



Diocese of Toronto

Anglican Church of Canada

Provincial Pre-budget Submission
to the Standing Committee on Finance & Economic Affairs

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Summary of Recommendations

The Anglican Diocese of Toronto covers 26,000 square kilometres of south-central Ontario and includes 200 parishes and ministries that meet the spiritual and physical needs of people in their communities. Hosting food and clothing banks, community meals, drop-ins, and partnering with other local organizations serving vulnerable Ontarians, we see at first hand how the need is growing. Our faith calls us to love our neighbours as ourselves, to respect and sustain the earth, and to speak up for those in need, whose voices are too often unheard and unheeded.

Today, Ontario is facing a deepening crisis, as food bank use and homelessness in the province continue to break records. Unsheltered homelessness is a growing reality in almost every community. Too many Ontarians continue to die of preventable drug overdoses. Climate-related disasters, including forest fires, are increasing in number and severity, yet our current policies set us on a course to increase carbon emissions and reduce our capacity to withstand climate impacts. All these problems leave Ontario increasingly vulnerable, at the same time as US tariffs threaten the competitiveness and viability of Ontario industries and the livelihoods of Ontario workers.

We need targeted, coordinated, and sustained action to reverse these trends and put our province on a path to greater resilience. In this pre-budget submission, we reiterate our calls for investments and policies to address these challenges:

1. Bring OW and ODSP rates into alignment with the Market Basket Measure (MBM) for each community; index OW rates and earnings thresholds to inflation; and combine the basic needs and housing components of social assistance into one flat rate.
2. Gradually raise the minimum wage until it approximates the average living wage in Ontario and thereafter index it to inflation.
3. Require employers to provide employees with 10 paid sick days per year.
4. Close residential rent control loopholes: extend rent controls to units built or converted since 2018; end vacancy decontrol; and limit Above Guideline Increases.
5. Increase investments in homelessness prevention and transitional, supportive, and rent-geared-to-housing initiatives, to end chronic and unsheltered homelessness.
6. Reverse the closure of Safe Consumption Sites and the ban on new sites; instead, expand harm reduction services to every community that needs them.
7. Continue to set emissions reduction targets and track progress toward those targets.
8. Cancel the development of Highway 413, the Bradford Bypass, and the 401 tunnel, instead investing in expanding and improving public and regional transit.
9. Return decision-making about active transportation infrastructure to municipalities and drop the appeal against the Ontario Superior Court decision banning the removal of bike lanes.
10. Significantly expand investment in renewable energy production and storage.
11. Reconsider the planned amalgamation of Ontario's Conservation Authorities and instead pursue opportunities to enhance coordination between currently existing Conservation Authorities.

Introduction

Today, more than ever, we need Ontario communities to be strong, resilient and cohesive in the face of economic and climate challenges.

Yet statistics and the evidence of our own eyes tell a different story. Our communities are already facing deepening crises, with millions of Ontarians increasingly unable to meet their basic needs. Over one million Ontarians relied on food banks last year, the highest number on record and 87% higher than in 2019-20, while the number of visits is up 13% over last year and 165% since 2019-20.¹ A updated report from the Association of Municipalities of Ontario finds that nearly 85,000 Ontarians experienced “known homelessness” in 2025, an increase of nearly 8% since last year². The situation is worse in northern and rural communities, which have seen homelessness increase by 37% and 31% respectively over the past year. Homelessness is also lasting longer, with 53% of people experiencing homelessness in 2025 being chronically homeless, and the wait list for rent-geared-to-income housing reaching over 300,000 households, limiting the ability of people to find an affordable place to live.³ Despite increased funding, the emergency services designed to help those who fall through the cracks – whether food banks run by charitable organizations or publicly funded shelter systems – are themselves struggling to keep up with demand. Unsurprisingly, there is a corresponding rise in unsheltered homelessness, with some 2,000 encampments across the province. On top of these deep needs, Ontarians continue to die of preventable overdoses, an epidemic that demands both life-saving harm reduction measures and enhanced access to treatment. Finally, to minimize the impact of climate change on our rapidly warming world, we need to be much bolder in reducing our carbon emissions, protecting our farmland, and transitioning to cleaner forms of energy, yet we continue to adopt policies that will make these goals harder to meet.

