Family and Child Poverty in Hamilton

May 2026

Prepared by:

SPRC | Social Planning and Research Council of Hamilton

LAND ACKNOWLEDGEMENT

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Executive Summary

Key findings (CFLIM-AT, 2023 taxfiler data):

- Child poverty in Hamilton rose to **21.1%** in 2023, up **6.9 percentage points** from 2020 (14.2%), returning to pre-pandemic levels. Hamilton's child poverty rate is 2.8 percentage points higher than the Canadian rate of 18.3% and 1.2 percentage points higher than the Ontario rate of 19.9%.
- That means that one in five children in Hamilton are living in poverty. This is **over 24,000** children in Hamilton. This would fill the TD Coliseum (18,000 capacity) and Ron Joyce Stadium at McMaster University (6,000 capacity).
- Nearly **half of children in lone-parent families** live in poverty (**48.7%**), roughly four times the rate for children in couple families.
- The average **depth of poverty** for families reached about **$14,039** in 2023, indicating worsening income adequacy even when poverty rates are measured consistently.
- **Lone-parent families with two children** had the largest poverty gap, with a median after-tax family income that was $14,929 below the poverty line for a family of three. The poverty gap refers to the difference between the after-tax family income required to reach the poverty line (i.e., the Census Family Low-Income Measure, After-Tax, or CFLIM-AT, threshold) and the median after-tax family income for each family type.

What's driving the reversal:

- Temporary pandemic-era income supports reduced poverty in 2020, but the end of major top-ups coincided with sharp increases in child poverty 2021 and 2022 and continued high levels in 2023.
- Housing and food cost pressures are intensifying. Hamilton rents have risen much faster than inflation since 2010, and local indicators show food insecurity and food bank use increasing.

Introduction

The *Family and Child Poverty in Hamilton* report is the first Hamilton report to use the Campaign 2000 framework to examine family and child poverty in our community.

Campaign 2000 is a cross-Canada public education movement to build Canadian awareness and support for the 1989 all-party House of Commons resolution to end child poverty in Canada by the year 2000. Campaign 2000 began in 1991 out of concern about the lack of government progress in addressing child poverty. Campaign 2000 is non-partisan in urging all Canadian elected officials to keep their promise to Canada's children. It has a coalition of 120 partners committed to addressing the issue of child and family poverty and believes that the federal government has a responsibility to honour the all-party resolution to end child poverty.

Campaign 2000 has consistently stated that child poverty is not inevitable, but that it is a result of choices. Federal politicians pledged to end child poverty in 1989, 2009, and 2015; but persistent poverty continues to deprive over 1.34 million Canadian children of their only childhood.

The House of Commons All-Party Resolution, 1989

> This House "seek(s) to achieve the goal of eliminating poverty among Canadian children by the year 2000".
> *– House of Commons, unanimous all-party resolution, November 24, 1989*

Campaign 2000 Declaration, 1991:

> "We are committed to promoting and securing the full implementation of the House of Commons Resolution of November 24, 1989."
> *– Commitment by National and Community Partners Campaign 2000, November 24, 1991*

According to Campaign 2000's most recent report[1], child poverty rates are now approaching levels last seen in 2017, signalling an erosion of the gains made after the introduction of the Canada Child Benefit in 2016. At the current pace of progress, ending child poverty would take nearly 400 years.

[1] Campaign 2000. *Investing in Tomorrow: A Future Without Poverty: 2025 Report Card on Child and Family Poverty in Canada*. 2025. https://campaign2000.ca/new-release-2025-report-card-on-child-and-family-poverty-in-canada/

Measuring Poverty

Poverty data is complex and quantifying the impact of poverty is impossible with numbers alone. No poverty measure can summarize the ways that poverty deprives people of necessities, subjects them to dehumanizing experiences, and marginalizes them from everyday life activities in our communities.

Currently there are two main indicators used to quantify poverty in Canada, the Low Income Measure (LIM), and the Market Basket Measure (MBM).[2]

LIM and CFLIM

Following the practice of Campaign 2000, this report primarily uses the LIM, specifically a modified LIM that is based on "Census Families". Census family definition is a family that includes a couple, a couple with child/ren, or a lone parent with children. The Census Families Low Income Measure (CFLIM) calculation for a family's income doesn't include the income from other people in the household such as grandparents, other extended family members, or roommates/borders who live with a family. The CFLIM is then used to calculate thresholds for both individuals and families up to 10 members.

The LIM and CFLIM are relative measures of poverty, with a simple calculation – half of Canada's median income and then adjusted for family size. Relative poverty measure like the LIM and CFLIM focus on a person's or family's income compared to the average income within their society, highlighting social exclusion and inequality. Because the LIM and CFLIM are relative measures of poverty, the helps to compare the circumstances of those living in poverty to the rest of society by considering not only whether individuals can meet basic needs but also whether they have resources to participate fully in society. Low-income measures are transparent, clearly defined, and widely recognized as an international standard for poverty measurement.

To consider the effect of taxes and government transfers on individuals' income, the after-tax (AT) income is used in the poverty rate calculation. This report abbreviates the after-tax CFLIM to CFLIM-AT.

Data for this measure are derived from annual income tax returns using the T1 Family File (T1FF), a comprehensive source that is updated annually. Poverty thresholds for the CFLIM-AT are included in Table1. Individuals or families whose income falls below the median for their family size are considered to be living in poverty under this measure.

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[2] Statistics Canada. "Low-Income Concepts and Statistics, 2021 Census of Population." https://www12.statcan.gc.ca/census-recensement/training-formation/videos/Low-income-concepts-and-statistics.htm

Table 1. Census Family Low Income Measure, After Tax (CFLIM-AT) thresholds by family size, 2023

Number of family members	Dollar amount
1	$26,442
2	$37,395
3	$45,799
4	$52,884
5	$59,126
6	$64,769
7	$69,959
8	$74,789
9	$79,326
10	$83,617

Source: Statistics Canada. (2025). Technical Reference Guide for the Annual Income Estimates for Census Families, Individuals and Seniors. T1 Family File, Final Estimates, 2023, Table F.

MBM

Market Basket Measure (MBM) is an absolute measure of poverty and is a consumption-based measure. Absolute poverty is defined by a lack of basic necessities like shelter, food, clothing, transportation, and "other" essentials such as cell and internet services, reading materials, personal care products, and children's toys. MBM thresholds are calculated from the after-tax income (disposable income) of a family with two parents and two children to buy this defined "basket of goods" that is defined as a "modest" or "basic" standard of living. Statistics Canada researches the cost of this basket in communities across Canada and publishes MBM thresholds for family size from 1 person to 10 persons and 53 community areas.

Families whose disposable income cannot cover the cost of their regional basket are considered to be living in poverty under this measure. The MBM has been criticized for underestimating the cost of some items, such as housing especially in urban areas, which in turn underestimates the poverty level of many communities. For further information on the use of MBM, see SPRC's *The Faces of Poverty in Hamilton* report[3].

The Market Basket Measure (MBM) is Canada's Official Poverty Line and the federal government has decided to use the MBM in its poverty reduction strategy. The Ontario government previously used the LIM (after tax) but now uses MBM to track progress in poverty reduction.

[3] Social Planning and Research Council of Hamilton. *The Faces of Poverty in Hamilton*. https://sprchamilton.ca/the-faces-of-poverty-in-hamilton/

Each of the methods to measure poverty has strengths and limitations, and there is no universally agreed upon 'best method.' Each method also generates different poverty lines/thresholds. Campaign 2000 does consider the CFLIM-AT to be a "more inclusive" measure than the MBM, and for this reason, this report considers those living on incomes below the CFLIM-AT to be living in poverty, even if their income is above the more limited MBM poverty line.

More information about these measures and the poverty line levels for each is included in the SPRC's 2019 report: *Don't Stop Now! Progress in Poverty Reduction*.[4]

Impact of Social Assistance, Child Benefits, and Pandemic Benefits on Child Poverty

Canada Child Benefit: Basic Income for Children

In 2016, the Canada Child Benefit (CCB) was introduced replacing previous child benefits and boosting incomes for low and middle income families with children. It is the centrepiece of the federal government's initiatives to reduce child poverty.

