RESEARCH REPORT

Single Life

Poverty trends in single adults, lone parents, and single seniors in Hamilton and Ontario, 2005-2023

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About Social Planning and Research Council of Hamilton

The Social Planning and Research Council of Hamilton (SPRC) is an independent non-profit and community-based research organization. SPRC promotes equity, informs policy and planning decisions, and increases community engagement to improve social conditions. We accomplish this through research and program evaluation, policy analysis, community partnerships, and program delivery. SPRC is funded by the United Way Golden Horseshoe, the City of Hamilton City Enrichment Fund and through independent service contracts.

This report was prepared by Sara Mayo, Social Planner, with the support of the SPRC Social Planning Team. For more information, please contact sprc@sprchamilton.ca.

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Social Planning and Research Council of Hamilton
350 King Street East, Suite 104
Hamilton, ON, L8N 3Y3

(905) 522-1148

Email: sprc@sprchamilton.ca

Web: www.sprchamilton.ca

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00 — EXECUTIVE SUMMARY

Canada has used the tax system to build something close to a basic income for children and for seniors, through improved child benefits and the Old Age Pension and Guaranteed Income Supplement. But there is only a limited safety net for working-age adults, and single adults without a partner or family support to help tide them over in times of economic uncertainty face more challenges. Singles who live alone carry household costs that couples split between two earners (what many call the "singles tax"), and singles have rarely received attention in governments' poverty reduction efforts. This report examines three groups of singles: single working-age adults (18–64), lone parents, and single seniors (65+). The population growth and low-income rates are compared with those of couple families in Hamilton and Ontario. It uses tabulations of Statistics Canada's T1 Family File from 2005 to 2023, with poverty measured by the Census Family Low Income Measure, After Tax. (The meaning of "single" in this report is not specifically about marital status. For example, this report's definition of single does not include the population of never-married adult children who live with their parents. Those adults are "single" when counting marital status categories, but they have the support of living in a family. This report's data focuses on singles who are living alone or with roommates primarily.)

The report's main findings are:

- The number of single adults has grown substantially, while the number of single seniors has grown more slowly. Singles now account for close to one quarter of Hamilton's adults aged 18-64, while single seniors account for more than one third of the population aged 65 and over. The lone-parent population has remained relatively stable, in both Hamilton and Ontario.
- Women living alone tend to be much older than men living alone. Almost 40% of Hamilton women aged 85-89 live alone, about twice the rate of men at that age.
- Among racialized groups in Hamilton, White and Indigenous groups have the highest rates of living alone (12.9%), and Filipino and Korean have the lowest rates (3.4%).
- Hamilton's poverty rate among single adults aged 18-64 (42%) is more than twice the overall adult poverty rate (19%). Single seniors have a 22% poverty rate in Hamilton, compared to 11% poverty rate for seniors overall.
- The poverty rate among Hamilton's lone parents (39%) is more than four times the rate among couple parents (9%), although both rates have declined.

In summary: the number of single adults and seniors in poverty is increasing both due to population growth and increasing poverty rates. Lone parents in poverty are decreasing in both number and percentage. Singles have risen from a share of 39% among Hamilton's low-income population to 44%. Single adults and seniors combined are more than one in three persons living in poverty.

Policy solutions to address poverty among singles are critical to becoming part of the renewed poverty reduction strategies at the local, provincial and federal levels:

- Social Assistance: Ontario Works, Ontario Disability Benefit Program, and the Personal Needs Allowance
- Ontario Student Assistance Program
- Canada Worker Benefit
- Ontario Guaranteed Annual Income System (GAINS) for low-income seniors 65+
- Guaranteed Income Supplement and Old Age Security (older adults)
- Pharmacare including the Ontario Trillium Drug Program

Singles and the Gaps in Canada's Safety Net

> "With single people now making up the largest group of reported households in the census, and singles being disproportionately represented among the ranks of the poor in the country, it's time for policy-makers to shift the focus of their efforts from simply reducing the poverty rate overall to specifically addressing the problem of deep poverty among singles and its consequences."
>
> — Canada's Forgotten Poor? Putting Singles Living in Deep Poverty on the Policy Radar

In this 60th anniversary year of the Social Planning and Research Council's incorporation, we have reflected on the changes in social policy locally, provincially and nationally over the last six decades. The weaving of a social safety net has taken sustained efforts and still needs more attention, but there are major improvements that have made Canada a stronger and more caring country, including using the tax system to help reduce seniors' poverty and child poverty, especially.

The introduction of the Guaranteed Income Supplement in 1967 to begin addressing growing seniors' poverty at that time has been a lifeline for millions of seniors.

In 1989, the House of Commons' unanimous resolution to eliminate Child Poverty was another major turning point. Following that resolution, in the 1990s the first child benefits were introduced, targeted towards low and moderate income families and then improvements in 2016 have lifted millions of Canadian families out of poverty.

Unlike the provincial social assistance systems, both of these federal benefits are delivered through the tax system, with simple eligibility criteria and universal access for those who are eligible and without a wait list. These features mean that Canada has implemented a form of Basic Income for children and seniors.

Sandwiched between these age groups are working age adults, many of whom are vulnerable to being relegated to living in poverty despite their best efforts to gain a foothold in today's challenging labour market. Among working age adults, those who are single in particular have high rates of poverty yet have been largely left out of governments' poverty reduction efforts.

This concern has been highlighted nationally for many years. In *Nowhere to Turn: Single Adults, Poverty, and Food Banks in Canada*, Food Banks Canada noted that single-adult households had become the largest group of food bank users, accounting for 45% of households assisted in 2016, up from 30% in 2001. The report argued that single working-age adults are among the groups most likely to experience poverty while receiving comparatively little attention in poverty reduction strategies.

Another report that highlights that working-age singles have become the "forgotten poor" of Canada's social safety net is *Canada's Forgotten Poor? Putting Singles Living in Deep Poverty on the Policy Radar* from the Institute for Public Policy Research. Drawing on administrative data about social assistance in 2016, and interviews with social assistance recipients, the research found that many singles face complex and interconnected barriers, including health challenges, unstable employment, and inadequate incomes. The report emphasized that poverty among singles cannot be understood solely as a labour market issue but must also be viewed through the lens of income security and social inclusion.

One of the multiple financial challenges faced by singles is the higher cost of living because expenses aren't spread across two earners. This has been labelled the "Singles Tax" and has been getting more attention from the media recently, as the singles population has grown, for example, from CBC: How to beat the singles tax and prioritize yourself as a solo earner | CBC Life, and from CTV: Singles tax squeezes solo business professionals. Advocacy campaigns are also underway to rebalance the tax system to reduce the burden for those singles who pay taxes: see Single Seniors for Tax Fairness | SSTF Single Seniors for Tax Fairness, and Single Seniors for Tax Fairness - BPW Canada.

This report puts a spotlight on three groups of singles: single working age adults (18–64), lone parents, and single seniors (65+) to examine population growth and low-income rates, in comparison to couple families, in both Hamilton and Ontario, using taxfiler data from Statistics Canada from 2005 to 2023.

Single adults are a diverse population. Their household situation may be living alone, living with one or more roommates (each would be counted as a single adult in the data), or living with other relatives that aren't counted in Statistics Canada's "census family" definition. This latter group would include, for example: two sisters living together (each counted as a single adult), or a grandparent living with an adult grandchild (each counted as a single adult).

Single adults also reflect the gender, ethnic, and linguistic diversity of Hamilton. This report, however, does not examine demographic differences among singles in much detail, because the taxfiler data source does not have demographics of tax filers beyond age and sex. In a few charts in this report, however, data from the 2021 Census is used as a supplement to show a snapshot of some relevant demographic groups among the singles population.

