up.

A lack of access to child care can hinder parents, especially mothers, from joining the workforce, limiting their income potential and contributing to poverty. Universal child care must be holistic: it must encompass a framework that includes affordable fees for parents, a decent work/workforce strategy for Early Childhood Educators (ECEs), and an expansion strategy that includes quality public and non-profit spaces.

Without affordable childcare options, families face the challenges of balancing work and family responsibility, where they have to choose between earning an income and caring for their children. The Canada-Ontario Bilateral Agreement was designed to enhance affordable and accessible childcare systems. However, the impact on affordability may vary based on the specific implementation, regional factors, and funding allocations. The child care fee payment is calculated by excluding net taxable family income under \$20,000, which charges parents 10 per cent of incomes between \$20,000 and \$40,000 and rising to 30 per cent for income above \$40,000.<sup>35</sup>

The 2023 Ontario Budget committed to reducing childcare fees to an average of \$10 per day,<sup>36</sup> but this is still inaccessible for many families. This plan should work to replace the current subsidy system with a barrier-free sliding fee scale with a cap of \$10 per day per family. While this is being developed, there is an immediate need to increase access to the current subsidy system and remove barriers like subsidy child care wait times and unaffordable fees. Early learning and child care are considered critical to addressing child poverty by providing benefits to children through quality programs and care and allowing their parents to continue participating in the workforce.<sup>37</sup>

Without an adequate ECE workforce strategy, efforts to expand childcare centres and affordability will not succeed. The Ministry of Education has estimated Ontario will be short 8,500 ECEs needed to meet their expansion targets by 2025-2026.<sup>38</sup> An adequate workforce strategy must include investment into increased salaries for ECEs and non-RECE staff, reversal of funding cuts to the education budget, paid preparation time, a healthy and safe work environment and seven permanent paid sick days among other recommendations provided in the *Roadmap to Universal Child Care in Ontario* from the Ontario Coalition for Better Child Care and the Association of Early Childhood Educators Ontario<sup>39</sup>

Quality child care must include expansion with explicit targets for the creation of public and non-profit programs that include strengthening existing infrastructure through investment into the non-profit sector's capacity to scale up. This strategy must prioritize the expansion in underserved and low-income communities and be done in consultation and collaboration with the childcare community.<sup>40</sup>

### Affordable and accessible housing

- Increase housing supply and access to housing by creating local housing for local households. Invest in a new housing strategy to create new affordable housing of all types and access to safe, affordable, supportive housing while prioritizing new affordable housing for those in greatest need.
- For the provincial government, prioritize and support the non-profit and co-op housing sector to invest in the construction and development of community housing that would remain affordable long-term.
- Support tenants by preventing unlawful evictions, eliminating vacancy decontrol and making meaningful reforms to the Landlord and Tenant Board (LTB).
- Build an adequate data system for housing indicators in Ontario that captures the underlying trends and realities of tenants and individuals/households with unmet housing needs.

Access to affordable, stable and adequate housing is critical to ending child and family poverty in Ontario. A shortage of affordable housing choices in Ontario can lead to increased housing costs, forcing families to allocate a significant portion of their income to housing expenses. This also reduces funds available for other essential needs such as food, health care, and education, further contributing to family poverty.