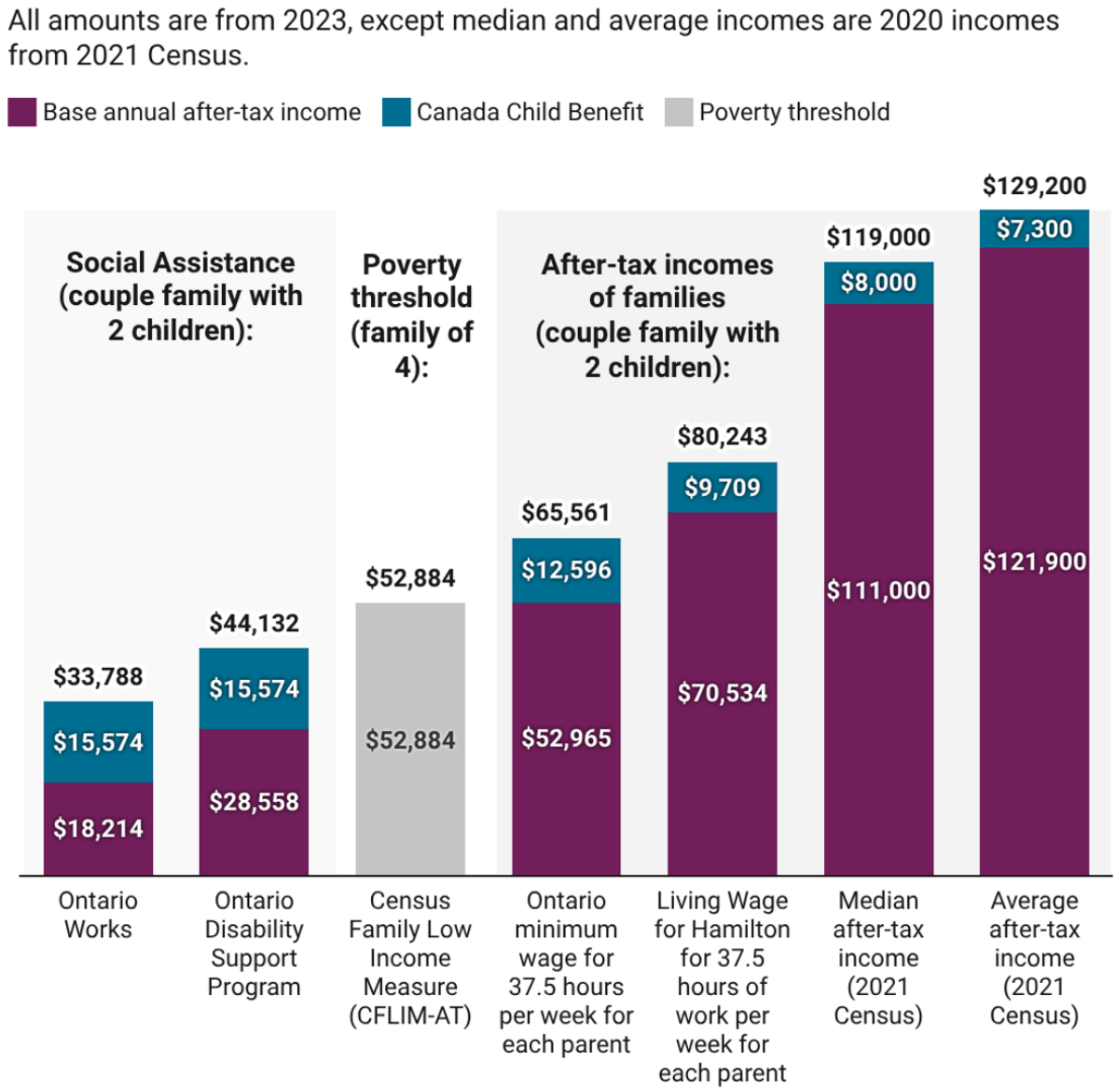
The delivery of the Canada Child Benefit through the tax system and without reducing other benefits makes it a type of basic income that social assistance advocates have been calling for to modernize the traditional rules bound and complex social assistance systems across Canada and lift more individuals and families out of poverty.

Figure 1 shows that Canada Child Benefit is helping families across the income spectrum, and for families earning minimum wage, it is the difference between hitting the poverty line or rising above it.

For families receiving Ontario Works, their meagre provincial income has been frozen since 2018, reducing the value of those benefits every year, so CCB's value is even larger, now making up almost half of annual income for a family of four. The poverty alleviation benefits of the CCB however aren't enough to lift children out of poverty when their family receives OW or ODSP, due to low provincial social assistance rates that have not kept up with inflation.

[4] Social Planning and Research Council of Hamilton. *Don't Stop Now! Progress in Poverty Reduction: Analysis from Hamilton and Ontario, 1996–2016*. https://sprchamilton.ca/dont-stop-now-progress-in-poverty-reduction-analysis-from-hamilton-and-ontario-1996-2016/

Figure 1. Family Income and Canada Child Benefits Comparisons for 2023, Social assistance, CFLIM-AT poverty threshold, minimum wage, Living Wage, median and average incomes



Data sources: Statistics Canada, Income Security Advocacy Centre, Ontario Living Wage Network, TotalCalc.info CCB Calculator, EYtaxcalcualtors.com Income Tax Calculator.

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CERB: Basic Income During a Pandemic

The introduction of the temporary Canada Emergency Response Benefit from March to October 2020 had a big impact on low income workers and child poverty.

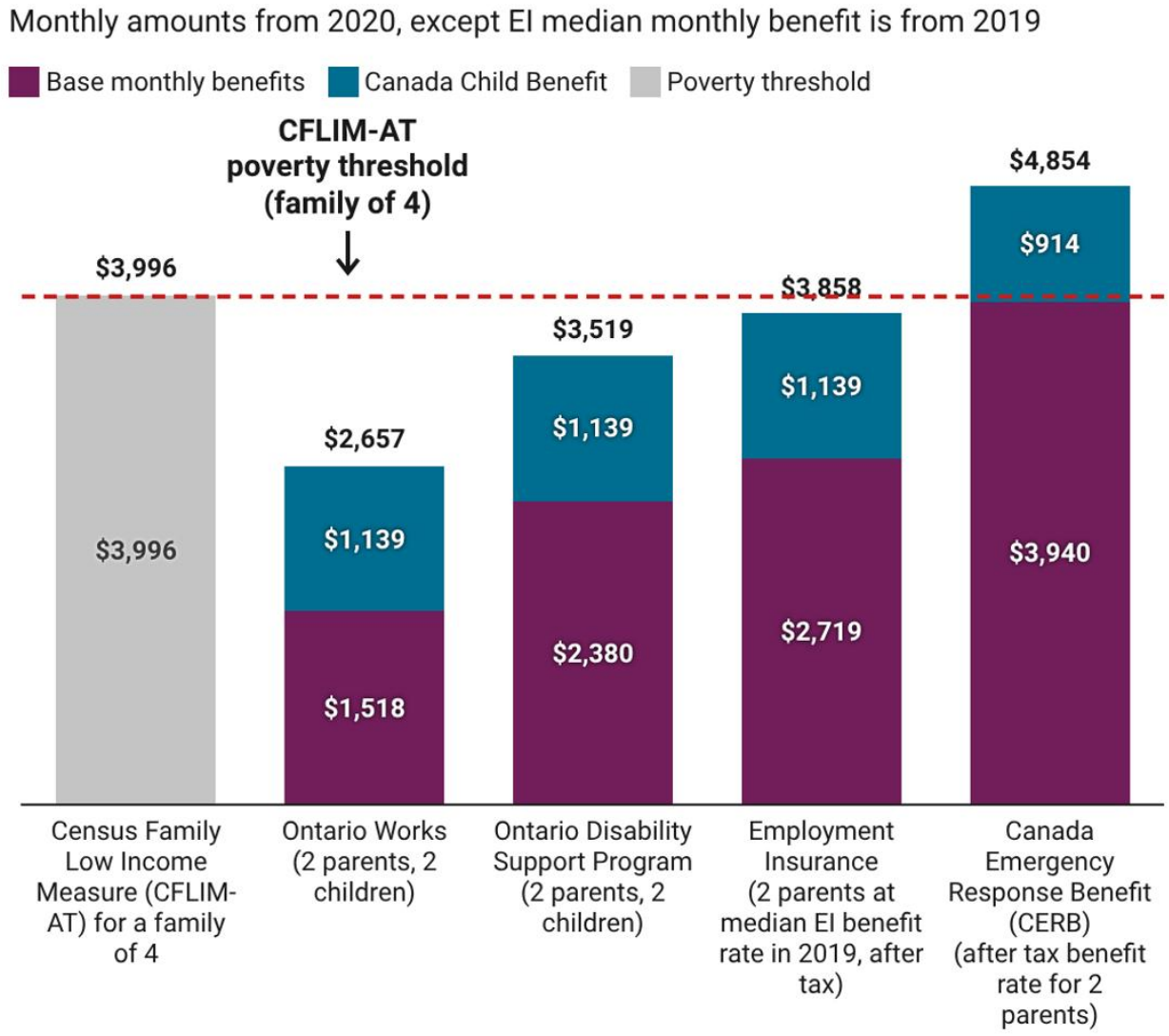
The CERB benefit was set at a $500 per week level for all workers who were laid off during the pandemic and had earned at least $5,000 in employment income in 2019, or in the 12 months prior to starting CERB claim. After tax, CERB income was around $1970 per month per worker.

For average earning workers who were laid off, CERB was a big reduction in their income, but for the lowest income workers and their families, CERB was a stable and higher level of income than the precarious jobs and social assistance benefits they were previously accessing. For these families, CERB was a basic income that lifted many out of poverty.