The meaning of "single" in this report is not specifically about marital status. For example, this report's definition of single does not include the population of never-married adult children who live with their parents. Those adults are "single" when counting marital status categories, but they have the support of living in a family. A sidebar with an overview of this population has been added for readers who may want information about that group of adult children living in families.

Data sources

The statistics in this report are drawn from Statistics Canada's T1 Family File (T1FF), an annual dataset built from personal income tax returns plus non-filing dependants (such as children). Because Canada has a high tax filing rate (with the caveats noted in the Limitations section), and with the additional non-filing dependents added from administrative data, the T1FF covers roughly 94% of Ontario's population[1]. This makes it one of the most complete and geographically detailed sources for studying annual income trends at the local level, including for some family groups, such as single adults and lone parents, that surveys often cannot measure reliably.

This report s based on custom tabulations of the T1FF covering 2005 through 2023, for two geographies: the City of Hamilton (Census Division) and the Province of Ontario, made available through the Community Data Program. The tables report counts of persons and families, and rates of low income, broken down by family type (non-family persons, couple families, and lone-parent families), age group (18–64 and 65+), and number of children. To focus on long term trends instead of year-to-year fluctuations, the charts present the historical data in 5 year increments (2005, 2010, 2015, 2020) and 2023, the most recent year available.

This report provides most data as both counts of people in various categories to see changes in the number of people, as well as rates per capita, so that rates can be compared between Hamilton and Ontario. To aid the reader, throughout this report, the charts showing count data are in shades of blue, and the charts showing data as rates are in shades of purple.

Poverty rates in this data are measured using the Census Family Low Income Measure, After Tax (CFLIM-AT), Statistics Canada's standard low-income line for tax-based data. A person is counted as being in low income if their family's after-tax income, adjusted for family size, falls below half of the national median. Please see the recent SPRC report, *Where's the Exit? Persistence of poverty in Hamilton and Ontario, 1992–2023* for more about the CFLIM-AT poverty measure, including thresholds compared to social assistance rates, minimum wage, living wage, and average incomes.

Full definitions of the population groups and technical terms used throughout this report — including non-family person / single adult, lone parent, census family, child, and taxfiler — are provided in the Glossary of Terms below.

Glossary of Terms

Definitions below follow Statistics Canada's T1 Family File conventions from the T1 Family File (T1FF) Technical Reference Guide. Where a term has a specific meaning in this report that differs from everyday usage, that distinction is noted.

Key definitions:

[1] Table B on page 7 of Statistics Canada's *Technical Reference Guide for the Annual Income Estimates for Census Families, Individuals and Seniors* https://www150.statcan.gc.ca/n1/en/pub/72-212-x/72-212-x2025001-eng.pdf?st=WWt1IbbD

Single Adult / Non-Family Person: Statistics Canada's technical term is "non-family person" (or "persons not in census families" and in previous years in Census data the term used was "Unattached Individuals"): "a person who is not part of a census family — someone living alone or living only with people to whom they are not related as a spouse/partner or parent/child". This report uses the terms "single adult" for non-family persons aged 18–64, and "single senior" for non-family persons aged 65+. By definition, non-family persons have no children in their unit (but in some cases children live in the household, for example, if a single adult is a boarder with an unrelated family).

Lone Parent: A parent living with at least one child and without a spouse or common-law partner in the household, together forming a lone-parent family. In the T1FF data, "children" in this definition have no age limit (see *Child / Children* below) — so a lone-parent family can include a parent living with an adult child. Lone parents may or may not be receiving child support payments from another parent. Some lone parents are married, for example, if one spouse is living in another community for work. So lone parent does not always equate to single parent when examining marital status categories, but lone parents are still included in this report's focus on singles, because the vast majority of lone parents are single parents.

Senior: In this report, a person aged 65 or older as of December 31 of the reference year. "Single senior" specifically refers to non-family persons aged 65+ (see *Single Adult / Non-Family Person*).

Working Age Adult: In this report, a person aged 18–64 as of December 31 of the reference year. "Single adult" (or "working-age single adult") refers specifically to non-family persons in this age range.

Poverty / Low income: This report measures poverty using the Census Family Low Income Measure, After Tax (CFLIM-AT) — a relative measure set at 50% of the median after-tax income of census families, adjusted for family size using the square root of family size (e.g., the threshold for a family of 4 is double the one-person threshold). More info about the CFLIM-AT is provided in the recent SPRC report, *Where's the Exit? Persistence of poverty in Hamilton and Ontario, 1992–2023*. A person is "in low income" if their (family-size-adjusted) after-tax family income falls below this threshold. Because the threshold is relative (tied to the contemporary median), it reflects income inequality relative to the rest of the population in a given year, not a fixed basket-of-goods cost. StatCan retroactively updated the CFLIM methodology in 2018 (applied back to 2004), so all years in this report use a consistent, after-tax-only, individual-median, square-root-adjusted methodology.

Other terms used in report:

Census Family: A married or common-law couple (with or without children), or a lone parent living with at least one child, all residing in the same dwelling. This is Statistics Canada's core family unit for the T1FF/CFLIM data — it excludes non-family persons (see *Single Adult / Non-Family Person*) and, unlike a household, does not include unrelated people also in the household. Couple families and lone-parent families are the two types of census family.

Child / Children: In T1FF/census-family terminology, a "child" is a tax filer or imputed person living with a parent (in a couple or lone-parent family) who has no spouse or common-law partner of their own and no children of their own living with them. Critically, this definition has no age limit — a 40-year-old living with a parent and unmarried, with no children of their own, is still counted as a "child" in that parent's census family, not as a separate non-family person. This means person counts aged 18–64 or 65+ within couple/lone-parent families can include adult children, not just parents — a distinction that matters when comparing person-level to family-level statistics in this report.

Couple Family: Two partners — married or common-law, including same-sex couples since 2000 — living together, with or without children. Counted separately from lone-parent families; together, couple families and lone-parent families make up all census families.

Taxfiler: A person who filed a personal income tax return (T1) for the reference year, or a dependant imputed into a return by Statistics Canada where no return was filed (e.g., a minor child). The T1FF is built entirely from these T1 tax returns plus imputed dependants, so its population approximates — but does not exactly equal — the full Canadian population (about 95% coverage in recent years; slightly higher for seniors due to OAS/GIS filing incentives, slightly lower for younger working-age adults).

Limitations

The T1FF's main advantages as a data source are that it covers almost the entire population (similar to the Census), and data s available annually (unlike the Census, which is only available every five years). Because data from the T1FF are not based on survey questions designed for data analysis, there are many assumptions and limitations reflected in the data. For example:

- **Families are not households and Census Families excludes other family groupings.** The T1FF groups people into census families, not households, so roommates and extended relatives sharing a dwelling are all counted in different census families. If income is shared among household members, which is common in extended family situations for example if rent is not charged or discounted for family members, then that can change the reality of whether someone is experiencing poverty or not, and that reality won't be reflected in the data in this report.
- **The Low-Income Measure is relative, not a fixed cost-of-living poverty line.** The CFLIM-AT threshold is half of the median income in each year, so it measures how a family's income compares with the general population, not whether it covers a basket of essentials. Rates can rise or fall with the overall income distribution even when material hardship does not change.
- **Income is only part of well-being.** The data do not capture wealth or assets, debt, disability, in-kind supports, or differences in living costs across Ontario. Two people with the same income can face very different circumstances.
- **"Children" can be any age.** Anyone who lives with a parent and has no spouse, partner, or children of their own counts as a child in that parent's family — an unmarried 40-year-old living with a parent is a "child," not a single adult. Person counts in the 18–64 and 65+ age bands therefore include adult children living with parents. The single data in this report, however, excludes them.
- **Taxfiler data do not capture everyone**. Robson and Schwartz estimate that approximately 10-12% of adults do not file an income tax return in a given year[2]. Late-filing and non-filing is not evenly distributed across the population and is more common among some groups, including younger adults and people with lower incomes or less stable housing. As a result, T1FF data remain one of the strongest sources for annual local income analysis, but they may understate poverty in groups where non-filing is more common.

