

Submission to the Ontario Poverty Reduction Strategy consultations, 2025

Anglican Diocese of Toronto

Introduction

The Anglican Diocese of Toronto consists of over 200 parishes and ministries in an area of over 26,000 square kilometres stretching from from Mississauga to Brighton and north to Haliburton. Within this area are 5 of the 10 largest cities in Ontario as well as suburban, small town and rural communities. Our congregations and partner ministries are on the front lines of need in our communities, regularly assisting those experiencing poverty, food insecurity, precarious housing and homelessness. We know that the need is growing. The same faith convictions that lead us to help our neighbours in need call us to advocate on their behalf, to contribute to a society that leaves none behind. We welcome this opportunity to contribute to the consultation on Ontario's next poverty reduction strategy.

Ontario's last poverty reduction strategy, which aimed to "connect people with employment, provide people with the right supports and services, and lower the cost of living and make life more affordable," has failed. The 2020 Poverty Reduction Strategy did not set a poverty reduction target at all, despite this being required by Ontario law. It also failed to meet its only target – that of moving 60,000 people from social assistance to employment by 2024 – barely bringing that number back to the 2019 baseline of 35,000 by 2024 after it fell to 21,000 in 2021.¹

By any metric, more people are living in poverty in Ontario now than in 2019. According to Statistics Canada, the number of Ontarians living below the poverty line increased from 1.1 million in 2000 to 1.9 million in 2023 – and the number of children living in poverty in Ontario has doubled during that time.² A report from the Association of Municipalities of Ontario found that known homelessness in the province has risen by 51% since 2016, with chronic homelessness tripling during that time. Known homelessness rose 25% between 2022 and 2024 alone³. Food insecurity is rampant, with the numbers of people using food banks up 86% from 2019-20 to 2023-24 and the number of food bank visit up 134% in that time⁴.

Addressing poverty in Ontario cannot rely solely on connecting people with the labour market, for three reasons. First, many people experience barriers to employment that must be addressed before they can be employed. Second, many people who are employed in Ontario still suffer from food and housing insecurity. Third, such an approach fails to take into account the fact that there are some who will never be able to work enough to escape poverty.⁵ A robust Poverty Reduction

¹ https://maytree.com/wp-content/uploads/Learning_from_our_mistakes.pdf

² Statistics Canada. [Table 11-10-0135-01 Low income statistics by age, sex and economic family type](#)

³ <https://www.amo.on.ca/sites/default/files/assets/DOCUMENTS/Reports/2025/2025-01-08-EndingChronicHomelessnessinOntario.pdf>

⁴ https://feedontario.ca/wp-content/uploads/2024/11/FEED_Ontario_HungerReport24.pdf

⁵ https://maytree.com/wp-content/uploads/Learning_from_our_mistakes.pdf

Strategy for Ontario requires policy measures and investments in social assistance as well as in employment, and also in housing, which provides an essential foundation for people’s well-being.

Recommendations #1-3: Fix Social Assistance in Ontario

Social assistance is intended to provide support to people who have nowhere else to turn. The Ontario Disability Support Program is intended to support people whose disabilities prevent them for working full-time, while Ontario Works is meant to help those who have fallen into crisis to rebuild their lives. Yet both ODSP and OW rates fall well beneath the poverty line, trapping recipients in poverty.

In particular, OW rates have been frozen since September of 2018, during which time the cost of living in Ontario has gone up more than 23%.⁶ While the minimum wage and other provincial income support programs, including ODSP, have been indexed to inflation, OW rates and earnings thresholds have remained stagnant, eroding the value of these benefits. The OW rates are so low that a single individual would not be able to afford to rent a bachelor apartment anywhere in Ontario, much less food, clothing, and transportation. This puts greater strain on Housing Benefits which are meant to make up the difference between income and rents. Moreover, the division between “basic needs” and “housing” benefits means that a social assistance recipient who becomes homeless loses the “housing” component of the benefit, making it more difficult to secure housing and thus exit homelessness. The inadequacy of social assistance, the failure to index OW rates and earnings thresholds, and the artificial separation between “basic needs” and “housing” benefits, are all factors that push recipients into ever-deeper poverty from which it is harder to recover, contributing to rising homelessness, hunger, and demand for social and health services.