Figure 2 shows that CERB was slightly higher than previous median EI benefits, and much higher than social assistance benefits. Many families on social assistance work at least part time, part of the year, and that previous employment income made them eligible for CERB. The base level of CERB for a family of two parents is nearly at the CFLIM-AT poverty level, and child benefits at that income level then raise a family of four above the poverty line. In contrast, social assistance income in Ontario even with child benefits is well below the CFLIM poverty threshold.

As will be seen in the following charts in this report, the level of child and family poverty dropped substantially in 2020, which is attributable to the CERB basic income that so many families living in poverty were able to access. With the end of CERB in October 2020, but work still difficult to access due to pandemic impacts, many families had ot return to EI if they were still eligible, or social assistance, and then poverty levels in 2021 began to increase.

Figure 2. 2020 Pandemic Benefit Changes: social assistance, EI, CERB and CFLIM poverty threshold



Data sources: Statistics Canada, Income Security Advocacy Centre, TotalCalc.info CCB Calculator, EYtaxcalcualtors.com Income Tax Calculator.

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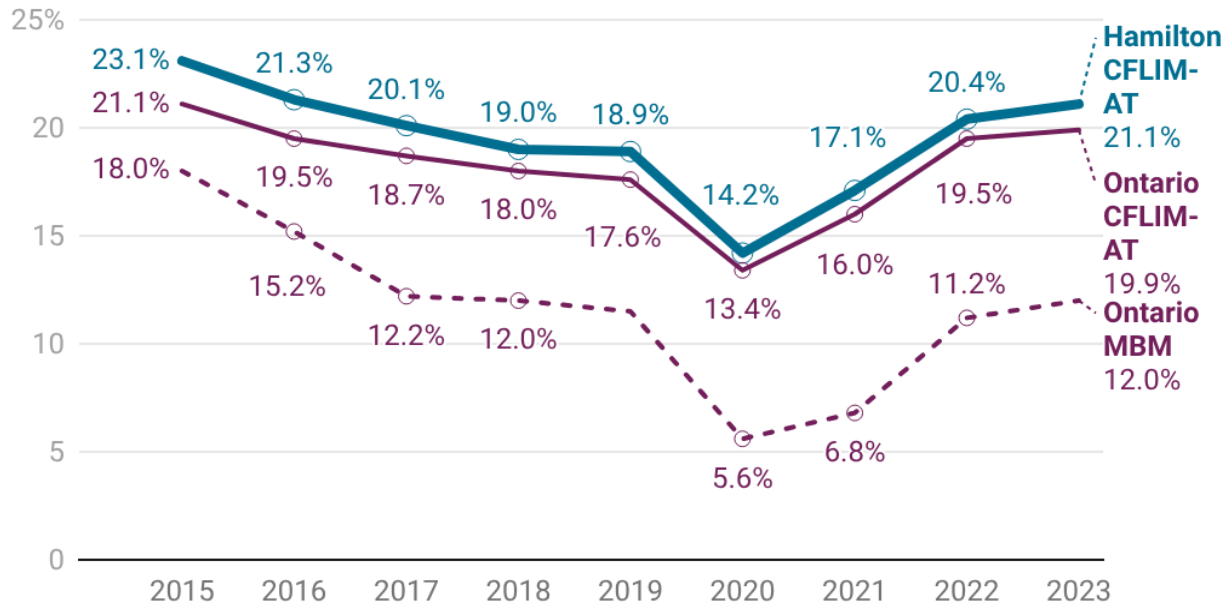
Children and Youth

Census Family Low Income Measure – After Tax (CFLIM-AT)

The most current available data show a staggering rise in child and family poverty for the City of Hamilton, after years of decline. According to 2023 taxfiler data, 21.1% of Hamilton children were living in low-income families, up 6.9 percentage points since the city's record-low child poverty rate of 14.2% in 2020. Between 2020 and 2021, Hamilton's child poverty rate increased by 2.9 percentage points from 14.2% to 17.1%, the highest amount on record for a single year in the city. That record was broken in the subsequent year. Between 2021 and 2022, Hamilton's child poverty rate increased by another 3.3 percentage points. This troubling trend shows child poverty in Hamilton had returned to pre-pandemic levels (Figure 3).

Figure 3. Child Poverty Rate, 2015-2023



Data source: Statistics Canada, Table I-13 - Individual data - After-tax low income status of tax filers and dependents (census family low income measure, CFLIM-AT) for couple and lone parent families by family composition, 2014-2023. Accessed through the Community Data Program. MBM data from Statistics Canada, Table: 11-10-0135-01, Low income statistics by age, gender and economic family type.

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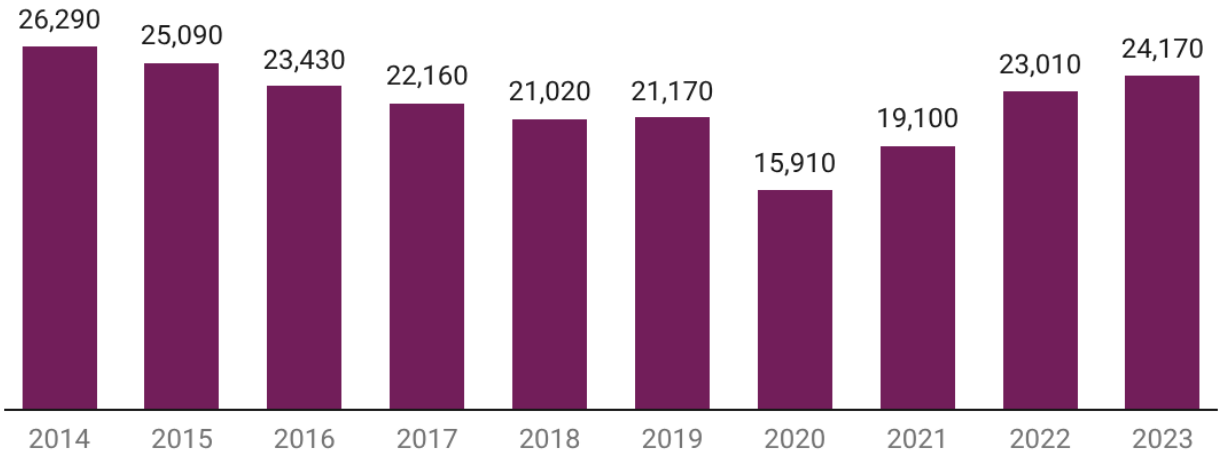
Looking at child poverty using the Census Family Low Income Measure (CFLIM), we see that the current rate of 21.1% is similar to the 2016 rate. That means that one in five children in Hamilton are living in poverty. This is over 24,000 children in Hamilton (Figure 4).

This would fill the TD Coliseum (18,000 capacity) and Ron Joyce Stadium at McMaster University (6,000 capacity).

For comparison, Hamilton's rate has been consistently higher than the Ontario rate. It is important to note that child poverty in Ontario has more than doubled according to Canada's Official Poverty Line (MBM). According to the MBM, 12% of Ontario's children lived in poverty, representing 346,000 children, an increase of 114% from 2020 when the child poverty rate was 5.6%.

Figure 4. Number of Children in Poverty, 2014-2023, Hamilton



Data sources: Statistics Canada, Table I-13 - Individual data - After-tax low income status of tax filers and dependents (census family low income measure, CFLIM-AT) for couple and lone parent families by family composition, 2014-2023. Accessed through the Community Data Program.

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From 2015 to 2019, Hamilton's child poverty rate fell by 4.2 percentage points. This steady decline has been largely attributed to the introduction of the Canada Child Benefit (CCB) in 2016.[5] Geared toward low- and middle-income families, the CCB provides a tax-free benefit paid monthly to those eligible and is adjusted annually based on inflation.

From 2019 to 2020, child poverty fell by another 4.7%, the sharpest decline in a single year on record, again due to government transfers. In 2020, temporary pandemic benefits, including a one-time top-up to the CCB and the Canada Emergency Response Benefit (CERB), provided financial support to Canadians whose employment was impacted by the COVID-19 pandemic.

[5] Baker, M., Messacar, D., & Stabile, M. (2021). Effects of child tax benefits on poverty and labor supply: Evidence from the Canada Child Benefit and Universal Child Care Benefit. National Bureau of Economic Research, Working Paper 28556.