[2] Jennifer Robson and Saul Schwartz, 'Who doesn't file a tax return? A portrait of non-filers,' Canadian Public Policy 46(3), 2020, pp. 323-339. https://utppublishing.com/doi/full/10.3138/cpp.2019-063

Large growth of single adults and slower growth of single seniors. Size of lone parent population is stable.

To help explain broader demographic shifts for singles across Hamilton, this first section provides an overview of population changes for all singles, regardless of income.

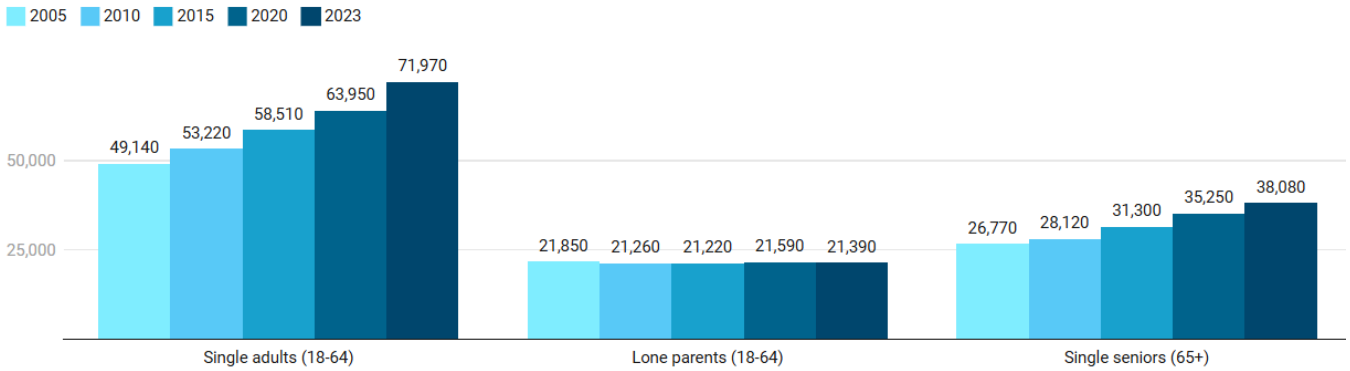
The number of single adults aged 18-64 in Hamilton has grown dramatically over the past two decades, rising from just over 49,000 in 2005 to almost 72,000 in 2023 — an increase of over 20,000 people, or 46%. Growth has accelerated, and there has been an increase of just over 8,000 single adults between 2020 and 2023. That's over 2,600 new single adults per year, compared to an increase of around 1,200 new singles annually in the previous decades.

Single seniors have also grown substantially, though from a smaller base. Their numbers rose from slightly less than 27,000 in 2005 to just over 38,000 in 2023, an increase of 44%, averaging just over 600 new single seniors every year.

Lone parents stand in contrast to both groups. Their numbers have been stable, even decreasing very slightly since 2005. In 2023, there were 21,390 lone parents between the ages of 18 and 64 years.

Taken together, these three groups — among those most vulnerable to poverty — grew from roughly 98,000 adults in 2005 to over 131,000 in 2023. Single adults aged 18-64 accounted for most of that growth, and given the high poverty rate among this group, as will be explored in this report, they must become a central consideration for poverty reduction efforts in Hamilton and across Ontario.

Figure 1. Growth in the number of single adults, lone parents, and single seniors, City of Hamilton, 2005 to 2023, Statistics Canada T1FF data.



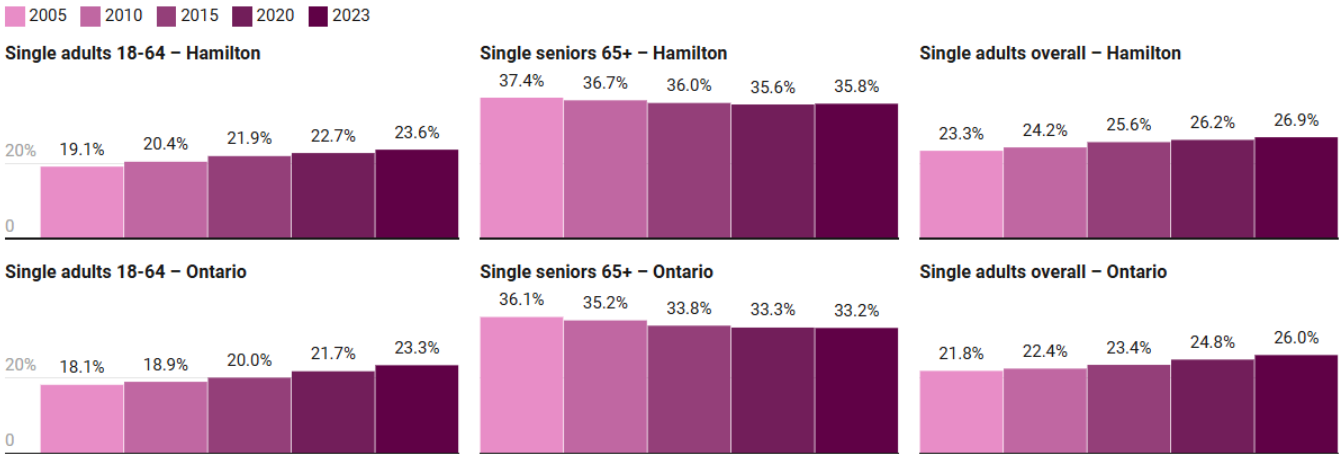
Singles now close to one quarter of adults 18-64. Among 65+, singles are more than one third of the population.

Singles (non-family persons) make up a steadily growing share of Hamilton's working-age population. Between 2005 and 2023, the proportion of singles among Hamilton's adults aged 18–64 rose from 19% to 24% — an increase of almost five percentage points, with growth in every period shown. Ontario shows a similar trend, though Hamilton has remained slightly above the provincial rate throughout.

The trend among seniors runs in the opposite direction. Singles have long represented a much larger share of the 65+ population — more than one in three seniors — but that share has edged downward, from 37.4% to 35.8% in Hamilton between 2005 and 2023. Most of this decline occurred before 2020, with the rate increasing very slightly since then. Hamilton's rate of single seniors is higher than the provincial average (33.2% in 2004), and the gap has widened since 2005.

The decline in the proportion of single seniors comes at the same time as a large increase in the total number of seniors in Hamilton and across Ontario. As the population ages and more seniors live longer lives, the couple family category among seniors has become a larger proportion. One factor is the slightly better improvement in life expectancy among Ontario men vs. women at age 65[3], as men live longer the gap of widowed women outliving their male partners for many years has decreased. Finally, it is important to note that while single seniors are a declining proportion of the senior population, their absolute numbers continue to climb (as seen in Figure 1) as the overall senior population expands — an important distinction for service planning.

Figure 2. Singles (non-family persons) as a percentage of the total adult population, by age group, City of Hamilton and Ontario, 2005 to 2023, Statistics Canada T1FF data



[3] Statistics Canada. Table 13-10-0114-01 Life expectancy and other elements of the complete life table, three-year estimates, Canada, all provinces except Prince Edward Island

Lone parents are a declining proportion of families in both Hamilton and Ontario.