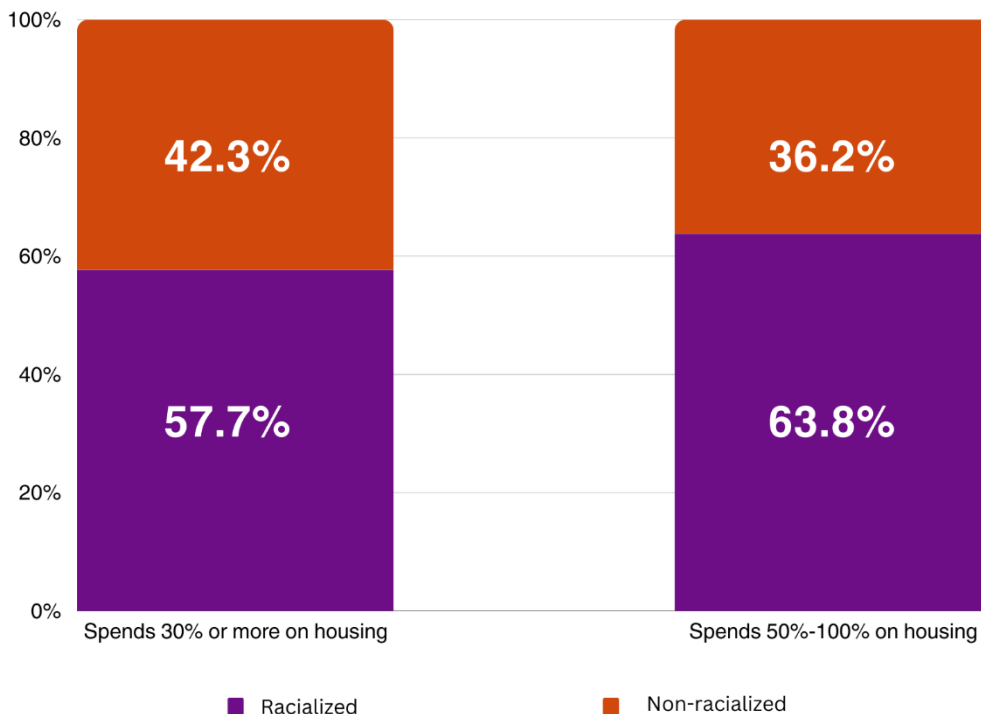
Participants from a recent study indicated that insufficient social assistance, undesirable housing conditions, rent demands, and a lack of awareness about services were putting families at risk of homelessness.<sup>41</sup> A lack of affordable and adequate living conditions perpetuates a cycle of poverty by limiting economic mobility and opportunities for affected families. Significant new investment in the construction of affordable rental properties will ensure affordable housing for low and middle-income families.

Ontario is in a housing crisis in which both renting and owning are impossible for many families. The average price for houses across Ontario in 2021 was \$923,000, while ten years ago the average price was at \$329,000, highlighting that prices went up by 180% over that period while average incomes rose by just 38%.<sup>42</sup> The Ontario Housing Affordability Task Force found that the high cost of housing has pushed racialized groups like Black and Indigenous communities further away from home ownership.<sup>43</sup> Throughout Canada, Indigenous families are 11 times more likely to face homelessness and core housing

need.<sup>44</sup> In Ontario, 17% of First Nations people lived in dwellings in need of major repair and 16% lived in crowded dwellings in 2021.<sup>45</sup> Eleven per cent of Métis communities in Ontario also lived in dwellings in need of major repair while 8% lived in crowded dwellings in 2021.<sup>46</sup>

In 2022, four in ten tenant households were spending 30% or more of their overall income on housing, while 15% were spending 50% of their income on housing<sup>47</sup> This is reflected in Figure 7, which highlights that in 2021, 57.7% of racialized groups spent 30% or more of their income on shelter costs, while 42.3% of non-racialized groups spent 30% or more of their income on housing costs.<sup>48</sup>

**Figure 7: Households with Children 0 -14 years of Age Spending 30% or More of Income on Shelter, Ontario 2021 (Racialized and Non-racialized)**



Source: Statistics Canada, 2021 Census of Population, Statistic Canada Catalogue, Table 98-10-0328-01 Shelter-cost-to-income ratio by visible minority and immigrant status and period of immigration: Canada, provinces and territories, census metropolitan areas and census agglomerations with parts. [Shelter-cost-to-income ratio by visible minority and immigrant status and period of immigration: Canada, provinces and territories, census metropolitan areas and census agglomerations with parts \(statcan.gc.ca\)](#)

Housing is closely tied to issues like income security and food insecurity. As rents continue to rise, incomes are not keeping up. Housing outcomes for tenant households surviving on minimum wage are dire in Ontario's urban centers. In Toronto and Ottawa, renters need to earn at least \$28/hour and \$25/hour respectively to be able to afford one-bedroom suites.<sup>49</sup> If the majority of families' incomes are going towards shelter, which leaves them with very little for other basic needs. As a result, many families in Ontario are having to choose between paying for rising housing costs and other necessities like food, education and transportation – all critical to keeping children and families out of poverty. In