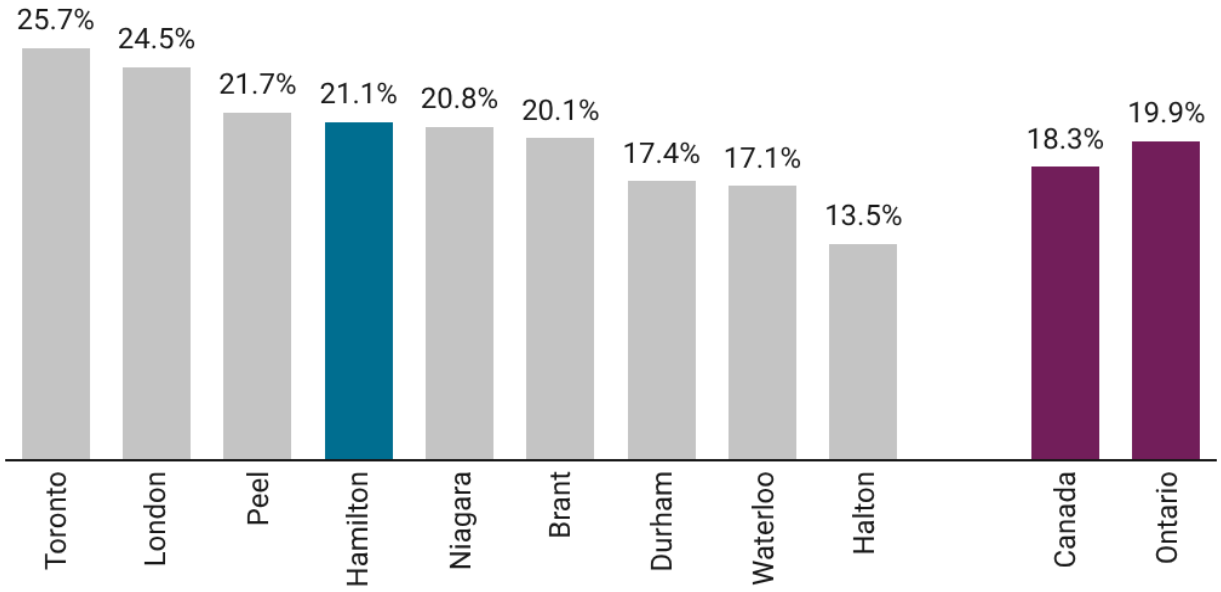
In 2020, 318,000 Hamiltonians aged 15 and over received some form of COVID-19–related assistance, representing 68% of the population. On average, individuals received $4,316 through COVID-19–related assistance and an increase to the federal GST credit of $434. For families, pandemic-related assistance included an increase to the CCB, which averaged $252.[6]

However, the 2020 top-ups to the CCB and GST credit were temporary, and by fall 2020, most of the major COVID-19 income support programs had ended. In addition, there has been an increase in inflation and unemployment, affecting housing and food costs. As a result, Hamilton's child poverty rate rose considerably in 2021 and even more significantly in 2022, while not rising as much in 2023.

When looking at the child poverty rate of surrounding municipalities in Southern Ontario as shown in Figure 5, Hamilton's rate of 21.1% was the fourth highest, with Toronto having the highest rate at 25.7%. Hamilton's child poverty rate is 2.8 percentage points higher than the Canadian rate and 1.2 percentage points higher than the Ontario rate. Hamilton's rate is also higher than Niagara (20.8%), Brant (20.1%), Durham (17.4%), Waterloo (17.1%), and Halton (13.5%).

[6] Statistics Canada. *Distribution of COVID-19 Reliefs to Canadians: Canada, Provinces and Territories, Census Divisions and Census Subdivisions*. Table 98-10-0093-01. 2022.

Figure 5. Child Poverty Rate for Select Municipalities, 2023



Data sources: Statistics Canada, Table I-13 - Individual data - After-tax low income status of tax filers and dependents (census family low income measure, CFLIM-AT) for couple and lone parent families by family composition, 2014-2023. Accessed through the Community Data Program.

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Children in Lone-Parent Families Experience Higher Rates of Poverty

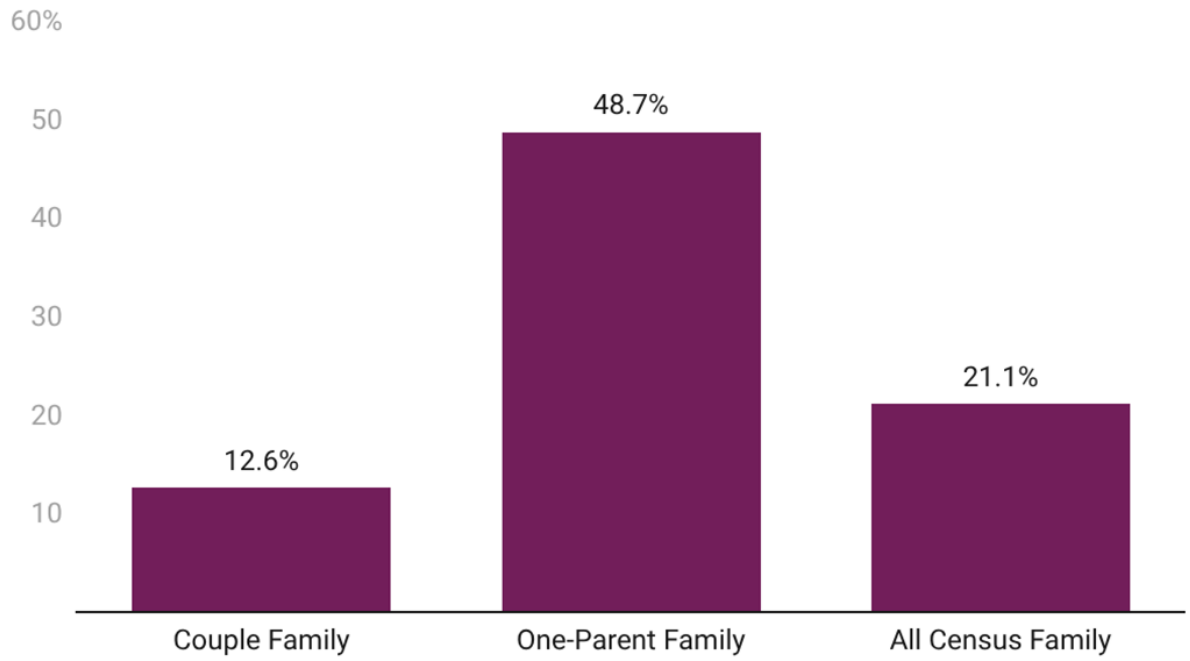
When we look at poverty rates for children in lone-parent families and couple families, we see a significant difference. For children in lone-parent families in Hamilton, nearly half (48.7%) lived in poverty (Figure 6). The poverty rate of children in lone-parent families was nearly four times higher than the rate of children in couple families.

In 2023, the difference in child poverty rates between couple families and lone-parent families was 36% greater for lone-parent families. Census data consistently show that lone-parent families are largely headed by women+[7], with 80% of lone-parent families led by women+ in 2021. Research published by SPRC in 2025[8] shows higher poverty rates for lone-parent families headed by women+ compared to those headed by men+.

[7] The 2021 Census of Population Dictionary, published by Statistics Canada, introduced a "gender" variable, defining "women+" as a category including cisgender women, transgender women, and some non-binary individuals, distinguished from sex assigned at birth. Statistics Canada. *2021 Census of Population Dictionary*. "Gender." https://www12.statcan.gc.ca/census-recensement/2021/ref/98-20-0001/982000012021001-eng.cfm

[8] Social Planning and Research Council of Hamilton. *The Faces of Poverty in Hamilton*. 2025. https://sprchamilton.ca/the-faces-of-poverty-in-hamilton/

Figure 6. Child Poverty Rate by Family Type, Hamilton, 2023



Source: Statistics Canada, Table I-13 - Individual data - After-tax low income status of tax filers and dependants (census family low income measure, CFLIM-AT) for couple and lone parent families by family composition, 2014-2023. Accessed through the Community Data Program.

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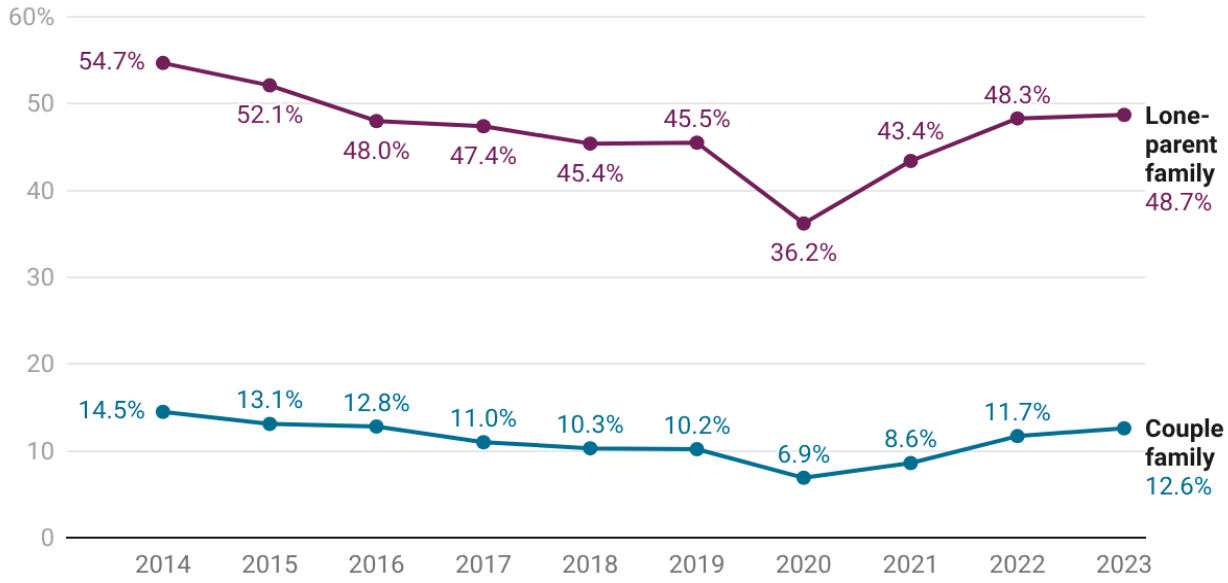
When looking at the child poverty rate by family type (Figure 7), lone-parent families have been consistently higher than couple families. The largest gap was in 2014 when there was a 40-percentage point difference, and the smallest gap was in 2020 when it fell to 29 percentage points. Since 2020, the gap has increased once again, reaching **37 percentage points** in 2023.