Lone parents are both a category among the adult age group, and a type of family with kids, so Figure 3 shows the percentage of lone parents among both these groups in Hamilton. In both cases, the decline has been steady. Among Hamilton's single adults aged 18-64, the share of lone parents have dropped from 8.5% to 7%.

Figure 3. Lone parents (18–64) as a percentage of working age adults and of families with children, City of Hamilton, 2005 to 2023, Statistics Canada T1FF data.

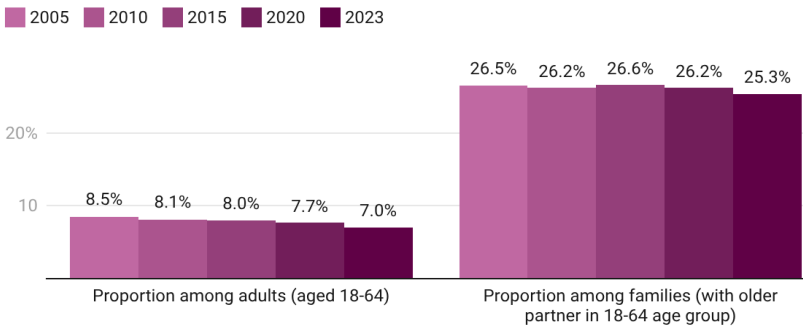
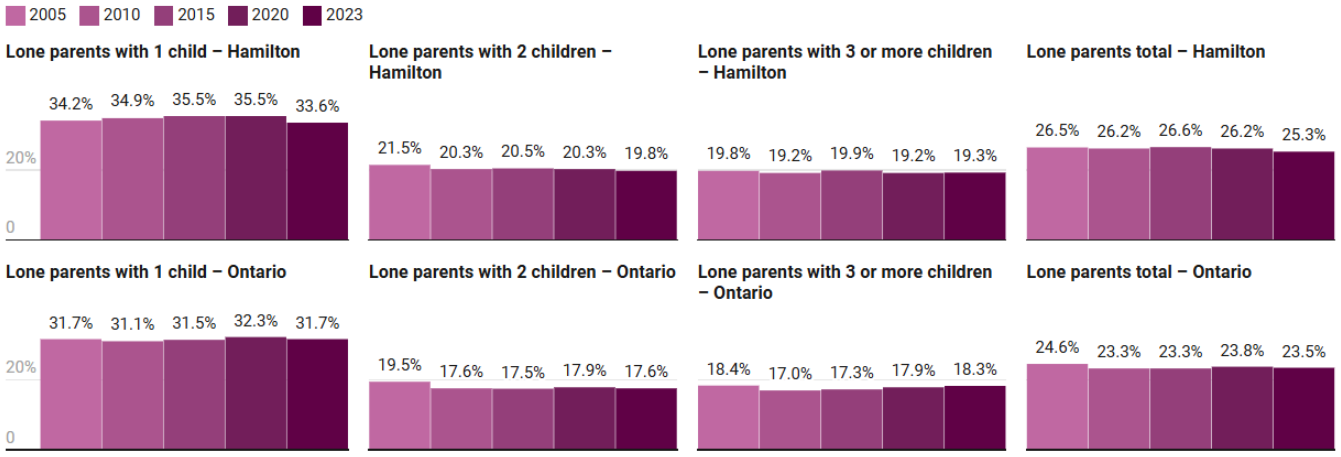


Figure 4 compares lone parent share among families with kids, by number of children, for Hamilton and Ontario. The overall decline of lone parents among families has been slower than the share of lone parents among single adults. In 2023, one third of Hamilton families with kids are headed by lone parents, and the share among larger families drops to a bit less than 20%. The share of lone parents among Ontario families is slightly lower. In 2023, 23.5% of Ontario's families with children were led by lone parents, compared to 25.3% share of lone parents among Hamilton's families with children.

Figure 4. Lone parents (18–64) as a percentage of families with children, by number of children, City of Hamilton and Ontario, 2005 to 2023, Statistics Canada T1FF data.



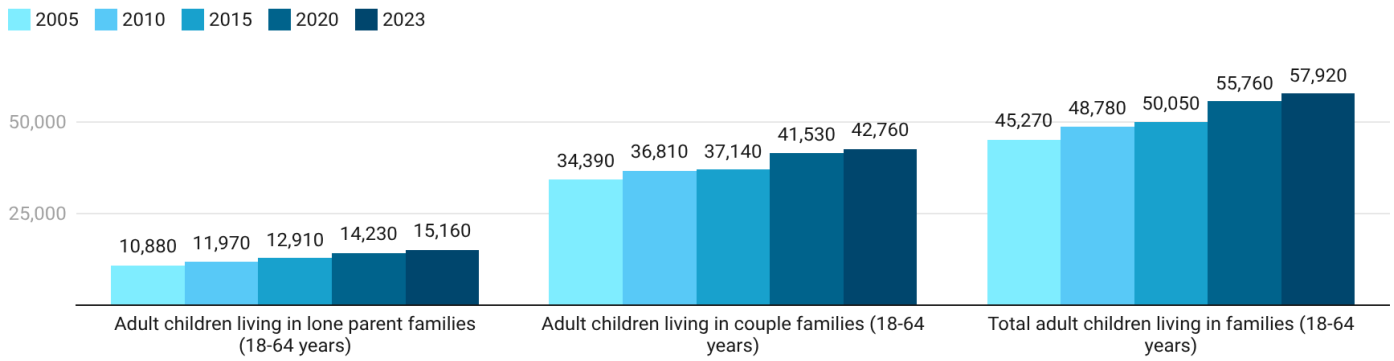
SIDEBAR: Never married adult children living with parent(s) also a growing population — reaching almost 58,000 in Hamilton in 2023.

For many people, the discussion of single adults often includes never-married children living at their parents' home, into their twenties, thirties or beyond. However, this report's definition of "single" does not include these adults because they live in a census family. Some data on these "adult children living at home" is nevertheless provided in this section, as additional context to understand the broader population of adults who have not started their own families.

Figure 5 shows that the total number of adult children living with parents has increased by an average of around 700 additional persons per year, and a total increase of 28% over the 2005-2023 period.

Almost three-quarters of adult children living with their parents live with married or common-law parents. Slightly more than 25% of adult children live with their lone parent (15,160 persons in 2023).

Figure 5. Growth in the number of adult children living with parents, City of Hamilton, 2005 to 2023, Statistics Canada T1FF data.



Women living alone are much older than men living alone. Almost 40% of Hamilton women aged 85-89 years live alone, twice the rate of men at that age.

A major limitation of taxfiler data is that almost no demographic indicators are available in that data source. To complement the annual figures from taxfiler data on singles provided in the previous section, this section uses 2021 Census data to give an overview of major demographic trends among one group of singles: people living alone. (Data for the same definition of "single" as used in this report from taxfiler data is not available in main census data tables, so a subset of singles – people living alone – is used in this section instead.)

The age pyramid charts show that the percentage of people living alone is skewed towards older women. Living alone is the household type for 22%to 39% of women among age groups from 65 to 99 years of age. The only age group that the share of living alone rises above 20% is among Hamilton men of 90-94 years where 23% of men in that age group live alone. However, this is a very small number of individuals (70 men), because the population of elderly men is much smaller than younger age groups. The largest size age groups among people living alone among women is age 70-74 years (3,690 Hamilton women), and among men is age 60-64 (3,150 Hamilton men). Below the older age groups, the share of living along among men exceeds the share among women. Among adults, the lowest living alone percentage is age 40-44 years. 11% of men in that age group (1,900 Hamilton men), and 6% of women (1,115 Hamilton women), live alone.