Our recommendations:

- 1. Raise social assistance rates for both OW and ODSP to align with the cost of living.**
- 2. Index Ontario Works rates, as well as earnings exemptions for both ODSP and OW, to inflation.**
- 3. Combine basic needs and shelter allowance into one flat-rate benefit.**

Recommendations 4-5: Make every job a good job

Good jobs are – or should be - enough to keep people out of poverty, yet 24% of households accessing food banks in Ontario this past year cite employment as their primary source of income, double the percentage of employed food-bank users before the pandemic⁷. While the minimum wage benefits from yearly indexation, a living wage in Ontario ranges from \$19.50 in London/Elgin/Oxford to \$26.00 in the GTA, \$2.30 to \$8.80 per hour more than Ontario’s current minimum wage of \$17.20.⁸ Moreover, to afford the average rent for a currently listed apartment in Ontario, a minimum wage worker would have to work 106 hours a week.⁹

⁶ <https://inflationcalculator.ca/ontario/>

⁷ https://feedontario.ca/wp-content/uploads/2024/11/FEED_Ontario_HungerReport24.pdf

⁸ https://www.ontariolivingwage.ca/updated_2024_living_wage_rates

⁹ https://feedontario.ca/wp-content/uploads/2024/11/FEED_Ontario_HungerReport24.pdf

We are glad to see that this government has eliminated the need for workers to provide a doctor's note to take a sick day. However, Ontario still lacks paid sick leave. For low-wage and precariously employed workers, the lack of paid sick leave can all too often lead to financial hardship. Workers must go to work sick or forfeit a day's pay. Going to work sick has negative public health impacts and can also worsen health conditions for the employee, leading to potential medical complications, possible job loss, and a greater burden on our healthcare system.

Our recommendations

- 4. We urge your government to gradually raise the minimum wage until it approximates the average living wage in Ontario, and thereafter index it to inflation.**
- 5. Require employers to provide employees with 10 paid sick days per year.**

These recommendations would cost the government little, but would save public funds in terms of health-care costs and reduce the housing benefits required to bridge the gap between high rents and the low incomes of many workers.

Another area where policy interventions could save this government money and help to prevent homelessness is in addressing rent control loopholes: the exemption on units built or converted after Nov. 15, 2018, vacancy decontrol, and Above Guideline Rent Increases. Taken together these loopholes result in asking rents increasing far higher than inflation, and much higher than tenants' incomes. Landlords have an incentive to displace tenants, as they can charge far more to a new tenant even on a rent-controlled unit, and even to demolish existing rental housing and build new rental housing that is not subject to rent control. This results in an overall loss of affordable units beyond what is being created, as well as increasing housing precarity among tenant households. More than 260,000 households in Ontario spending 50% or more of their income on shelter costs. This represents 83% of the 575,080 households spending 30% or more of their income on housing. Renters account for 62% of these households.¹⁰ Indeed, in Toronto 1 in 5 food bank users spends 100% of their income on housing.¹¹ Not only do soaring rents require greater housing benefits to bridge the gap between rental costs and tenants' incomes, they push people into homelessness, which ends up costing us all more.

In 2024, 70% of parishes in our Diocese supported a motion calling for the closing of rent control loopholes in Ontario. Our Diocese has endorsed the Fair Rent Ontario campaign, along with Feed Ontario, the Advocacy Centre for Tenants Ontario, the Income Security Advocacy Centre, Ontario Campaign 2000 to End Child and Family Poverty, and many other advocates.

