
For Information

REPORT TITLE: Income and Social Supports Update

FROM: Steve Jacques, MScPI, MCIP, RPP, Commissioner of Human Services

OBJECTIVE

This report provides Council with a progress update on Income and Social Supports' (ISS) efforts to help residents move toward stability, despite the continued challenges of poverty and inadequate Ontario Works (OW) benefit rates.

REPORT HIGHLIGHTS

- Social supports are no longer short-term solutions, they are essential lifelines for survival and stability for over 41,000 individuals in Peel.
 - The current financial support is severely inadequate, as the OW rates for single individuals have been frozen at \$733 per month since 2018.
 - ISS offers more than a cheque or financial assistance, it helps people stabilize their lives through intensive case management, and partnership with the Peel Poverty Reduction Committee (PPRC) for system level advocacy, and to engage with people with lived experience.
 - On average, ISS supports 1,000 households to exit OW monthly with 20 per cent exiting due to employment; and in 2024 over 13,000 accessed mental health supports through our CARE (Connection, Acceptance, Resources, Empowerment) program.
 - Proactively addressing poverty delivers long-term social, economic, and health benefits. Despite immense challenges and low OW rates, ISS continues to invest in people, to help lift individuals and families out of poverty.
-

DISCUSSION

1. Background

The mounting pressures of rising living costs, food insecurity, the housing crisis, health challenges, and economic uncertainty are pushing more Peel residents into poverty, resulting in a growing number of individuals and families turning to social supports, not for short-term help, but as a lifeline for survival and stability.

ISS plays a vital role in Peel Region's efforts to reduce poverty, by delivering integrated, person-centred services that support our most vulnerable residents.

ISS provides a critical lifeline through financial and social supports to over 26,000 households, representing 41,000 individuals, with demand continuing to rise. In its role as a

Income and Social Supports Update

delivery partner for the provincial OW program, ISS offers more than a cheque or financial assistance, it provides life stabilization services, system navigation, and personalized case management, designed to help residents obtain employment and improve self-sufficiency.

The increasing need for financial and life stabilization supports highlights the pressing need for ongoing investment in responsive and coordinated supports that provide immediate relief and a sustainable path to independence.

2. The People We Support

Since 2022, ISS has seen a 70 per cent increase in the number of individuals and families needing social assistance. This growing reliance on Peel's social safety net reflects the broader economic pressures affecting vulnerable residents.

Since 2024, the OW caseload demographics have remained consistent. Single clients make up 70 per cent of Peel Region's caseload, followed by single parents who make up 20 per cent, couples with children at 7 per cent, couples with no children at 3 per cent, and youth clients make up 12 per cent of the entire caseload.

3. Client Realities: Barriers to Stability

Rising Costs and Deepening Poverty: Stagnant OW benefit rates, unchanged since 2018 have left many residents unable to afford basic needs like food, transportation, housing, and clothing. In Peel, a single person on OW receives just \$733 per month or \$10,455 annually (including all federal and provincial income benefits), which is 64 per cent below the poverty line as outlined by the Market Basket Measure (MBM) for 2024.

At the same time, unemployment is rising, reaching 10.9 per cent in mid-2025, with youth unemployment climbing to 20.2 per cent. As the cost of living continues to rise, more residents are struggling to find stable work and relying on social assistance not as a temporary bridge, but as a lifeline.

In addition, food insecurity is worsening, affecting 23 per cent of residents in 2023, up from 19.8 per cent the year before. Many are forced to choose between paying rent and putting food on the table. The connection between stagnant income supports, economic instability, and growing need is putting increased strain on Peel's social support systems.

Health Constraints: Income is a critical social determinant of health, with poverty acting both as a cause and a consequence of poor health. Over 20 per cent of OW clients have a physical or mental health barrier, preventing individuals from fully participating in everyday activities—deepening social exclusion and reinforcing cycles of disadvantage.

Language Barriers: Over 4,000 OW clients have an identified language barrier. Language barriers drastically limit opportunities. They isolate clients, prevent them from navigating social programs, and block equitable access to healthcare, education and employment.

The Digital Divide: Lack of income limits equitable access to affordable, modernized digital tools and services. Individuals with lower incomes may face barriers to reliable internet, up-

Income and Social Supports Update

to-date devices, and digital literacy resources, further deepening social and economic exclusion in an increasingly digital world.

Housing Insecurity and Deepening Poverty: Peel is facing a growing housing crisis. Currently, the supportive housing stock meets only 4 per cent of community need, while community housing addresses just 26 per cent.

The lack of affordable and adequate housing options is a major contributor to individuals and families falling deeper into poverty. These pressures underscore the need for coordinated, system-wide action through collaboration.

