



# Putting rights at the centre of Ontario's income security and housing policies

**Written submission for the pre-budget  
consultations in advance of the 2025  
Ontario budget**

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# About Maytree

Maytree is a Toronto-based human rights organization dedicated to advancing systemic solutions to poverty. We examine the systems that create poverty and advocate for ways forward that are grounded in human rights.

## **Our Vision: Making the right to an adequate standard of living a reality**

Canada has signed many international declarations, covenants, and conventions that legally recognize inherent human rights. Human rights are basic rights and freedoms that we are all entitled to regardless of nationality, sex, national or ethnic origin, race, religion, language, or other status.

Human rights are not just civil and political, but also economic and social, such as the right to an adequate standard of living. This concept – a key focus of Maytree’s work – means that everyone has the right to a standard of living adequate for their well-being, including things like food, housing, and social security.<sup>1</sup>

By committing to fulfill this right, Canada agreed to take continuous, proactive action towards helping everyone achieve an adequate standard of living. And because human rights obligations apply to all orders of government, Canada received the full consent of the provinces, including Ontario, before agreeing to fulfill this right under international law.<sup>2</sup>

Last year, Maytree called on the Ontario government to centre the right to an adequate standard of living in its budget decisions. In 2025, we’re building on this ask by recommending changes to the province’s income support and housing policies that would make this right a reality for people with lower incomes – those who face the greatest challenges meeting their basic needs. Given the urgency of the situation, we further ask the government to use all of the tools in its policy-making kit to fulfill this responsibility, including its fiscal, legislative, and regulatory means.

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1 United Nations. (n.d.). *Universal Declaration of Human Rights*. <https://www.un.org/en/aboutus/universal-declaration-of-human-rights>.

2 For a detailed discussion of the provinces’ role in ratification of international human rights covenants, see P. LeBlanc. (1994). Canada’s Experience with United Nations Human Rights Treaties. *The Agendas for Change Series: Perspectives on UN Reform* No. 3.

## Our guiding principles

Maytree's recommendations to Ontario's 2025 budget are guided by the Government of Canada's human rights-based principles:<sup>3</sup>

- **Equality and non-discrimination:** Everyone is recognized as equal and entitled to human rights, without discrimination. This principle also means recognizing and considering people's differing needs and circumstances in policies and programs.
- **Participation and inclusion:** Everyone is given the opportunity to participate and contribute to the enjoyment of their rights. This principle also recognizes that the voices of those most affected by decisions should be given consideration.
- **Transparency and accountability:** Everyone has the right to access information on public policies, decisions, and funds. This principle also means being able to hold those in power accountable for their actions.

## Summary of Maytree's recommendations

### 1. Improve Ontario's social assistance system

- End the cycle of poverty and commit to a consistent, multi-year plan to enhance Ontario Works and Ontario Disability Support Program benefits.
- Restore integrity to the Ontario Works program by increasing maximum benefit levels and indexing them annually to inflation.
- Fix outdated rules that prevent people from accessing the social assistance shelter allowance, regardless of the type and cost of their housing.
- Exempt the Canada Disability Benefit as income in the calculation of social assistance benefits to better support people with disabilities.
- Assess the impact of the new Integrated Employment Services system on social assistance recipients, such as by commissioning an independent review focused on the experience of these recipients and making information on outcomes publicly available.

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<sup>3</sup> Government of Canada. (2017). *Human rights-based approach*. [https://www.international.gc.ca/world-monde/issues\\_development-enjeux\\_developpement/priorities-priorites/human\\_rights-droits\\_personne.aspx?lang=eng](https://www.international.gc.ca/world-monde/issues_development-enjeux_developpement/priorities-priorites/human_rights-droits_personne.aspx?lang=eng).

## **2. Make housing more affordable to people in greatest need**

- Urgently enhance supports for people experiencing or at-risk of experiencing homelessness by:
  - Boosting funding for the Homelessness Prevention Program;
  - Investing more in the Canada-Ontario Housing Benefit to increase benefit levels and expand its reach to all who are eligible; and
  - Exploring ways to provide broader access to income support for housing outside of social assistance, similar to the Manitoba Rent Assist program.
- Make significant investments to increase the stock of permanent and affordable housing, including supportive housing.
- Strengthen regulations that protect security of tenure for renters by:
  - Extending residential rent increase guidelines to new buildings;
  - Exploring ways to limit the rent that is charged for vacant units; and
  - Increasing the capacity of Ontario’s Landlord and Tenant Board to hold in-person hearings and enforce the rights and responsibilities set out in the *Residential Tenancies Act, 2006*.