As a province, we can make choices about how to address these crises. As our elected representatives, you can make funding and policy choices that can help reverse this trajectory and build up our people and communities, or we can continue along the course we are taking. Please consider these recommendations to make Ontario a place for us all to grow and flourish.

Social Assistance, Good Jobs, Preventing and Ending Homelessness

Income supports, wages, working conditions, and housing needs cannot be considered in isolation from each other, as high housing costs consume an ever-greater proportion of people’s incomes, and low incomes, in turn, are a driver of homelessness.

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 far beneath the poverty line, trapping recipients in poverty, and even driving them into homelessness. As of July 2025, more than 30,000 people on OW and ODSP were experiencing homelessness, an increase of 72% since July 2019.⁴

¹ https://feedontario.ca/wp-content/uploads/2025/11/FEED_HungerReport25_Digital.pdf

² <https://www.amo.on.ca/sites/default/files/assets/DOCUMENTS/Reports/2026/MunisUnderPressure1YearUpdateReport2026-01-13.pdf>

³ <https://www.amo.on.ca/sites/default/files/assets/DOCUMENTS/Reports/2026/MunisUnderPressure1YearUpdateReport2026-01-13.pdf>

⁴ <https://maytree.com/wp-content/uploads/Designed-to-fail.pdf>

The situation is especially desperate for those on Ontario Works. OW rates have been frozen since September 2018, during which time the cost of living has increased more than 23%⁵. While the minimum wage and other provincial income support programs have been indexed to inflation, OW rates and earnings thresholds have remained stagnant, eroding the value of these benefits. OW rates are so low that a single individual cannot afford to rent a bachelor apartment anywhere in Ontario, much less food, clothing, and transportation. This puts greater strain on housing benefits 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 for them to exit homelessness. These factors drive social assistance recipients into ever-deeper poverty from which it is harder to recover, contributing to rising homelessness, hunger, and demand for social and health services. This in turn costs communities and taxpayers more.

Recommendation #1: Bring OW and ODSP rates into alignment with the Market Basket Measure (MBM) for each community; index OW rates and earnings thresholds to inflation; and combine the basic needs and housing components of social assistance into one flat rate.

Having a job should be enough to keep someone out of poverty, yet nearly 1 in 4 of households using food banks in Ontario this past year cite employment as their primary source of income, more than double the percentage of employed food bank users in 2019-20.⁶ A recent study from the University of Toronto found that 89% of food-insecure households in Canada have a main income earner in a permanent, full-time job⁷. While the minimum wage is indexed to inflation, a living wage in Ontario ranges from \$21.05 in London/Elgin/Oxford to \$27.20 in the GTA, \$3.45 to \$9.60 more per hour than Ontario’s current minimum wage of \$17.60.⁸ Low-income workers saw a 14% increase in earnings between 2019 and 2024, yet the cost of household essentials like food, housing, and transportation increased by 22% over the same period, leaving them in a widening affordability gap.⁹

While Ontario workers no longer need a doctor’s note to take a sick day, the Employment Standards Act still lacks paid sick leave provisions. For low-wage and precariously employed workers, this 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.

Recommendation #2: Gradually raise the minimum wage until it approximates the average living wage in Ontario and thereafter index it to inflation.

Recommendation #3: 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.