Figure 7. Child Poverty Rate by Family Type, Hamilton, 2014-2023



Data source: Statistics Canada, Table I-13 - Individual data - After-tax low income status of tax filers and dependants (census family low income measure, CFLIM-AT) for couple and lone parent families by family composition, 2014-2023. Accessed through the Community Data Program.

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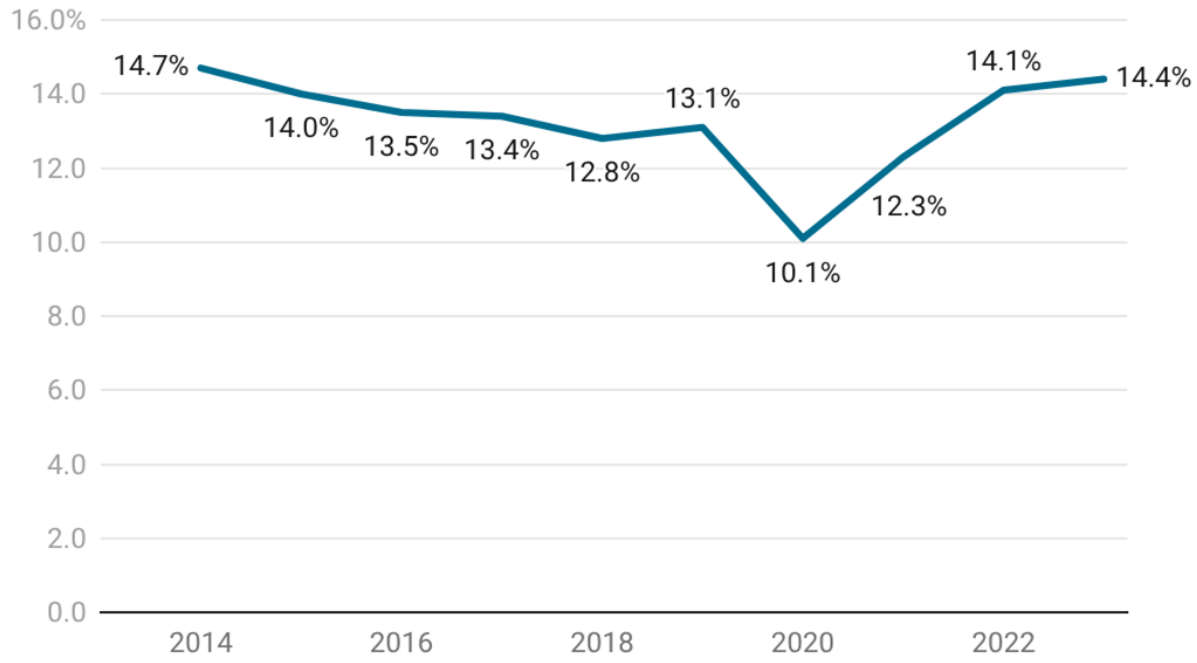
Individuals under the age of 18 not in a census family[9] had an extremely high poverty rate (98.3%). This population made up a very small portion (2.4%) of those under the age of 18 living in a low-income household. This group includes people living alone or with others who are not a parent or grandparent, a married or common-law partner, or children of their own. The data available tells us very little about their living situations, except that they did not fall within the narrow definition of a census family, and they had some income.

[9] According to Statistics Canada, a "[c]ensus family is defined as a married couple and the children, if any, of either and/or both spouses; a couple living common law and the children, if any, of either and/or both partners; or a parent of any marital status in a one-parent family with at least one child living in the same dwelling and that child or those children. All members of a particular census family live in the same dwelling. Children may be biological or adopted children regardless of their age or marital status as long as they live in the dwelling and do not have their own married spouse, common-law partner or child living in the dwelling. Grandchildren living with their grandparent(s) but with no parents present also constitute a census family."

Families

Family poverty in Hamilton has risen in recent years, mirroring the increase in child poverty and underscoring the broader erosion of income security for households with children (Figure 8 and Figure 9).

Figure 8. Poverty Rate for Census Families, Hamilton 2014-2023



Data source: Statistics Canada, Table F-20 Family data - After-tax low income status of census families (census family low income measures, CFLIM-AT) by family type and family composition, 2014-2023. Accessed through the Community Data Program.

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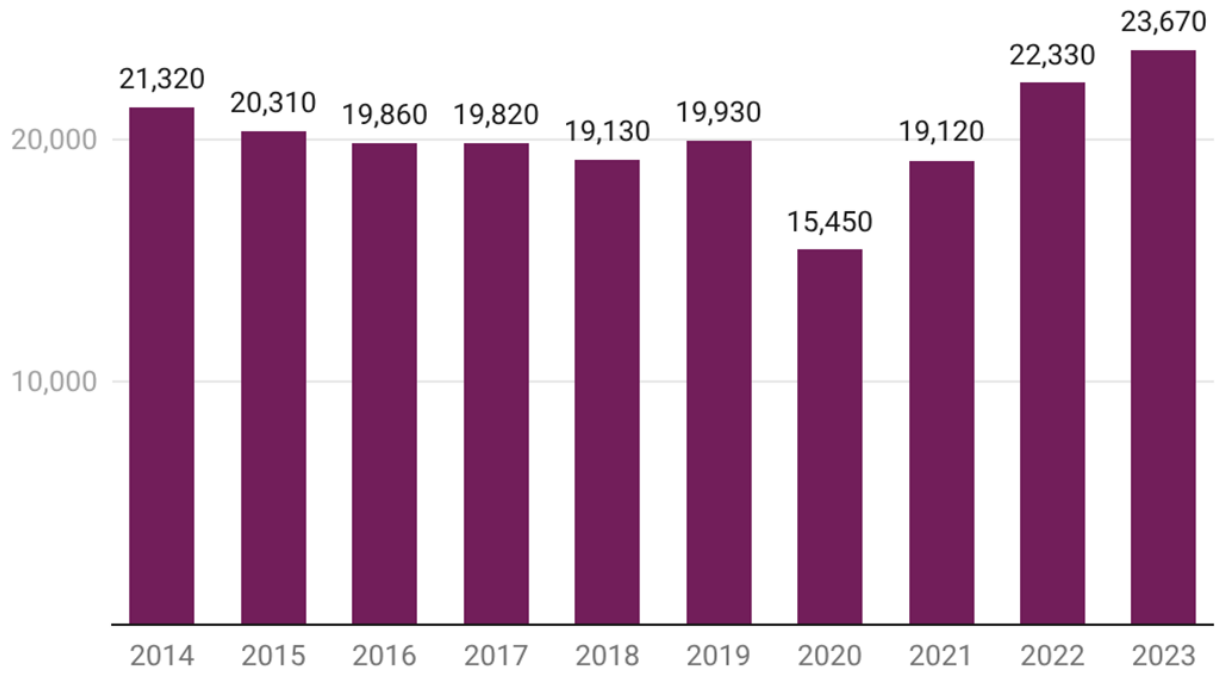
Figure 9. Number of Census Families in Poverty, Hamilton, 2014-2023



Data source: Statistics Canada, Table F-20 Family data - After-tax low income status of census families (census family low income measures, CFLIM-AT) by family type and family composition, 2014-2023. Accessed through the Community Data Program.

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Depth of Poverty

Depth of poverty provides critical insight into the severity of financial hardship experienced by families living below the low-income threshold. It measures how far below the poverty line families fall, expressed as the dollar gap between median after-tax income and the Census Family Low Income Measure (CFLIM-AT) poverty line. This after-tax measure accounts for all government transfers, including the Canada Child Benefit, making it a key indicator of income adequacy for families with the lowest incomes. The measure uses the median income of families in low income, representing the midpoint of the distribution. This means that half of all families living in poverty have incomes below this level, indicating that many experience poverty that is significantly deeper than what the median figure captures.