Figure 6. Age distribution of people living alone, by gender (share of age group), City of Hamilton, 2021 Census.

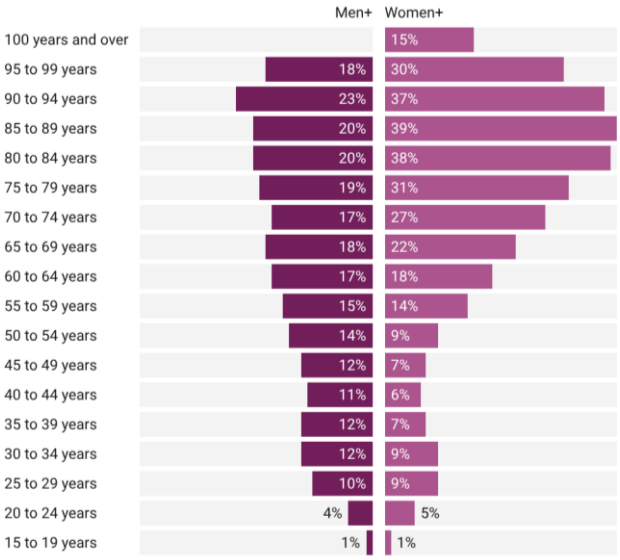
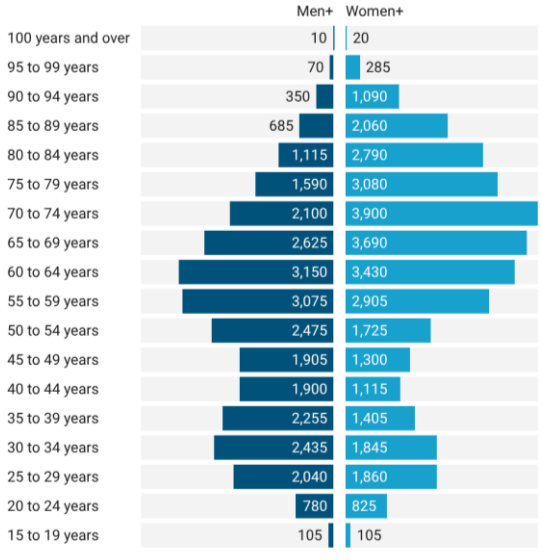


Figure 7. Age distribution of people living alone, by gender (number of persons), City of Hamilton, 2021 Census.



Among racialized groups in Hamilton, White and Indigenous groups have highest rates of living alone (12.9%), and Filipino and Korean have lowest rates (3.4%)

Figure 8 shows that the rates of living alone by racialized group vary substantially. Among racialized groups in Hamilton, the top groups with the highest rates of living alone are: While, Indigenous, Japanese, Chinese and Black. These data are rates for all age groups, but in all racialized groups, like in the general population, rates are higher among older age groups.

Figure 8. Rate of living alone, by racialized group, City of Hamilton and Ontario, 2021 Census.

Category	Hamilton	Ontario
White	12.9%	12.7%
Indigenous	12.9%	10.6%
Japanese	12.5%	12.0%
Chinese	10.3%	8.5%
Black	8.0%	9.1%
Latin American	6.9%	7.4%
West Asian	5.4%	7.0%
Southeast Asian	4.9%	5.6%
Arab	4.1%	5.0%
South Asian	3.8%	3.4%
Filipino	3.4%	3.6%
Korean	3.4%	7.6%

The next section, *04 – Poverty Among Single Adults 18-64*, will return to using taxfiler data, and will examine the poverty rate among the broader group of singles, not just those living alone.

Poverty rate among single adults 18-64 twice as high as overall adult rate

Using taxfiler data, the number of single adults living in poverty in Hamilton has increased from just over 19,000 in 2005 to just over 30,000 in 2023. This increase of roughly 11,000 single persons living on incomes below the poverty line represents a 55% increase in the size of this population.

Just as the overall growth in singles discussed in section 02, growth among single adults living in poverty has accelerated and there has been an increase of just over 8,000 low-income single adults between 2020 and 2023. That's almost 2,700 new low-income single adults per year in recent years, compared to an increase of around 180 new singles annually in the previous 15 years. This growth trend is even more pronounced among adults living in couple relationships without children in Hamilton (121% growth between 2005 and 2023), and slightly lower among the broader population of all adults living poverty (which includes adults who are parents, and adult children living with parents).

Examining the rates of poverty among single adults 18-64, poverty rate among single adults has varied with a small increase from 2005 when it was 39.4% to 41.9% in 2023. These poverty rates for single adults are more than double the average rates of poverty for all adults aged 18-64, with a similar trend in both Hamilton and Ontario. The much higher rates of poverty among singles compared to adults who have live in families is in part due to Ontario and Canadian poverty reduction strategies which have most often focussed on families with children.

Figure 9. Number of single adults living in poverty, compared to couples without children and all adults, City of Hamilton, using the CFLIM-AT poverty threshold, 2005 to 2023, Statistics Canada T1FF data.

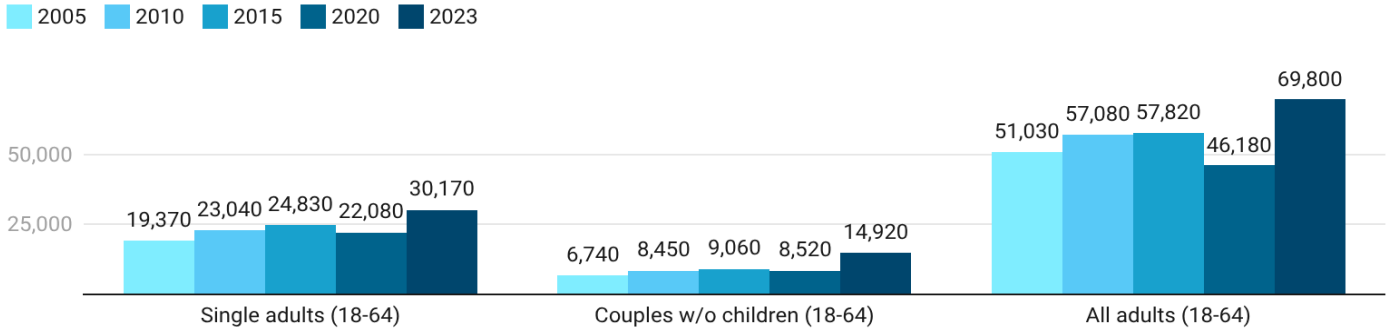
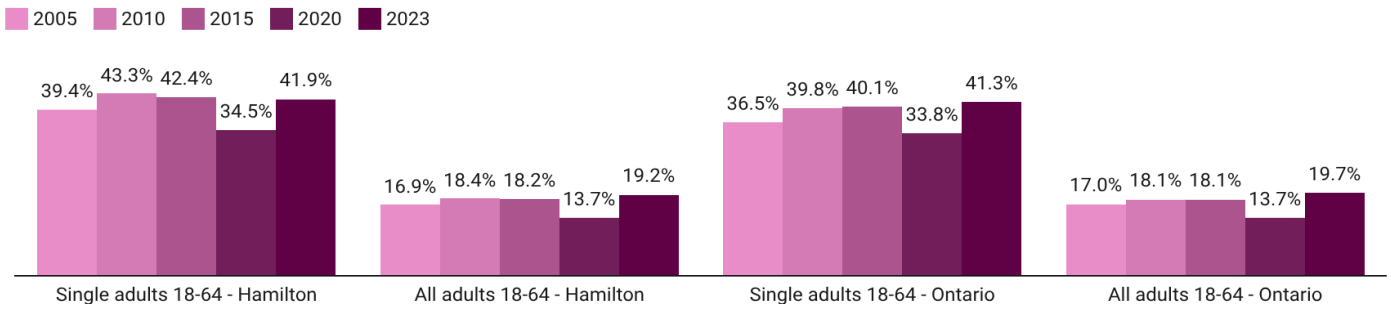


Figure 10. Low-income rate (CFLIM-AT) among single adults and all adults aged 18–64, City of Hamilton and Ontario, 2005 to 2023, Statistics Canada T1FF data.