⁵ <https://inflationcalculator.ca/ontario/>

⁶ https://feedontario.ca/wp-content/uploads/2025/11/FEED_HungerReport25_Digital.pdf

⁷ <https://proof.utoronto.ca/2026/the-main-income-earner-of-most-food-insecure-working-households-has-a-permanent-full-time-job-new-research-reveals>

⁸ https://www.ontariolivingwage.ca/updated_2025_rates

⁹ https://feedontario.ca/wp-content/uploads/2025/11/FEED_HungerReport25_Digital.pdf

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 well above increases in tenants' incomes, and even above the rate of inflation. They give landlords an incentive to displace tenants, as a new tenant can be charged far more for the same unit, and even to demolish existing rental units to build new rental units not subject to rent control. This results in a net loss of affordable units, as well as increasing housing precarity among tenant households. The passage of Bill 60 has exacerbated this precarity, restricting tenants' ability to preserve their housing and reducing the requirements for landlords to provide compensation when tenants are evicted for no fault of their own.

Incomes have not kept pace with housing costs, which have increased much more rapidly in Canada than in other OECD countries.¹⁰ In 2024, more than 260,000 households in Ontario spent 50% or more of their income on housing, representing 83% of the 575,080 households spending over 30% of their income on housing. Renters account for 62% of these households.¹¹ Indeed, in Toronto nearly 1 in 4 food bank users spends 100% of their income on housing.¹² Soaring rents not only require higher housing benefits to bridge the gap between incomes and rents; they push people into homelessness, which ends up costing us all more. Closing rent control loopholes would stabilize costs not only for tenants, but for Ontario taxpayers as a whole.

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.

While we need stronger rent controls to stem the loss of affordable units and stabilize housing costs for renters, preventing homelessness at the front end, we also need robust investments in social housing. The market cannot provide sufficient affordable housing for low-income tenants and people exiting homelessness. The waitlist for rent-geared-to-income housing now exceeds 300,000 households across the province, with average wait times over 5 years and as much as 16 years in some cases.¹³ Further, this government's recently announced plan to lift inclusionary zoning requirements in municipalities which have them could mean 3,000 fewer affordable units being created each year. Without sufficient affordable housing to move into, people are at greater risk of becoming homeless and less able to exit 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 grew by 138% in that time.¹⁴

Unsurprisingly, the number of encampments has exploded across the province, creating friction between encampment dwellers, municipalities, and residents who want to use public spaces for recreation. Yet without housing options available, unsheltered homelessness will not go away. Criminalizing people who live in encampments overrides basic human rights and dignity while driving unhoused people further away

¹⁰ <https://www.oecd.org/en/publications/oecd-economic-surveys-canada-2025>

¹¹ <https://www.amo.on.ca/sites/default/files/assets/DOCUMENTS/Reports/2025/2025-01-08-EndingChronicHomelessnessinOntario.pdf>

¹² https://www.dailybread.ca/wp-content/uploads/2025/12/DB-WHR-2025-Final_Nov-3_reader.pdf

¹³ <https://www.amo.on.ca/sites/default/files/assets/DOCUMENTS/Reports/2026/MunisUnderPressure1YearUpdateReport2026-01-13.pdf>

¹⁴ <https://www.amo.on.ca/sites/default/files/assets/DOCUMENTS/Reports/2025/2025-01-08-EndingChronicHomelessnessinOntario.pdf>

from supports and doing nothing to resolve the underlying issue. Moreover, incarceration is expensive, costing an estimated \$12,000 per month compared to \$4,000 per month for supportive housing.¹⁵

The most recent AMO report makes it clear that increased focus and spending on managing homelessness through shelter expansion and encampment clearing is not slowing the increase in homelessness. It warns that, without significant intervention, homelessness in Ontario will more than double in the next decade, and more than triple under an economic downturn.¹⁶ Ontario's Financial Accountability Office is predicting increased job loss, slower economic growth and higher consumer prices due to the impact of US tariffs.¹⁷ The increase in the number and frequency of Ontarians using food banks is likewise a warning sign that another surge in homelessness is on its way.¹⁸

The AMO has reiterated its call for a \$2 billion investment over three years to end unsheltered homelessness and a further \$11 billion over 10 years to end chronic homelessness, along with greater coordination between departments and all levels of government. Projects like the recently announced Dunn House Phase 2 are welcome, but we need more of these across the province. These investments will not only make our communities safer but also boost economic productivity and foster community cohesion.