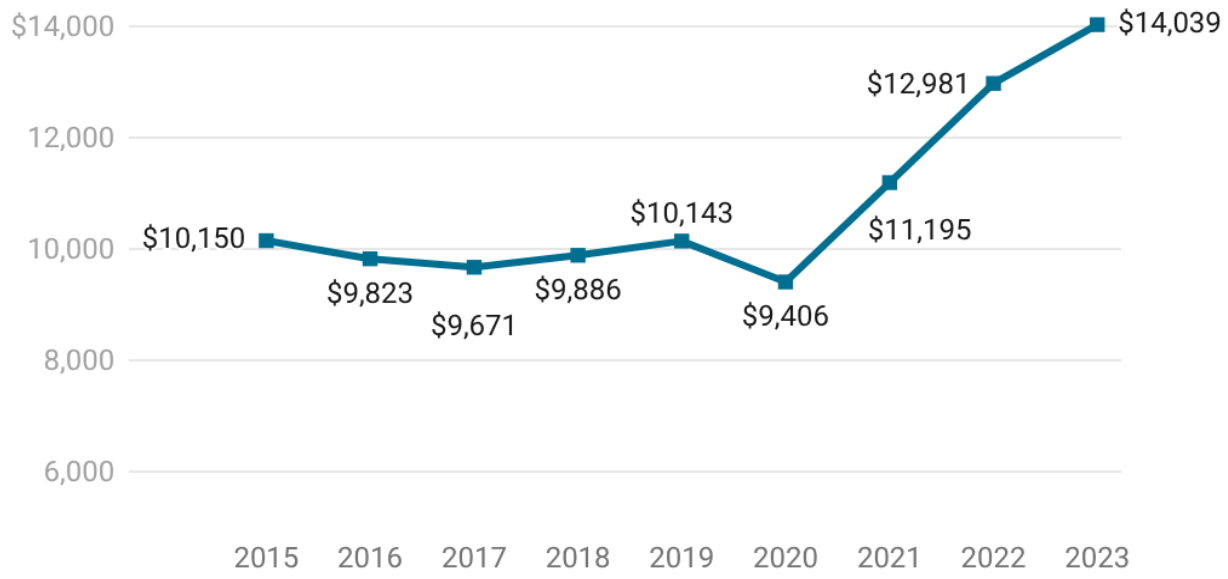
As shown in Figure 10, between 2016 and 2019, the average depth of poverty rose gradually from $9,823 to $10,143, meaning families were falling more than $10,143 below the poverty line on average, This indicates that even as child poverty rates declined modestly due to the

introduction and uptake of the Canada Child Benefit in 2016 and 2017, families who remained in poverty were experiencing deeper economic hardship.

In 2020, the depth of poverty temporarily declined to $9,406, reflecting positive effects of pandemic-era income supports. After 2020, the depth of poverty rose sharply three years in a row, reaching $11,195 in 2021, $12,981 in 2022, and $14,039 in 2023.

By 2023, the depth of poverty had reached the highest level, with families falling more than $14,000 below the poverty line on average, a sharp increase from earlier years, a clear sign that the federal poverty reduction strategy and programs are not meeting the needs of children.

Figure 10. Average Depth of Poverty, all family types, Hamilton, 2015-2023



Data source: Table F-20 Family data - After-tax low income status of census families (census family low income measures, CFLIM-AT) by family type and family composition, 2015-2023. Accessed through the Community Data Program.

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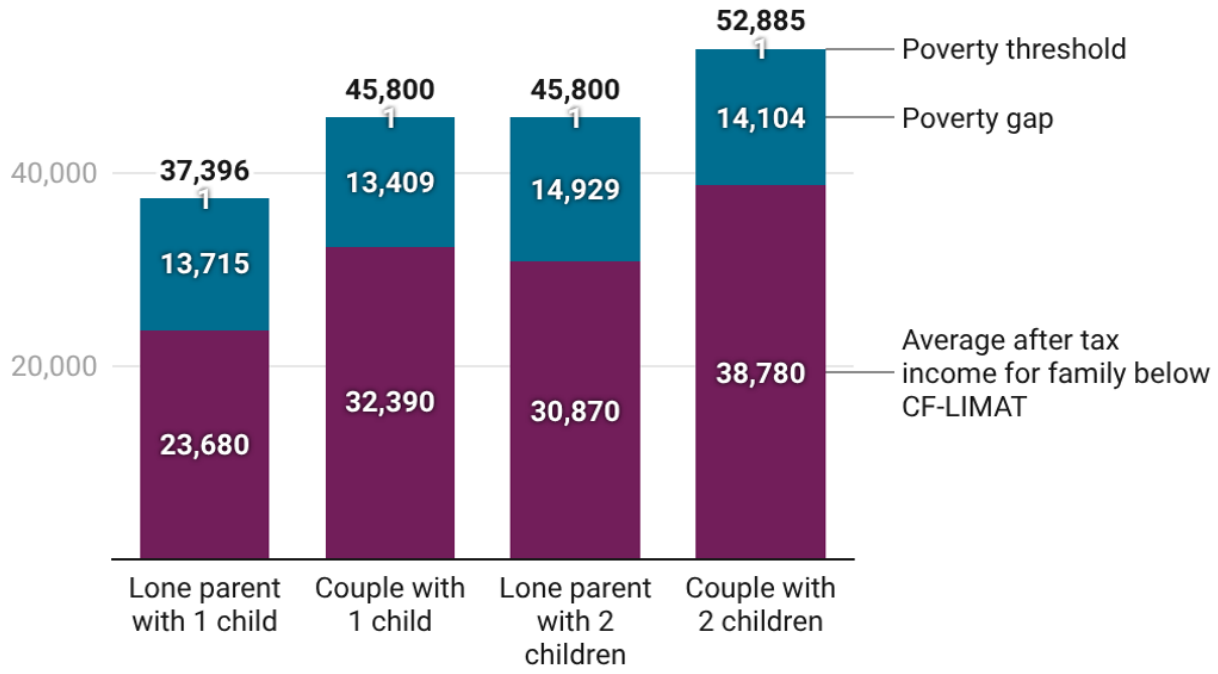
The chart below (Figure 11) shows the poverty gap as a measure of the depth of poverty for four low-income family types in Hamilton. The poverty gap, displayed in dollars, refers to the difference between the after-tax family income required to reach the poverty line (i.e., the Census Family Low-Income Measure, After-Tax, or CFLIM-AT, threshold) and the median after-tax family income for each family type. Data shows a significant depth of poverty for all four family types. **Lone-parent families with two children** had the largest

poverty gap, with a median after-tax family income that was $14,929 below the poverty line for a family of three.

Figure 11. Depth of Low Income by Family Type, Hamilton, 2023



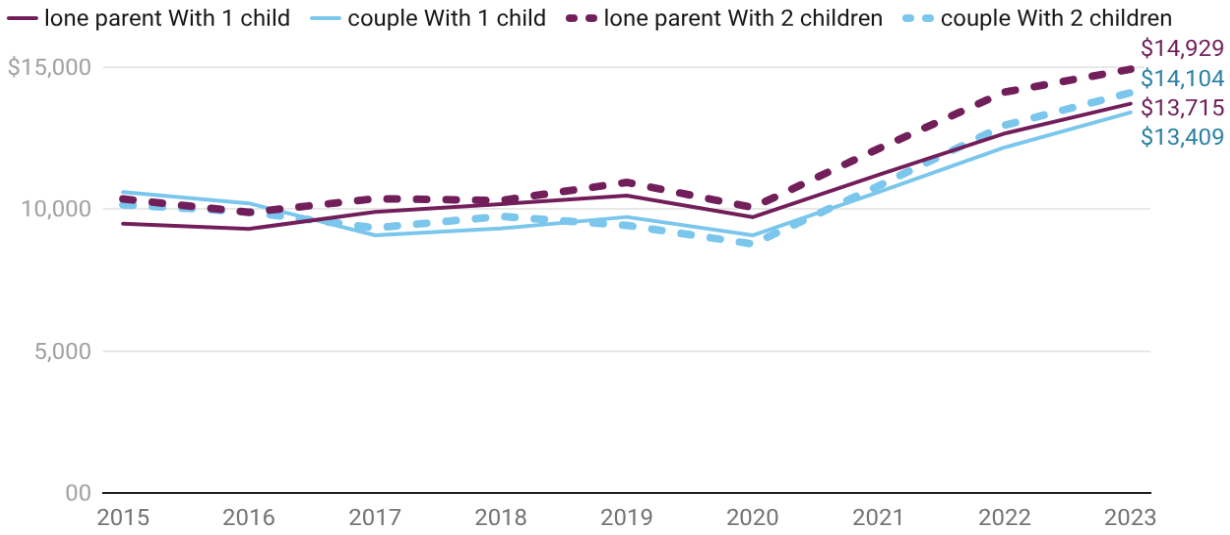
Source: Table F-20 Family data - After-tax low income status of census families (census family low income measures, CFLIM-AT) by family type and family composition, 2015-2023. Accessed through the Community Data Program.

Created with Datawrapper

Figure 12 shows the poverty gap for low-income family types in Hamilton annually from 2015 to 2023. For low-income lone-parent families with two children, the poverty gap in dollars was 1.4 times larger in 2023 compared to 2015. On average, half of low-income lone-parent families with two children were $14,929 or more below the poverty line in 2023, an increase of $4,517 from 2015, when the gap was $10,358.