4. Improving Lives Through Targeted Actions

Proactively addressing poverty delivers long-term social, economic, and health benefits for individuals, families, and communities across Peel. Investments in targeted supports and preventive measures not only improve residents' well-being but also strengthen public systems (health, education, justice) and reduce future costs.

With Council's endorsement in May 2025, ISS recruited additional staff to meet the growing demand for case management and life stabilization supports. This increased capacity enables more individualized and proactive case planning, helping clients in deep poverty access meaningful support, improve outcomes, and move toward employment and independence. As a result, we are seeing over 1,000 households exit OW monthly, a 25 per cent increase from 2024 and approximately 20 per cent of those exits are due to employment.

ISS has implemented a series of initiatives to address barriers, reduce poverty and promote stability, as outlined below.

Barriers	Targeted Supports
Rising Costs & Deepening Poverty	<p>To help mitigate rising costs and deepening poverty, ISS has expanded access to income supports through strategic partnerships and provision of benefits.</p> <p>ISS in collaboration with the Social Development, Planning and Partnerships (SDPP) division of Peel Region helped clients file income taxes, unlocking access to federal benefits and credits. In 2025, the Income Tax Clinic initiative assisted with the completion of 102 tax returns, resulting in over \$350,000 in additional income supports for clients. This initiative enhances financial stability ensuring residents receive the supports they are entitled to; ISS will offer tax filing support year-round to further expand access.</p> <p>ISS also provides targeted benefits such as transportation assistance, winter clothing, childcare payments, and health-related supports. In 2024, over 11,000 clients accessed these additional benefits which allowed them to pursue personal and employment goals.</p>

Income and Social Supports Update

	ISS continues to work in partnership with SDPP to improve access to additional income supports including the Affordable Transportation Program (ATP).
Health Constraints	<p>Mental Health Programming through CARE: In collaboration with 15 community agencies, ISS offers tailored mental health, and addiction supports through the CARE (Connection, Acceptance, Resources, Empowerment) program. Services include counselling, health education, and system navigation, addressing critical wellness needs.</p> <p>Since its inception, this initiative has supported over 13,000 residents, helping individuals take meaningful steps toward improved mental health, greater independence, and enhanced quality of life. By leveraging community partnerships, ISS ensures that clients receive timely, culturally responsive, and accessible care.</p>
Language Barriers	<p>Translation Services: To promote equitable access to services, ISS provides translation services for clients facing language barriers. These supports help ensure that communication is clear, meaningful, and culturally relevant, allowing clients to fully understand and engage with the services available to them. In the last 12 months, there were over 20,000 interactions where translation services were used to support clients.</p>
Digital Divide	<p>Improving Access to Digital Supports: ISS bridges the digital divide by providing access to technology, affordable internet plans, and connections to digital literacy resources, enabling clients to engage in job search, education, and essential services.</p> <p>In 2024, ISS provided over 2,800 computers to clients and partnered with 6 community agencies to deliver digital literacy programming to over 700 residents. We also provided affordable internet benefits to over 3,000 OW households. These initiatives strengthen digital inclusion, and support pathways to stability and independence.</p>
Housing Insecurity and Deepening Poverty	ISS is working in collaboration with Housing Services and Peel Housing Corporation (PHC) to help clients obtain or maintain housing. In 2024, over 6,000 OW clients received financial and case management supports to help secure and stabilize housing.

Additionally, ISS collaborates with the Peel Poverty Reduction Committee (PPRC), a network of community partners working to mitigate poverty in Peel, along with municipal associations such as the Ontario Municipal Social Services Association (OMSSA). These partnerships connect our operations with system-level advocacy and action, including promoting a Living Wage for Peel residents; amplifying the voices of clients through OW rates advocacy, a Youth and Poverty research project; and the Lived Experience Roundtable which includes the voices of individuals on social assistance. These

Income and Social Supports Update

collaborations strengthen community partnerships, help inform and influence policy, and ensures local actions address both immediate needs and the root causes of poverty.

By investing in people, through access to stable income, employment and educational opportunities, mental health supports, sustainable housing and advocacy for change, ISS aims to help lift individuals and families out of poverty.

CONCLUSION

The ISS division remains steadfast in its commitment to improving the lives of vulnerable residents across Peel Region. Through a multifaceted approach that includes financial empowerment, life stabilization, mental health supports, digital inclusion, and community collaboration, ISS is actively working to reduce barriers and promote long-term well-being. These initiatives reflect a deep understanding of the complex challenges faced by clients and a dedication to delivering responsive, equitable, and impactful services. As we move forward, ISS will continue to advocate for inclusive policies, and strengthen partnerships to adapt to emerging needs, ensuring that every resident has the opportunity to thrive.



Steve Jacques, MScPI, MCIP, RPP, Commissioner of Human Services

Authored By: Amanda Rocha-White, Advisor, Income and Social Supports