Recommendation #4. Close residential rent control loopholes: extend rent controls to units built or converted since 2018; end vacancy decontrol; and limit Above Guideline Increases.

Recommendation #5. Increase investments in homelessness prevention and transitional, supportive and rent-geared-to-housing initiatives, to end chronic and unsheltered homelessness.

Addressing Ontario's Overdose Crisis

The closure of ten supervised consumption sites in 2025 have led to increased pressure on remaining sites, as well as on drop-ins and other community services, along with an increase in public overdoses and discarded drug paraphernalia.¹⁹ Over the recent holiday period, Toronto Public Health reported 35% more overdoses than in the past two years, along with an increasingly contaminated street drug supply.²⁰ While additional investments in addictions treatment and supportive housing are welcome, this government's replacement of supervised consumption sites by abstinence-based Homelessness and Addictions Recovery Treatment (HART) Hubs is contrary to the advice of healthcare workers and drug policy experts. HART Hubs do not allow supervised consumption, drug-checking, or needle exchange, vital services which save lives and promote public health by reducing public needle litter, reducing the transmission of HIV, Hepatitis C and other blood-borne diseases and infections, and reducing the strain on our already overburdened emergency services. Furthermore, the rollout of the HART Hub program has been slow, with more than half of the planned sites still to open by the end of October 2025, and those that had opened

¹⁵ <https://indwell.ca/2025/08/28/who-pays-for-homelessness/>

¹⁶ <https://www.amo.on.ca/sites/default/files/assets/DOCUMENTS/Reports/2026/MunisUnderPressure1YearUpdateReport2026-01-13.pdf>

¹⁷ <https://fao-on.org/en/report/impacts-of-us-tariffs/>

¹⁸ https://feedontario.ca/wp-content/uploads/2025/11/FEED_HungerReport25_Digital.pdf

¹⁹ https://www.thestar.com/news/gta/ontario-ordered-five-toronto-safe-injection-sites-to-close-heres-whats-been-happening-on-the/article_28bbcabe-c29e-4f88-9980-18f0681c7b5b.html

²⁰ <https://www.cbc.ca/news/canada/toronto/overdose-increase-december-2025-public-health-says-9.7030055>

offering few additional services compared to what they had already been offering as supervised consumption sites.²¹

Last spring, 64% of parishes in the Diocese of Toronto passed resolutions calling to preserve supervised consumption sites and to lift the ban on additional or replacement sites, recognizing that supervised consumption sites, along with enhanced access to addictions treatment, are part of a continuum of care not only for people who use drugs but for the public health and safety of all Ontarians.

Recommendation #6: Reverse the closure of Safe Consumption Sites and the ban on new sites; instead, expand harm reduction services to every community that needs them.

Taking Climate Action and Safeguarding our Environment

Climate change is already being felt in the increased number and severity of wildfires, flooding, droughts, and heatwaves. The Provincial Climate Change Impact Assessment, released in 2023, warns of elevated risks to Ontario's food production, infrastructure, businesses, communities and ecosystems.²² To reduce these risks we must take robust action to lower our carbon emissions. Yet Ontario's carbon emissions rose from 148.5 megatonnes in 2020 to 157 in 2022, making it increasingly unlikely that the province will achieve its target of 144 megatonnes by 2030.²³ In 2025, wildfires in Ontario destroyed nearly seven times the area burned in 2024, while Toronto saw a record number of days of extreme heat, putting Ontarians' health and productivity at risk.²⁴ It is therefore especially disheartening that this government, through Bill 68, has abolished the legislative requirement for emissions reduction targets, a climate change plan, and reporting on progress to meet those targets, while continuing with efforts to build mega-highways, fight bike lane infrastructure, and ramp up gas-fired power production, all of which will increase carbon emissions in Ontario.