Poverty rate among lone parents more than four times the rate among couple parents, but both are declining.

Being in a child in a lone parent family brings a much higher likelihood of living in poverty, compared to living with both parents. The larger number of low-income lone parent families has been one of the driving forces to create child benefits in previous decades, so that children living in one income families got some help to try to at least partially equalize the playing field compared to families with two parents who may have opportunity to work and support the family.

The creation and expansion of child benefits have been major achievements with clear impact seen for thousands of families in Hamilton. Figure 11 shows the general downward trend in the number of low-income lone parents families dropping by almost 2,000 parents from 10,130 in 2005 to 8,280 in 2023. In 2020, there was an even larger drop, to 6.410 lone parents living in poverty, due to the increased access to unemployment benefits through the Canada Emergency Response Benefit (CERB).

Along with a decline in the number of lone parents living on incomes below the poverty line, the lone parent poverty rate has also been declining. In Hamilton it was 46.4% in 2005, and by 2023 dropped to 38.7%. Ontario has had a much larger decrease in this period, from 39.8% to 23.2%. But in both cases, the lone parent poverty rate remains much higher than the couples with children poverty rate.

Figure 11. Number of lone-parent families, couples with children, and all families with children living in poverty, City of Hamilton, using the CFLIM-AT poverty threshold, 2005 to 2023, Statistics Canada T1FF data.

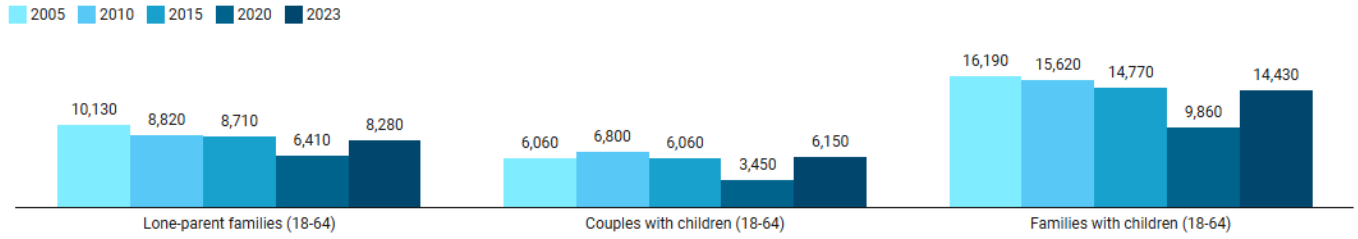
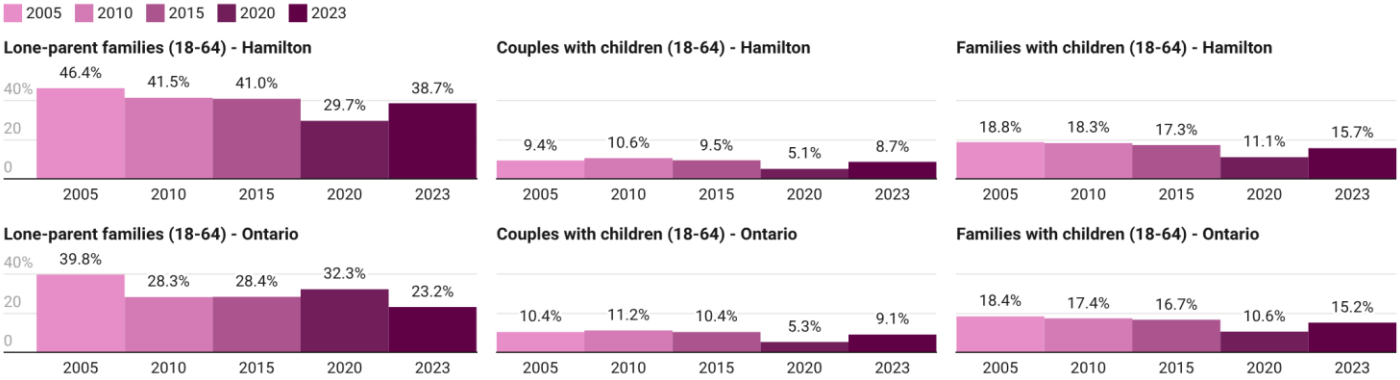


Figure 12. Low-income rate (CFLIM-AT) among lone-parent families, couples with children, and families with children, City of Hamilton and Ontario, 2005 to 2023, Statistics Canada T1FF data.



Hamilton's poverty rate among single seniors has almost doubled since 2005.

The rise in poverty among single seniors is a trend service providers and advocacy organizations in Hamilton and across Ontario have been warning about for many years. The data supporting the on the ground experiences are stark.

Overall, the Hamilton senior poverty rate has increased from just under 7% in 2005, to just above 11% in 2023, with a similar rising trend in Ontario. Within the senior population, the rate of poverty among single seniors is much higher – in Hamilton, 22.3 per cent of single seniors, compared to 4.7 per cent of seniors that are part of couple families, and disparity is similar in the Ontario-wide senior data.

Figure 13. Number of single seniors, couple seniors, and all seniors living in poverty, City of Hamilton, using the CFLIM-AT poverty threshold, 2005 to 2023, Statistics Canada T1FF data.