## **3. Embed human rights considerations in policies and programs**

- Pass legislation to create a standing human rights implementation mechanism spanning all government ministries.
- Use the Government of Canada’s principles for a human rights-based approach to guide and assess policies and programs, especially those that relate to the right to an adequate standard of living.

# The growing challenge: Lower-income Ontarians are struggling to meet their basic needs

Many people are struggling to afford the necessities of everyday life.

In spring 2024, 23 per cent of Canadians reported that they were likely to obtain food or meals from community organizations in the next six months.<sup>4</sup> Housing also continues to top the list of concerns, with nearly half of Canadians reporting that they were very concerned with affordability because of the rising costs of housing or rent.<sup>5</sup>

While most people are feeling the affordability pinch, this situation is simply unmanageable for those with lower incomes. Nearly six in ten Canadians in the lowest income quintile report that rising prices have impacted their ability to meet their day-to-day expenses, and more of them are concerned about housing affordability compared to other income groups.<sup>6</sup> These pressures have resulted in the sharp decline of life satisfaction among economically vulnerable populations.<sup>7</sup>

Maytree urges the government to significantly improve social assistance benefits so that lower-income Ontarians have the support they need to keep up with rising living costs. The budget should also invest in affordable housing to help people at-risk of or experiencing homelessness, as well as better protect security of tenure for renters. And to make sure that people with the greatest needs are prioritized, human rights should be at the centre of these decisions.

## 1. Improve Ontario's social assistance system

Ontario's inadequate social assistance system keeps people in poverty. Maytree's analysis of Ontario welfare incomes in 2023 found that all of the households we examined had incomes below both the poverty and deep poverty lines.<sup>8</sup>

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<sup>4</sup> Statistics Canada. (2024). *Nearly half of Canadians report that rising prices are greatly impacting their ability to meet day-to-day expenses.* <https://www150.statcan.gc.ca/n1/daily-quotidien/240815/dq240815b-eng.htm>.

<sup>5</sup> Ibid.

<sup>6</sup> Ibid.

<sup>7</sup> Statistics Canada. (2025). *Research to Insights: Perspectives on Affordability and Inequality.* [https://www150.statcan.gc.ca/n1/pub/11-631-x/11-631-x2025001-eng.htm?utm\\_source=mstatcan&utm\\_medium=eml&utm\\_campaign=statcan-statcan-mstatcan](https://www150.statcan.gc.ca/n1/pub/11-631-x/11-631-x2025001-eng.htm?utm_source=mstatcan&utm_medium=eml&utm_campaign=statcan-statcan-mstatcan)

<sup>8</sup> Laidley, J. & Tabbara, M. (2024). *Welfare in Canada, 2023.* Maytree. [https://maytree.com/wp-content/uploads/Welfare\\_in\\_Canada\\_2023.pdf](https://maytree.com/wp-content/uploads/Welfare_in_Canada_2023.pdf).

Ontario Works (OW), especially benefits for single adults, is at the core of this inadequacy.

Even with inflation soaring over the past few years, OW benefits have remained flat. In 2024, a single person could receive a maximum of only \$733 per month from OW – the same level they would have received in 2018. To put this in perspective, the average asking rent for a one-bedroom unit in Ontario was \$2,126 in December 2024, or nearly three times the maximum total OW benefit.<sup>9</sup> Even at the low end of the housing market, a room with shared common space often costs more than the maximum OW benefit, leaving nothing left to pay for other necessities.

While the recent inflationary increases to Ontario Disability Support Program (ODSP) benefits are welcome, they are still too low for people to live a dignified life. Some Ontario city councillors noted that in 2024, ODSP benefits were below 2018 levels when adjusting for inflation and were far below the disability-adjusted poverty line.<sup>10</sup>

Although the new Canada Disability Benefit (CDB) has the potential to improve living standards for people with disabilities, without any action, social assistance benefits could be clawed back in response. To preserve the value of both benefits, the Ontario government should publicly commit to not clawing back social assistance benefits as a result of the CDB – a policy that seven jurisdictions across Canada have already committed to.<sup>11</sup>

With low benefits and high rents, it should come as no surprise that many people who receive social assistance in Ontario are unhoused. In July 2024, the government's own internal documents estimate that about 26,553 families receiving social assistance were unhoused, up from 14,436 in June 2022. Of the social assistance recipients who were unhoused, 85 per cent received OW while the rest received ODSP benefits.<sup>12</sup>

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9 Rentals.ca. (2025). *January 2025 Rentals.ca Report*. <https://rentals.ca/national-rent-report>.