Ontario, 60% of renters have had to cut back on food to afford their rents and 74 % had to cut back on their other spending to afford rent in 2022.<sup>50</sup>

Poverty is not only about household incomes covering basic costs but also families' abilities to save. Based on 2022 research, increasing rental rates are pushing families into more precarious financial positions as 65% of low-income families that rent would not be able to pay for their rent over three months without taking on debt if they were to lose their income tomorrow.<sup>51</sup>

Vacancy decontrol is further adding to the housing crisis. Units first residentially occupied on or after November 15, 2018, are exempted from rent control regulation. As well, unoccupied suites can be rented at whatever price the landlord sets. These two exemptions are motivating factors for landlords to remove long-term tenants, resulting in more evictions, “demovictions,” and more unaffordable units over time.<sup>52</sup> The province should make reforms to address these two rent control exemptions either by eliminating them outright or by creating a sunset clause to restrict how long these suites would be exempt from rent control.<sup>53</sup>

Building an adequate data system is necessary to make progress on housing outcomes in Ontario. A centralized data system that collects disaggregated data will assist policymakers in making necessary and equitable reforms to ensure all households have access to adequate housing choices.

### Income security

- Double Ontario Works (OW) and Ontario Disability Support Program (ODSP) rates and ensure all income supports work together to bring incomes to at least the Census Family Low Income Measure, After Tax (CFLIM-AT).
- Update social assistance regulation so the Canada Disability Benefit (CDB) is considered fully exempt unearned income and does not result in the clawback of other transfers like ODSP. The CDB must be considered a top-up rather than a cost mitigation opportunity by imposing clawbacks.
- Invest in making access to social assistance equitable and barrier-free, including appropriate and accessible life stabilization services.
- Work with the federal government and provincial governments to increase and ensure that all children have adequate and barrier-free access to the Canada Child Benefit (CCB) and Ontario Child Benefit (OCB).

Adequate income support programs including social assistance and employment benefits can help prevent and alleviate poverty by ensuring that families have sufficient resources for housing, food, education, and health care. Policies that enhance income security contribute to a more equitable society and can lead to improved overall well-being, especially for marginalized communities that already face systemic barriers.

Inadequate rates of both ODSP and OW continue to keep families in persistent poverty. The current ODSP rates are not sufficient to cover the needs of individuals living with disabilities. Last year, the Ontario budget included a \$1.4 billion commitment to index ODSP to inflation over the next three years.<sup>54</sup> While this was a step in the right direction, the base amount was already insufficient and far below the poverty line. Recent studies show that in Toronto, the cost of healthy food and shelter is already 50% more than the ODSP rates and 20-25% higher than those rates in other GTA communities and Ottawa.<sup>55</sup> Many

families have opted for survival strategies like food charities, skipping meals, and holding on to rent-controlled housing to make ends meet, but inflation is making this even more difficult today.<sup>56</sup>

Ontario Works (OW) has seen no increases in its rates for the sixth year in a row with no future increases in sight. OW rates continue to be \$733 a month for individuals despite inflation increasing an average of 6.5% over the last 12 months.<sup>57</sup> Those who are unhoused, living in shelters, or do not have a fixed address do not receive the shelter component of OW/ODSP, thereby subsisting on an even lower rate. This only further perpetuates the cycle of poverty, making it harder for families in precarious housing situations who receive social assistance to find permanent and suitable housing.<sup>58</sup>

At a time when families are struggling with increased inflation and living costs, social assistance rates are 40-60% below the poverty line.<sup>59</sup> Families will see an increase in Ontario Child Benefit (OCB) rates at about \$8/month per child.<sup>60</sup> Last year, single parents with one child on OW received \$125.75 for OCB and those on ODSP payments received \$1,127.75/ month.<sup>61</sup> As of July 2023, single parents with one child on OW received \$133.91 and those on ODSP received \$1,135.91.<sup>62</sup> Despite these increases, they remain below the cost of necessities like food, shelter and transportation.

As it currently stands, those who do not file taxes do not have access to either the CCB or OCB, disproportionately affecting Indigenous communities and those with precarious immigration status, among others.