Mega-highway projects like Highway 413 and the Bradford Bypass will pave over some of Ontario's best farmland, exacerbate urban sprawl, and lead to higher levels of air pollution and greenhouse gas emissions, without easing traffic congestion long-term.²⁵ A Justice of the Ontario Superior Court has ruled that removing bike lanes would make streets less safe for cyclists and drivers alike, while worsening traffic congestion in the short term and failing to ease it in the long term.²⁶ Yet this government continues to waste taxpayers' money on appealing this decision while adding new legislative obstacles to municipalities seeking to add new bike lanes. The cost of mega-highway projects is even higher: the cost of Hwy 413 alone is estimated at between \$6 and \$10 billion²⁷, and combined with the Bradford Bypass and a 401 tunnel, could be as high as \$80 billion²⁸. These funds could be better expended on improving public transportation for the benefit of all Ontarians.

The province's energy production policies are also moving us farther from our climate action goals, with gas-fired power projected to account for 25% of Ontario's electricity supply in 2030, up from 4% in 2017.²⁹

²¹ <https://www.cbc.ca/news/canada/sudbury/hart-hubs-northern-ontario-9.6957032>

²² <https://www.ontario.ca/files/2023-11/mecp-ontario-provincial-climate-change-impact-assessment-en-2023-11-21.pdf>

²³ <https://www.cbc.ca/news/canada/toronto/ontario-carbon-emissions-ghg-inventory-1.7191765>

²⁴ <https://climateinstitute.ca/news/ontario-aims-to-drop-climate-targets/>

²⁵ <https://www.theglobeandmail.com/politics/article/highway-413-environmental-impact-ontario/?login=true>

²⁶ <https://www.cbc.ca/news/canada/toronto/ontario-ford-bike-lane-toronto-court-ruling-1.7597460>

²⁷ <https://policyoptions.irpp.org/2024/12/ford-highway/>

²⁸ <https://environmentaldefence.ca/report/transit-over-traffic-2025-highway413/>

²⁹ https://www.cleanairalliance.org/wp-content/uploads/2024/04/Going-in-the-Wrong-Direction-Report-apr-15-v_01.pdf

Investing in renewable energy sources and storage would reduce carbon emissions while being cheaper and faster to bring online than nuclear energy.³⁰

Most recently, this government has sought to amalgamate Ontario's 36 existing conservation authorities into seven regional bodies. The existing conservation authorities, which follow local watershed boundaries, play a vital role in protecting communities from natural hazards like floods. With climate change already leading to more frequent and severe weather events across Ontario, local knowledge and timely response are more crucial than ever. Amalgamation risks disrupting robust protections for watersheds and downstream communities, reducing local knowledge and representation, and requiring a complex transition process that could cost as much as it saves, without clear evidence of benefit. We urge this government to consider enhancing opportunities for coordination between conservation authorities, rather than amalgamation.

Recommendation #7: Continue to set emissions reduction targets and track progress toward those targets.

Recommendation #8: Cancel the development of Highway 413, the Bradford Bypass, and the 401 tunnel, instead investing in expanding and improving public and regional transit.

Recommendation #9: Return decision-making about active transportation infrastructure to municipalities and drop the appeal against the Ontario Superior Court decision banning the removal of bike lanes.

Recommendation #10: Significantly expand investment in renewable energy production and storage.

Recommendation #11: Reconsider the planned amalgamation of Ontario's Conservation Authorities and instead pursue opportunities to enhance coordination between currently existing Conservation Authorities.

³⁰ <https://www.cleanairalliance.org/wp-content/uploads/2024/04/options2024-april.pdf>

Conclusion

Ontarians today face a deepening crisis of affordability, leaving us vulnerable to external economic pressures and climate impacts. We have a choice before us as to how we will face the future. Will we invest in helping people to meet their basic needs, in housing, in public health, in clean energy, healthy farmland, and flood-resistant communities? Or will we leave ever more Ontarians behind, fracturing communities and exacerbating the climate crisis, leaving us more vulnerable to economic and other threats? These are challenges that need a combination of sound policy and robust, sustained public investment. We respectfully urge you to consider the recommendations in this submission.

Yours in Christ,

+ Andrew Toronto

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