10 McGrath-Goudie, G. (2024). Council calls on province to “at least double” Ontario Works, ODSP rates. *The Trillium*. [https://www.thetrillium.ca/municipalities-newsletter/council-calls-on-province-to-at-least-double-ontario-works-odsp-rates-8651754?utm\\_source=chatgpt.com](https://www.thetrillium.ca/municipalities-newsletter/council-calls-on-province-to-at-least-double-ontario-works-odsp-rates-8651754?utm_source=chatgpt.com)

11 Disability Without Poverty. (n.d.) CDB Clawback Map of Canada. <https://www.disabilitywithoutpoverty.ca/en/take-action/trackit>.

12 Pinkerton, C., & Hauen, J. (2024). Number of homeless OW, ODSP recipients has almost doubled in two years: government data. *The Trillium*. <https://www.thetrillium.ca/news/social-services-and-society/number-of-homeless-ow-odsp-recipients-has-almost-doubled-in-two-years-government-data-9577826>.

What's worse, people who are unhoused often receive less social assistance due to the outdated and regressive rules for accessing the shelter portion of the benefit. For a recipient to receive support for shelter costs, they have to report specific types of housing expenses like rent. This system leaves those who are unhoused, such as those living in an encampment, without support to find shelter.

The commonly heard rationales for our broken social assistance system no longer make sense in today's world. Some hold the notion that increasing social assistance benefits could discourage work. In practice, many people face health-related challenges, lack control over their working hours, cannot earn enough to leave the social assistance system, or require more tailored support to join the workforce.

Recent changes to Ontario's Integrated Employment Services (IES) system are not helping matters. A third-party evaluation of the first three IES regions found that people who were closest to the labour market were receiving the most support, whereas the needs of people with barriers to employment, such as ODSP recipients, were not being met.<sup>13</sup> Moreover, Maytree had to issue a formal Freedom of Information request to receive these preliminary results, with no further commitments from the government to make the progress of such a fundamental shift to employment services public.

Without significant changes – such as increased benefit rates, inflation indexing, fixing outdated rules, and a tailored approach to addressing barriers to employment – Ontario's social assistance programs will continue to drive poverty and homelessness, imposing social and economic costs on all Ontarians.

## **2. Make housing more affordable to people in greatest need**

Homelessness in Ontario has reached unprecedented levels. It has been estimated that just over 81,000 people were known to be experiencing homelessness in 2024.<sup>14</sup>

Our emergency response system, such as temporary shelters and hospitals, is already being pushed to the brink to support those who are unhoused. Without

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13 White, A. & DiBellonia, S. (2024). *Early signs of trouble: Findings from the third-party evaluation of Ontario's Employment Services Transformation*. Maytree. <https://maytree.com/publications/early-signs-of-trouble-findings-from-the-third-party-evaluation-of-ontarios-employment-services-transformation/>.

14 Donaldson, J., Wang, D., Escamilla, C., & Turner, A. (2025). *Municipalities under pressure: The human and financial cost of Ontario's homelessness crisis*. HelpSeeker. <https://www.amo-on.ca/policy/health-emergency-and-social-services/amo-launches-groundbreaking-homelessness-study-ontario>.

action, the number of people experiencing homelessness in Ontario could double in the next ten years.<sup>15</sup>

Yet even being housed does not guarantee living in housing that meets your needs. In 2022, about 14.5 per cent of Ontario households lived in core housing need, the second highest rate among all of the provinces. These Ontarians were housed, but their housing did not have enough rooms, needed major repairs, required them to spend 30 per cent or more of their income to pay for it, or faced a combination of these challenges.<sup>16</sup> Renters were much more likely to live in core housing need compared to owners, and unaffordability was the main reason why they fell into this situation.<sup>17</sup>

Clearly, there is a need for long-term, affordable housing solutions that help people break the cycle of homelessness and protect those who are housed from becoming homeless.

Despite this dire situation, Ontario's housing policies have mainly focused on creating more market housing and encouraging home ownership – options that are out of reach for many of these households. Instead, greater investments are needed to not only support the emergency shelter system, but, importantly, to create more subsidized housing, especially supportive housing that includes wrap-around health supports. A 2025 report from the Association of Municipalities of Ontario estimates that roughly \$11 billion in additional funding over ten years is needed for capital, prevention, and more than 75,000 new affordable and supportive housing units. This investment would help to both prevent and facilitate exits from homelessness.<sup>18</sup>

And while expanding the supply of permanent, deeply affordable housing is absolutely critical, these actions will take time to implement. The reality is that many people need housing now, and due to limited availability, they are required to find this housing in the private market, where rents are often more expensive and little financial assistance is provided.