### Investment in public health

- Recognize and report annually on the physical and social costs of poverty on individuals, children, families and communities.
- Expand funding for community-based mental health and wellness programs for youth, with dedicated culturally specific programs that support racialized, Indigenous, and other marginalized communities.
- Enhance public policy to invest in combatting food insecurity by ensuring that income supports for low-income families are adequate, secure and responsive to changing costs of living.

Child and family poverty in Ontario has a direct impact on public health. Families experiencing poverty face challenges in providing adequate nutrition, safe housing, and access to healthcare for their children.

Poverty puts a tremendous burden on people's health and our public healthcare system. Household food insecurity is an important measure of poverty that is tightly associated with health disadvantages and an even stronger predictor of poor health than income. These socioeconomic determinants significantly influence the health and well-being of children. Children living in poverty are at higher risk of developmental issues, chronic illnesses, and mental health challenges. A lack of nutritious food and healthcare further exacerbates these health disparities. In turn, this places a burden on a poorly funded public health system as it deals with increased demand and services.

Food insecurity is directly tied to poverty. Children were worse off in 2022 than they were at the start of the pandemic: In 2022, 24.6% of children were living in food insecure households, compared to 20.6% in 2021 and 22.8% in 2020.<sup>63</sup> In 2022, 18.7% of households in Ontario were food-insecure, meaning members had inadequate or insecure access to food due to financial constraints over the past year.<sup>64</sup> This is the highest rate recorded in the province in the 17 years of systematic monitoring by Statistics Canada. With



the continued rise in the cost of living, particularly for food and shelter, food insecurity has very likely increased.

Living in a household lacking the money to afford enough food is indicative of a broader experience of poverty and pervasive material deprivation that extends beyond food. Not only are children in these households likely to have poorer diets, but they are also more likely to experience more extensive health challenges, starting from birth with infants born to food-insecure parents being more likely to require emergency care.<sup>65</sup> As the severity of household insecurity worsens, the risk of emotional distress, mood and anxiety disorders, depression, and suicidal thoughts for youth increases.<sup>66</sup> The experience of severe food insecurity and hunger at an early age leads to a greater likelihood of developing serious mental health problems into young adulthood.<sup>67</sup>

Even in food-insecure households where only adults report experiencing food deprivation, their children are still at higher risk of anxiety disorders and poorer mental health, highlighting the importance of tackling the root causes of food insecurity and lifting families out of poverty through policies that ensure adequate and secure incomes.<sup>68</sup>

The burden on children's and adults' health translates to greater healthcare utilization and costs.<sup>69,70</sup> Looking at the impact of food insecurity on children through health administrative records, new research has shown that children living in food-insecure households are more likely to require healthcare services for mental and substance use disorders.<sup>71</sup> They also incur greater costs from the public healthcare system due to the increased need for hospitals, emergency departments, day surgeries, home care, and prescription medications.<sup>72</sup>

Reducing poverty and food insecurity should be a priority for improving public health and supporting the sustainability of our healthcare system. The negative health outcomes associated with food insecurity are entirely preventable through dedicated poverty reduction efforts. Chatham-Kent Public Health noted that solutions like community food programs and food waste strategies do nothing to solve food insecurity if they are not coupled with strategies to address inadequate or insecure income.<sup>73</sup> Public health units across the province have highlighted the high rates of food insecurity in their regions, the inadequacy of social assistance programs for meeting basic needs, and the inability for this problem to be solved by community food programs or other food provisioning.<sup>74</sup> Investing in policies that improve families' incomes and lift them out of food insecurity is an investment in Ontarians' health.

## Conclusion

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Campaign 2000 was born out of a commitment to eradicate poverty by the year 2000, and there is still a long path ahead of us.

Given the experience of pandemic response, however, we know that effective government intervention can lift families out of poverty. Poverty is a policy choice, and with effective public policy and program interventions, we can choose to reduce child and family poverty. At Campaign 2000, We envision a poverty-free Ontario and a poverty-free Canada in our lifetime.

## Acknowledgments

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Campaign 2000 is a non-partisan, cross-Canada coalition of more than 120 national, provincial, and community organizations committed to working together to end child and family poverty in Canada, over 70 of which are from Ontario.

Please visit <https://www.ontariocampaign2000.ca> for more information and a list of our partner agencies. For hard copies of publications, call 416-595-9230 x298.

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