The poverty gap also increased by 1.4 times during that time period for low-income lone-parent families with one child and couple families with two children. For low-income couple families with one child, the poverty gap was nearly 1.3 times larger in 2023 than in 2015.

Figure 12. Depth of Poverty by Family Type, Hamilton, 2015-2023



Data source: Table F-20 Family data - After-tax low income status of census families (census family low income measures, CFLIM-AT) by family type and family composition, 2015-2023. Accessed through the Community Data Program.

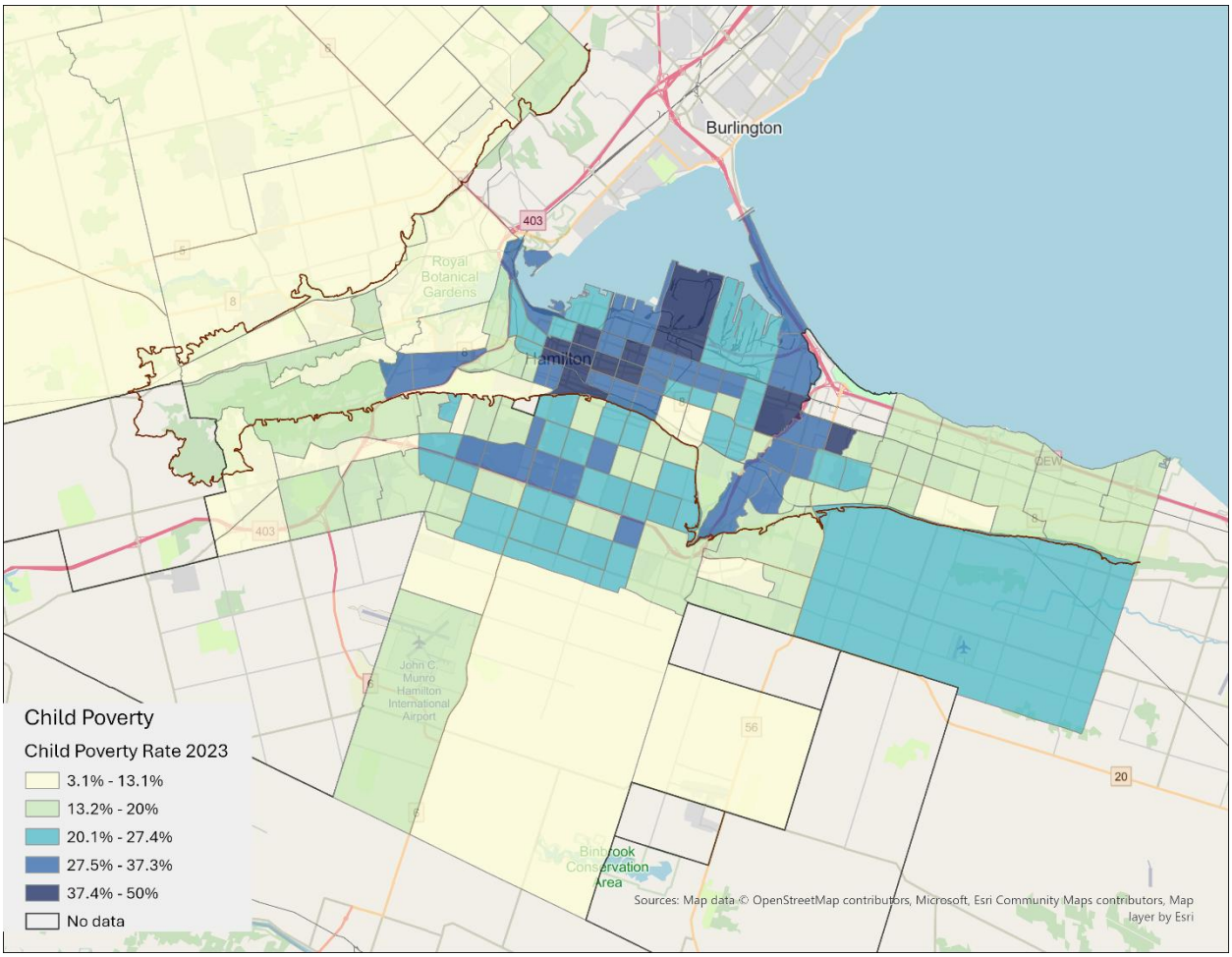
Created with Datawrapper

Child Poverty across Hamilton

This section presents child and family poverty rates by census tract,[10] which are small geographic areas where approximately 5,000 persons reside.

Figure 13 shows the child poverty rate by census tract sorted by five quantiles. The extreme disparities in rates among different geographic pockets of the city are made visible. The areas of the map that are darkest in colour have the highest concentrations of child poverty in the city. Many of the census tracts with the highest rates of child poverty are in the lower city, both in the downtown core and extending into East Hamilton.

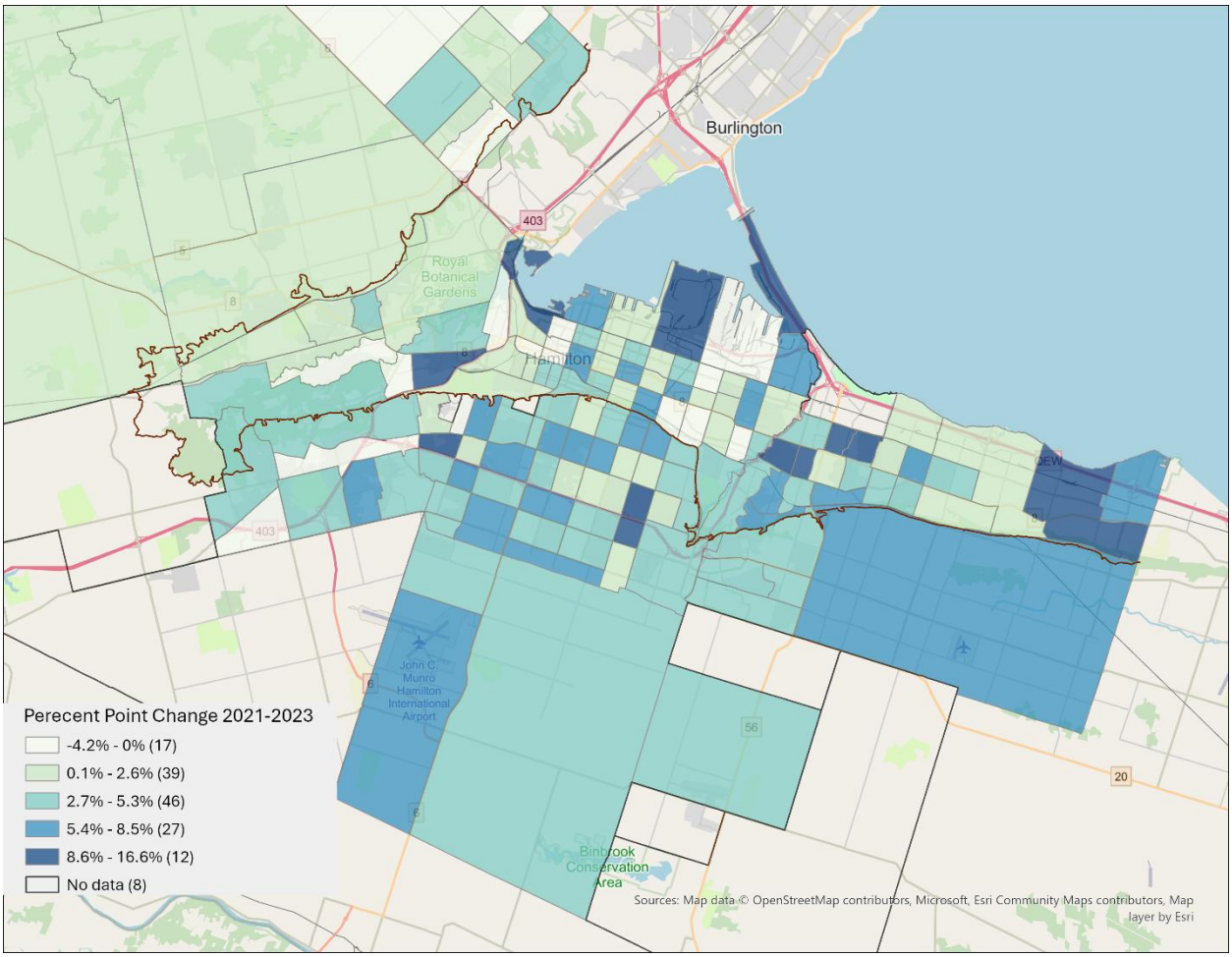
Figure 13. Map of Child Poverty Rate by Census Tract, Hamilton, 2023



[10] Census tracts (CTs) are small, relatively stable geographic areas with a population that usually ranges between 2,500 and 7,500, with a preferred average of 5,000.

When looking at the change in child poverty rates over the past few years, between 2021 and 2023, child poverty rates increased in many census tracts, although by varying amounts (Figure 14). The areas of the map that are darkest in colour have the highest percentage change in child poverty between 2021 and 2023. There were 17 census tracts that saw a decrease in the child poverty rate over this two-year period. At the other extreme, a dozen census tracts saw a percentage point increase of between 8.6 and 16.6 in this two-year period.