There is just one broadly available and timely province-wide housing benefit for lower-income renters that is offered outside of social assistance – the Canada-Ontario Housing Benefit (COHB). The COHB provides financial assistance for

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15 Ibid.

16 Canada Mortgage and Housing Corporation. (2024). 2022 Canadian Housing Survey. <https://www.cmhc-schl.gc.ca/blog/2024/2022-canadian-housing-survey>.

17 Ibid.

18 Donaldson, J., Wang, D., Escamilla, C., & Turner, A. (2025). (Footnote 14).

rental housing that is tied to the individual, not the housing unit, and support is determined based on income and average market rents.

While this benefit has the potential to support the broader lower-income population with finding and keeping affordable rental housing, the current COHB design is restrictive. Access in Ontario is tied to eligibility for the wait list for subsidized housing, and once the benefit is accepted, people are often taken off this list. Some Ontario municipalities, such as the City of Toronto, have reported that demand for the benefit is exceeding the amount of funding allocated, causing them to ask for ad-hoc increases or limit acceptance into the program.<sup>19</sup>

Ontario needs to invest in the COHB to better support existing recipients and expand eligibility. Ontario could also explore ways to support lower-income renters outside of the social assistance or rent/geared-to-income programs, like Manitoba's Rent Assist program.

Gaps in Ontario's rent regulations must also be addressed to ensure that actions to make rental housing more affordable are not eroded over time. For example, only residential buildings occupied or built before November 2018 are subject to rent increase limits. There are also no limits to how much rent can be increased between tenancies, sometimes called vacancy decontrol. These policies can result in higher and unaffordable rents for new tenants, while also limiting mobility for existing renters.

A 2024 report from the Canada Mortgage and Housing Corporation highlights the impact of these regulatory gaps on the cost of rent. In 2024, the average annual rent for a two-bedroom unit in Toronto increased by 2.7 per cent. For these same units that were turned over to new tenants, the average annual rent increased by 40.7 per cent.<sup>20</sup>

However, changes to improve rent regulations will only be effective if there are systems in place to enforce these rules. While the Landlord and Tenant Board plays an important role in enforcing the Residential Tenancies Act, 2006, monitoring and compliance often relies on the tenant taking action. There have also been several

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19 Gibson, V. (2024). 'We're stuck': Toronto mayor calls for aid as rent-subsidy freeze nears six months. *Toronto Star*. [https://www.thestar.com/news/gta/we-re-stuck-toronto-mayor-calls-for-aid-as-rent-subsidy-freeze-nears-six-months/article\\_43a88d56-6aed-11ef-b392-3b178f1c55bd.html/](https://www.thestar.com/news/gta/we-re-stuck-toronto-mayor-calls-for-aid-as-rent-subsidy-freeze-nears-six-months/article_43a88d56-6aed-11ef-b392-3b178f1c55bd.html/).

20 Canada Mortgage and Housing Corporation. (2024). *Fall 2024 Rental Market Report*. <https://www.cmhc-schl.gc.ca/professionals/housing-markets-data-and-research/market-reports/rental-market-reports-major-centres>.

reports of cases being delayed due to backlogs and difficulties related to virtual hearings, which can put lower-income Ontarians at a disadvantage.<sup>21</sup>

Taken together, it is clear that Ontario needs to prioritize building rental housing that is long-term, affordable, and secure.

### **3. Embed human rights considerations in policies and programs**

All governments in Canada have the same obligation to respect, protect, and fulfill the right to an adequate standard of living. Yet Ontario lacks any meaningful mechanisms for the implementation of its human rights commitments.

To address this gap, Ontario should pass legislation to create a standing human rights implementation mechanism. This should include ongoing engagement with civil society organizations, clear implementation plans, and robust outcome metrics with associated targets.

The government should also use human rights-based principles to guide and assess its policies that advance the right to an adequate standard of living. This means ensuring that the principles of equality and non-discrimination, participation and inclusion, and transparency and accountability are considered in decisions related to income and housing supports.

## **The way forward**

In summary, in the 2025 budget, Maytree calls on the Ontario government to:

1. Improve the social assistance system;
2. Make housing more affordable to people in greatest need; and
3. Embed human rights considerations in policies and programs.

Maytree is pleased to have the opportunity to provide input to the 2025 Ontario budget process.

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21 Hauen, J. (2024). Landlords and tenants agree: it's time to bring back in-person hearings for their disputes. *The Trillium*. <https://www.thetrillium.ca/municipalities-newsletter/landlords-and-tenants-agree-its-time-to-bring-back-in-person-hearings-for-their-disputes-9321926>.