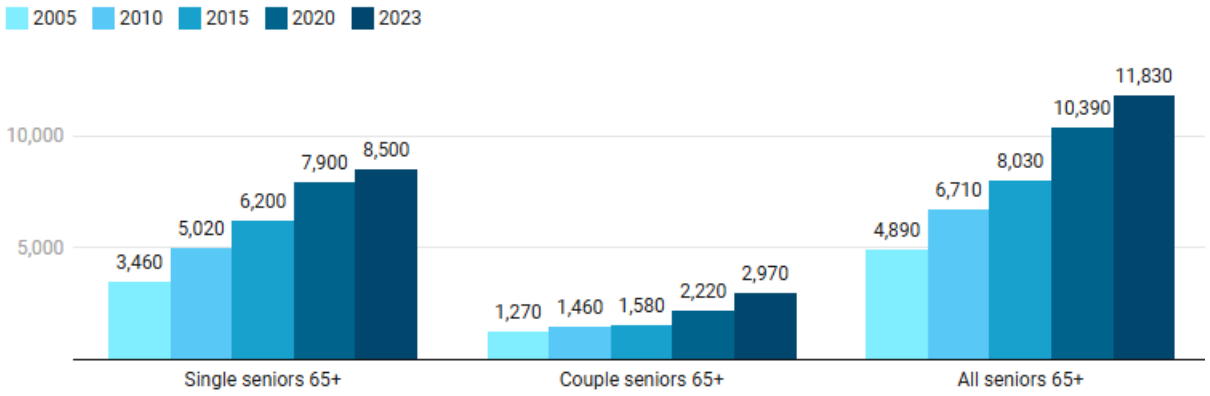
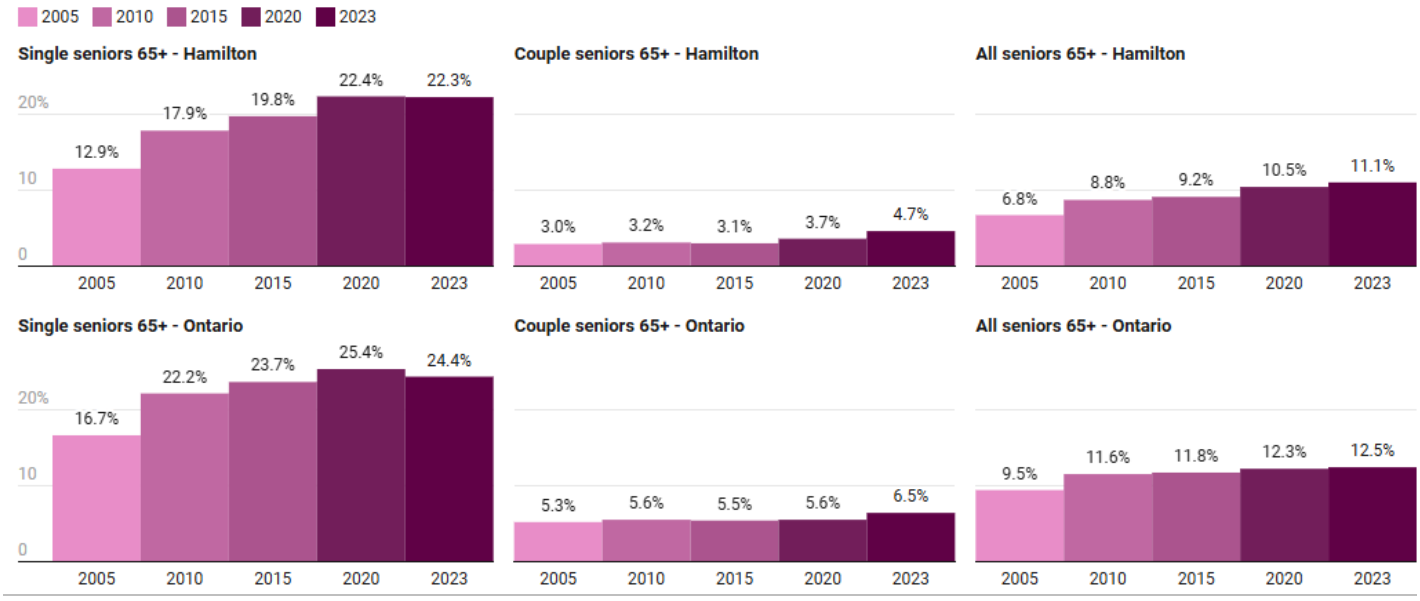


Figure 14. Low-income rate (CFLIM-AT) among single seniors, City of Hamilton and Ontario, 2005 to 2023, Statistics Canada T1FF data.



In summary: Single adults and seniors in poverty increasing due to population growth and increasing poverty rates. Lone parents in poverty are decreasing in both number and percentage.

The figures on this page summarize the key data seen in sections 04, 05, and 06. Showing the data from all three groups in one chart makes it easier to understand the overall trends: poverty has increased among senior adults and single seniors, and decreased among lone parents.

The decline in poverty among lone-parent families coincides with major improvements to federal child benefits, particularly the introduction of the Canada Child Benefit in 2016. Because the CCB is income-tested and provides larger payments to lower-income families, it is likely an important contributor to the longer-term reduction in poverty among lone-parent families, alongside changes in employment income and other transfers.

In the case of single adults, the largest driver of the large rise in single adults living in poverty is the substantial increase in the population of single adults of all incomes. But some of the increase is also due to a rise in the poverty rate among single adults from 39.5% in 2005 and 41.3% in 2023. Among single seniors the rise of over 5,000 more seniors living in poverty in 2023 is driven both by strong growth in the population of seniors and the substantial increases in the poverty rate of single seniors. These trends underscore the urgent need to address poverty rates of single adults and single seniors.

Figure 15. Number of single adults, lone parents, and single seniors living in poverty, City of Hamilton, using the CFLIM-AT poverty threshold, 2005 to 2023, Statistics Canada T1FF data.

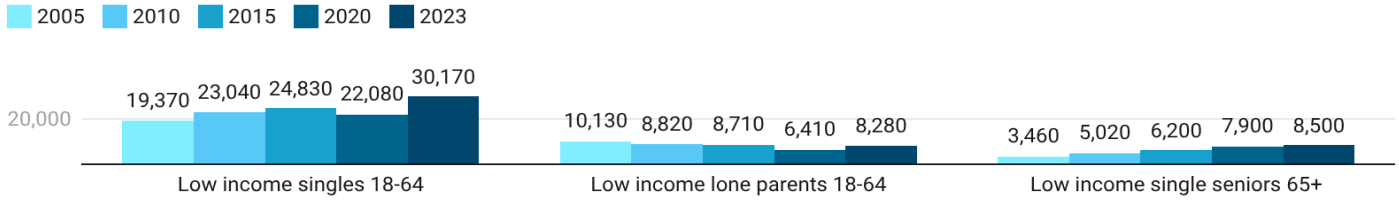
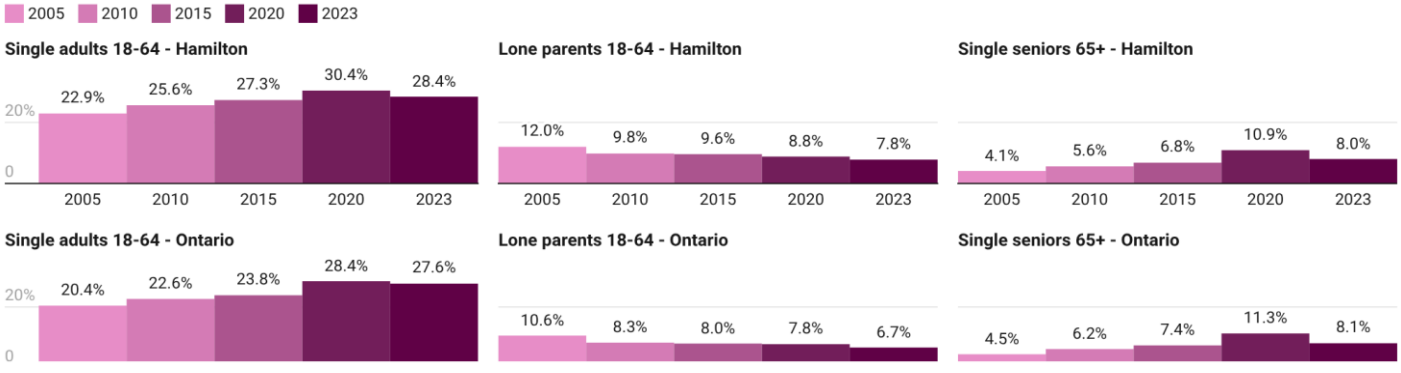