On top of these rent control loopholes, the provincial government has introduced legislation that erodes tenants' rights, making it easier for landlords to evict tenants and more difficult for tenants to challenge unjust evictions. Schedule 12 of Bill 60, the Fighting Delays, Building Faster, Act, 2025, cuts in half the required notice period before an eviction and restricts the time limit and circumstances under which one can apply for review of a Landlord and Tenant Board (LTB) decision, making it more difficult for tenants to secure the financial and/or legal support to save their

¹⁰ <https://www.amo.on.ca/sites/default/files/assets/DOCUMENTS/Reports/2025/2025-01-08-EndingChronicHomelessnessinOntario.pdf>

¹¹ <https://www.dailybread.ca/wp-content/uploads/2024/11/DB-Whos-Hungry-Report-2024-Digital.pdf>

tenancy. It restricts tenants' rights to raise serious repairs and maintenance issues at an arrears hearing, and restricts the LTB's ability to consider tenant circumstances in deciding whether to postpone an eviction. It would allow landlords to avoid paying compensation to tenants evicted for the landlord's own use as long as the notice period is extended. Instead of investing in improvements of the LTB and tenant supports to prevent evictions, it invests in more sheriffs to evict tenants. Ontario should be maximizing efforts to keep people housed, not making it easier for them to lose the housing they have.

While we need stronger rent controls to stem the loss of affordable units and stabilize housing costs for renters, and to maintain tenant protections to keep renters housed, we also need robust investments in social housing. The market cannot provide sufficient housing for low-income tenants and people exiting homelessness. Nor is it sufficient to create more emergency shelter. Despite shelter bed capacity in Ontario increasing by 34% from 2019 to 2024, chronic homelessness has grown by 138%.¹² Without sufficient transitional, supportive, and rent-geared-to-income housing to move into, people are becoming trapped in the system. It is hardly surprising that unsheltered homelessness has exploded in communities across the province, creating friction between encampment dwellers, municipalities, and residents who want to use public spaces for recreation. However, without housing options available, unsheltered homelessness will not go away. Indeed, the AMO report warns that without significant intervention, homelessness in Ontario could more than triple in the next decade, particularly under an economic downturn.

Criminalizing people who live in encampments overrides basic human rights and dignity while doing nothing to resolve the underlying issue. Moreover, incarceration is much less cost-effective than housing. The AMO report outlines two scenarios, one for ending chronic homelessness by investing \$11 billion over 10 years, and one calling for a \$2 billion investment over three years to end unsheltered homelessness. These are investments that will not only make our communities safer but will serve to boost economic productivity and foster community cohesion.

Our recommendations:

- 6. Close residential rent control loopholes: extend rent controls to units built or converted since 2018; end vacancy decontrol; and limit Above Guideline Increases.**
- 7. Protect tenants' rights by rescinding Schedule 12 of Bill 60**
- 8. Increase investments in homelessness prevention and transitional, supportive and rent-geared-to-housing initiatives to end chronic and unsheltered homelessness.**

¹² <https://www.amo.on.ca/sites/default/files/assets/DOCUMENTS/Reports/2025/2025-01-08-EndingChronicHomelessnessinOntario.pdf>

Conclusion

We believe these measures will make a significant impact on poverty reduction in Ontario. Poverty reduction benefits us all. It reverses the impacts of growing homelessness on our parks and public spaces as well as its increasing financial burden on our shelter, healthcare, and justice systems. It provides stability for those in the most vulnerable circumstances, from which they are better able to build up their lives and families, and contribute to their communities, including through the workforce. By taking these concrete steps to reduce poverty in Ontario, your government can help not only individuals, but entire communities move out of crisis to stability and resilience, creating an Ontario that works for all of us.

Thank you for considering our recommendations.

Respectfully submitted,

Elin Goulden, Social Justice & Advocacy Consultant

and

The Social Justice & Advocacy Committee,

Diocese of Toronto