Figure 14. Percentage point change in child poverty rates by census tract, 2021-2023, Hamilton



Impacts of Family and Child Poverty

Family and child poverty in Hamilton means those with inadequate incomes have difficulty meeting the daily requirements of living in the city.

Housing Security

- High rents mean families often spend a large share of income on housing. This leaves less for essentials like food, childcare, and transportation.
- In a 2023 report, Hamilton's Housing Crisis: 2010-2023 Trends in Rental Housing[11], shows that the rental housing market is continuing on a harmful trajectory of ever-increasing rents, with the largest increase ever recorded in the last year alone.
- CMHC average market rent in Hamilton increased by 97% since 2010, while inflation has increased by 36% in that time. Hamilton's rents have increased at a faster rate than both Ontario's rents and inflation, as shown in the SPRC report, Hamilton Housing Crisis: 2010-2023 Trends. Hamilton renters saw a record rent increase between 2022 and 2023 of $189.[12]
- In a 2023 report from the Hamilton Community Foundation[13], it found that existing affordable rental housing is eroding. Hamilton has lost 23 affordable rental units for every one affordable unit it has built over the past decade.
- Core housing need is a crucial concept to understand people's housing conditions. Statistics Canada defines core housing need as whether a household "falls below at least one of the indicator thresholds for housing adequacy, affordability or suitability, and would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable."
- Overall, 13% of Hamilton's households are living in core housing need[14]. Renter households are significantly likelier to be in core housing need in Hamilton. 27.6%, or over 1 in 4 renter households are in core housing need, compared to 5.5% of owner households.

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[11] Social Planning and Research Council of Hamilton. *Hamilton Housing Crisis: 2010–2023 Trends*. https://sprchamilton.ca/hamilton-housing-crisis-2010-2023-trends/
[12] Ibid.
[13] Hamilton Community Foundation. *Vital Signs 2023 Hamilton Housing*. https://hamiltoncommunityfoundation.ca/vitalsigns-report/wp-content/uploads/2023/09/HCF-2023-VITAL-SIGNS-Report.pdf
[14] Social Planning and Research Council of Hamilton. *Mapping Core Housing Need in Hamilton*. https://sprchamilton.ca/mapping-core-housing-need-in-hamilton/

- High monthly housing costs disproportionately affect renters compared to owners. 37.5%, or over one-third of renter households live in unaffordable housing.

Food Insecurity

- Food insecurity, the insecure or inadequate access to food due to financial constraints, continues to be a serious problem in our communities. Families living with food insecurity have unmet basic needs because their incomes are inadequate. When households struggle to afford food, they are very likely struggling with other necessities, including housing, utilities, transportation, and clothing.

- According to the Hamilton Hunger Report 2025[15], food bank usage has jumped by over 50% since 2021.

- Households in Hamilton experience food insecurity, with 7,153 households accessing food banks monthly in 2025.[16]

- Children are heavily impacted by food insecurity. In 2025, Hamilton Food Share reported that 34% of food bank users are children.

- According to Hamilton Public Health[17], more than one in four Hamilton households (29.4%) lived with food insecurity in 2024. This means that Hamiltonians living in these households are not always able to eat an adequate quality or quantity of food because there is not enough money to buy food.

- Based on the Ontario Nutritious Food Basket (ONFB), Hamilton Public Health surveys food prices in a sample of grocery stores across the city. It estimates that a basic nutritious diet for a family of four costs around $290/week, not including housing. For those earning low wages or on social assistance, this can leave little room for additional expenses throughout the month.

[15] Hamilton Food Share. *Hamilton Hunger Report 2025*. https://hamiltonfoodshare.org/assets/pdf/hunger-reports/2025.pdf
[16] Ibid.
[17] Hamilton Public Health. *Monitoring food affordability in Hamilton*. https://www.hamilton.ca/people-programs/public-health/food-nutrition/monitoring-food-affordability-hamilton

Income Security

- Low wages and unstable work make it difficult for families to meet living costs.
- The living wage in Hamilton is calculated at $22.60/hour in 2025[18], a 6.1% increase from the previous year. However, the minimum wage in Ontario in 2025 is $17.60, a difference of five dollars an hour.
- A 2025 report[19] from the Canadian Centre for Policy Alternatives and the Ontario Living Wage Network highlights a growing challenge across Ontario: wages aren't keeping up with the cost of living. The report shows that here in Hamilton, over 60,000 workers are earning less than a living wage.
- In the SPRC report, *The Faces of Poverty in Hamilton*, it was shown that there are 18,690 working poor[20] individuals in Hamilton between the ages of 18 to 64 in 2023. This accounts for 5% of working individuals in Hamilton. These individuals are more likely to experience unstable employment, irregular work hours, limited access to benefits, and increased health issues.[21]

Community Participation, Belonging, and Social Inclusion

Family and child poverty affects more than a household's ability to meet basic needs. It also shapes whether children, youth, and families can participate in community life and experience a sense of belonging.[22] Participation and belonging can be protective factors, supporting resilience, social connection, and community wellbeing.[23]

Financial pressures can limit involvement in recreation and sports, arts and culture, school trips, extracurricular activities, and community events. For families already navigating high housing costs, food insecurity, transportation barriers, childcare needs, and precarious

[18] Social Planning and Research Council of Hamilton. *Hamilton Living Wage 2025*. https://sprchamilton.ca/hamilton-living-wage-2025/
[19] Canadian Centre for Policy Alternatives (2025). *Barely Hanging On*. https://www.policyalternatives.ca/news-research/barely-hanging-on/
[20] Working poor are defined as tax filers living in a census family in low-income based on the LIM after tax; have earnings of $3,000 or more; do not claim full/part-time postsecondary education deductions for themselves, are not child taxfilers and non-taxfiling children (children could be of any age) and are not parents who are less than 18 years of age.
[21] Public Health Agency of Canada. *Key Health Inequalities in Canada: A National Portrait*. Ottawa: Public Health Agency of Canada; 2018.
[22] Canadian Poverty Institute. https://www.povertyinstitute.ca/social-poverty
[23] BC Healthy Communities (2024). https://bchealthycommunities.ca/wp-content/uploads/2024/03/CYMW_Social_2.pdf

employment, even modest fees (registration, equipment, transit) can make participation financially and logistically out of reach.

The impacts of reduced ability to participate in community are important to consider because community participation is closely linked to mental health and wellbeing, child development, civic engagement, and a sense of safety and belonging. Children and youth who cannot take part alongside peers may experience stigma, isolation, and weaker connections to school and community. Strengthening inclusion requires more than addressing immediate material needs. It also involves affordable, accessible programming and recreation, safe and welcoming public spaces, accessible transportation, and community-based spaces that help residents build relationships and contribute to community life.[24]

Conclusion

Progress has been made in some areas, but continued advocacy for adequate income supports remains crucial for children and families experiencing poverty in Hamilton.

COVID-19 government benefits temporarily raised incomes, lowering family and child poverty rates in 2020. However, taxfiler data over the past number of years show poverty rates rising again, highlighting the temporary nature of these supports and the need for sustainable enhancements.

For families with children, particularly lone-parent families, these supports improved financial stability and child well-being. However, long-term progress depends on addressing systemic issues like income inequality, affordable housing, and childcare access.

As Campaign 2000 indicated in their 2025 report[25], government transfers are a foundational component of Canada's poverty-reduction architecture. They play a critical role in reducing income insecurity, rapidly lowering poverty rates, and narrowing inequality by raising the minimum income floor. Yet, Canada's current income security system remains inadequate.

In the SPRC report, *Hamilton Housing Crisis: 2010-2023 Trends*, the most direct and concrete step that must be taken to solve Ontario's rental housing crisis that affects many low-income families, is improve the Residential Tenancies Act to protect tenants and

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[24] Tamarack Institute (2023). *Community Belonging: A way to end poverty in Canada*. https://www.tamarackcommunity.ca/hubfs/Community-Belonging-A-Social-Way-To-End-Poverty-in-Canada.pdf

[25] Campaign 2000. *Investing in Tomorrow: A Future Without Poverty. 2025 Report Card on Child and Family Poverty in Canada* https://campaign2000.ca/new-release-2025-report-card-on-child-and-family-poverty-in-canada/

market affordable housing. The Fair Rent Ontario coalition is calling for full rent control in Ontario through:

- Eliminating the November 15, 2018, rent control exemption
- Removing vacancy decontrol and bringing back rent control for new leases on vacant units. Creating a rent registry to keep track of rents.
- Eliminating Above Guideline Rent Increases

While employment is often framed as the solution to income insecurity, it is worth noting that work alone is not a guarantee of an adequate standard of living. Even with full-time, year-round employment, earning only the minimum wage can leave individuals and families living in poverty once basic costs such as housing, food, transportation, and childcare are accounted for. This reality underscores the need for government policies that strengthen income security through fair wage-setting, robust income supports, and measures that reduce essential living costs so that having a job actually translates into economic stability.