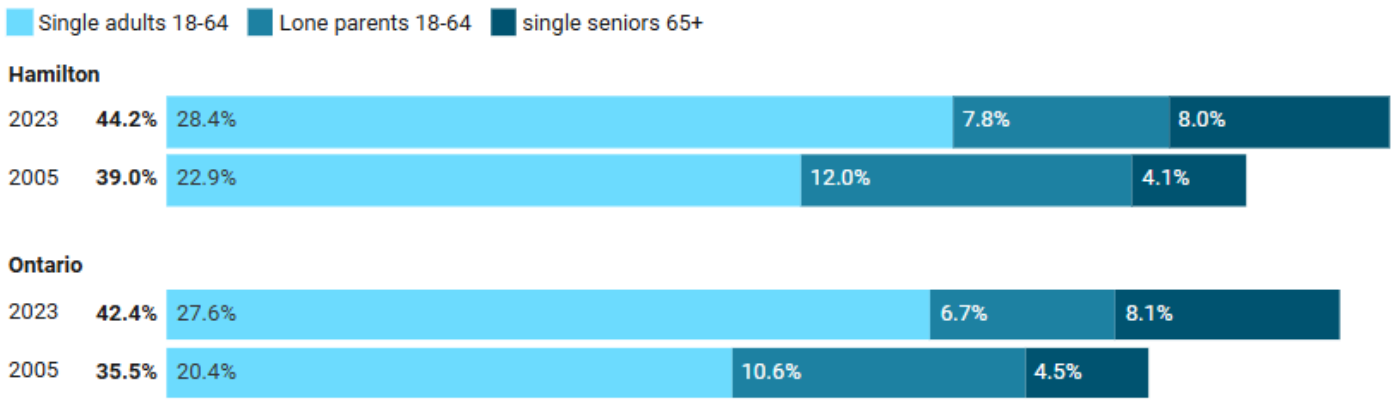
Figure 16. Low-income rate (CFLIM-AT) among single adults, lone parents, and single seniors, City of Hamilton and Ontario, 2005 to 2023, Statistics Canada T1FF data.



In summary: Singles (adults, lone parents and seniors) have risen from a 39% share of Hamilton's low-income population to 44%. Single adults and single seniors combined are more than one in three persons living in poverty.

To further illustrate the rise of singles as a demographic that needs more attention, Figure 17 shows that overall, Hamilton singles (single adults, lone parents and single seniors combined) accounted for 44.2% of people living on incomes below the poverty line in 2023, compared to singles making up 39% of people living in poverty in 2005. This rise is driven by single adults and seniors: combined they were more than 1 in three people living in poverty in 2023 (36.4%) up from just over 1 in 4 (27%) in 2005. Single seniors as a group have risen to 8% of all people living in poverty and by 2033 will be one in ten people living in poverty in Hamilton if these trends are not halted.

Figure 17. Share of the population living in poverty accounted for by single adults, lone parents, and single seniors, City of Hamilton and Ontario, Statistics Canada T1FF data.



These policy solutions to address poverty among singles are critical to become part of the renewed poverty reduction strategies at the local, provincial and federal levels

PROVINCIAL GOVERNMENT

Social Assistance: Ontario Works, Ontario Disability Benefit Program, and the Personal Needs Allowance

Current rates are:

OW single $733/month — $343 basic needs + $390 maximum shelter. These amounts are unchanged since 2018, the eighth consecutive frozen year, against 25% cumulative price growth.

ODSP single rose this year by 1.9% inflation to $1,436/month ($825 for basic needs + $611 for shelter).

PNA: $149 a month for those living in congregate homes like residential care facilities, groups homes and long-term care. Like OW these amounts are unchanged since 2018, the eighth consecutive frozen year, against 25% cumulative price growth.

- As called for in the SPRC's Indecent Social Assistance in Hamilton and Ontario and A Province That Forgot: The Case for transforming Ontario's Personal Needs Allowance to bring dignity to Residential Care Facility tenants in Hamilton and beyond and following the call from Raise the Rates Coalition, these social assistance rates should all be doubled, and then indexed to inflation. Singles are a growing portion of social assistance caseloads and raising the rates will be a first step towards protecting them from the deep poverty many singles currently experience in Ontario.

Ontario Student Assistance Program

This year cuts to OASAP have reduced non-repayable grants from a maximum of 85% to 25%, with the balance converted to loans, alongside a lifted tuition freeze permitting 2% annual increases for three years. Student loan debt after graduation falls hardest on singles who can't share other household expenses with family members. Yet Statistics Canada continues to report that higher education remains one of the most reliable ways to exit poverty for most groups.

- Reinstate OSAP grants to previous levels, as part of Ontario's renewed poverty reduction strategy.

Ontario Guaranteed Annual Income System (GAINS) for low income seniors 65+

In the 2024 Ontario budget, Seniors for Social Action Ontario noted that low-income older adults "are receiving a small boost in GAINS payments this year, but it is not enough to keep the wolf from the door," as more and more seniors are forced to choose between food, shelter and utility bills.

- Despite this improvement, GAINS is still one of the smallest benefits, with a maximum payout of of $92/month ($1,104/year) for the lowest income seniors in 2026. Like other provincial social assistance programs, a doubling of GAINS benefit rate to $182 a month would bring some relief to those who need it most.

Ontario pharmacare programs

Ontario's current “singles tax” on drug benefit programs: a single person aged 25 to 64 and not on OW/ODSP, relies on Ontario’s Trillium Drug Program, whose deductible is roughly 4% of household after-tax income, then up to $2 per prescription. Because a single person's "household income" is one income, a single earning $35,000 faces a deductible near $1,400, while a couple with the same *per-person* income has the deductible calculated on the combined amount but spread across two people's drug needs. Seniors get a better deal: $100 deductible plus up to $6.11 per prescription under ODB, or no deductible and $2 per prescription under the Seniors Co-Payment Program.

- Ontario and Canada need to improve pharmacare programs and ensure benefits help working age singles at least as much as families.

FEDERAL GOVERNMENT

Canada Worker Benefit

The CWB maximum basic amount is $1,633 for single individuals vs $2,813 for families (with an additional disability supplement $843 for both if eligible). But phase-out of the benefit begins at $26,855 adjusted net income for singles and $30,639 for families; the benefit reaches zero at $37,742 (singles) and $49,393 (families). The overall design is helpful to put singles on level playing field with families, but some improvements are needed:

- Raise the singles phase-out start ($26,855) — it currently begins below full-time minimum-wage earnings, so a single person working full time at minimum wage is already losing the benefit.

Guaranteed Income Supplement and Old Age Security (older adults)

The OAS Allowance (ages 60–64, up to $1,428/month) requires a spouse or common-law partner who receives GIS. The Allowance for the Survivor requires being widowed. A never-married or divorced low-income 60-to-64-year-old is eligible for neither and has no federal income support at all. Those soon to be seniors who face major barriers in the labour market are pushed onto OW at $733/month until they turn 65.

- Extend the OAS Allowance to all low-income people aged 60–64 regardless of marital status is necessary to help this group bridge the gap between their working age and retirement.
- Raise the GIS single rate so OAS+GIS reaches the poverty line for a one-person household.
- Increase the GIS earnings exemption so the clawback is less punitive for single seniors doing part-time work.

SIDEBAR: The Canadian Dental Care Plan — a benefit that levels the playing field for singles

The Canadian Dental Care Plan (CDCP) is designed differently than many social safety net programs that are more often aimed at low-income families with children. The CDCP it is available to working-age adults and seniors without private dental insurance, and the maximum income for eligibility is $90,000 (adjusted family

income), the same threshold for singles (family size of 1) and larger families, unlike most programs which have lower income thresholds for singles than families to be eligible.

Like the Canada Child Benefit and the Guaranteed Income Supplement, the CDCP eligibility is based on tax returns and there's no wait list — the features that have made those programs effective. In 2025 2026, about 1.7 million Ontario residents had an approved claim for CDCP coverage. While statistics are not available by family type, it is estimated that a plurality will be single adults 18+ since they are the most likely to not have access to private dental insurance and have income below the income threshold for eligibility.

Governments should adopt features of the CDCP in other programs to help level the playing field for more singles across Canada.

Social Planning and Research Council of Hamilton
350 King Street East, Suite 104
Hamilton, ON, L8N 3Y3

(905) 522-1148

Email: sprc@sprchamilton.ca

Web: www.sprchamilton.ca