Poverty Report Series

Chapter Two: How Poverty is Experienced Locally

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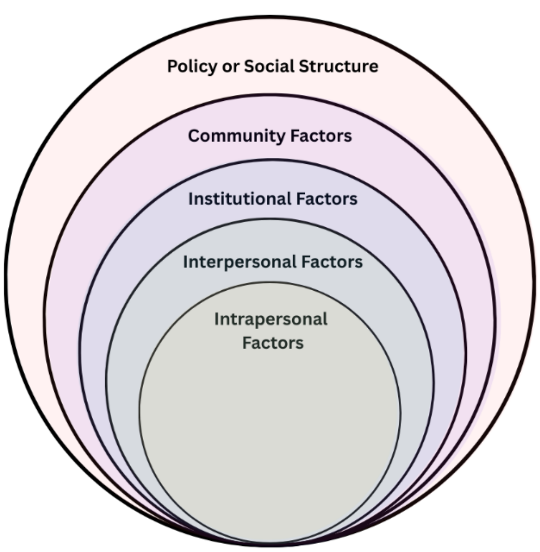
Introduction

Chapter One introduced poverty as a multifaceted public health issue. It explored how poverty is defined and measured in Canada, examined the social determinants of health that shape it, and described how poverty reduction aligns with the Ontario Public Health Standards and broader provincial and national strategies. That chapter established a shared foundation, but it remained largely conceptual and national in scope. It closed by promising that subsequent chapters would move closer to home, examining who experiences poverty locally, how cost-of-living pressures and housing insecurity are felt, and how work, income security and social assistance shape financial stability in our region.

This chapter takes up that promise. It turns from what poverty is to how poverty is experienced across Guelph, Wellington County and Dufferin County. Building directly on the socio-ecological model introduced in Chapter One, it examines the conditions that shape financial security at the local level: the gap between what people earn and what they need, the adequacy of income support, the cost of meeting basic needs such as food and housing, and the uneven distribution of poverty across populations and places. Where Chapter One asked readers to consider how the social determinants of health interact to push individuals toward the poverty line, this chapter brings that model to life with local data.

Figure 1: A Socioecological Model of Factors Influencing Poverty.



Policy/Social Factors: Adequacy of income supports (e.g., OW, EI), minimum wage levels relative to local cost of living, affordability of childcare, post-secondary education costs, employment standards (benefits, paid sick leave, etc.), governmental employment programs, immigration and credential recognition, colonial and systemic inequities, stigma/NIMBY, etc.

Community Factors: Availability of affordable housing, access to local employment, urban vs rural location, access to public transportation, cost and availability of food and essential services, public service availability (e.g., childcare, health services, social supports), etc.

Institutional Factors: Access to stable, full-time employment with benefits, job flexibility, barriers to accessing education, availability of healthcare, accessibility and accomodations in school or work, etc.

Interpersonal Factors: Caregiving responsibilities, single-parent, availability of informal financial or practical support, social isolation or limited support networks, family disruption, etc.

Intrapersonal Factors: Education level, employment history, physical or mental health conditions, disability/chronic illness, age and life stage (youth vs senior), experiences of discrimination or marginalization, access to clean water and nutritious food, substance use, sexual orientation, gender, adverse childhood experiences, language barriers, financial literacy, etc.

Source: Wellington-Dufferin-Guelph Public Health. 2026. Poverty Report – Chapter One: Understanding Poverty as a Public Health Issue.

As in Chapter One, no single indicator can capture the full experience of poverty. This chapter therefore draws on a range of complementary measures: the Market Basket Measure (MBM) and Low-Income Measure (LIM) introduced previously, alongside experience-based indicators such as household food insecurity, income-adequacy scenarios and a regional living wage. Taken together, these measures describe not only how many people experience financial hardship locally, but how that hardship is lived day to day.

> A note on measures and timeframes: this chapter uses the most current data available wherever possible, particularly for regional and provincial trends. However, data availability varies by source. While some indicators draw on recent data from 2023 to 2025, the detailed local equity profile (Section 5) relies on 2021 census data and is interpreted within that timeframe.

1.0: Income, Work, and the Cost of Making Ends Meet

For most working-age households, income from employment is the main protection against poverty. Yet having a job does not guarantee financial security. Research from the University of Toronto's PROOF program, using Statistics Canada's Canadian Income Survey (CIS), found that having a job has become less protective against food insecurity.[1] In 2019 and 2022, households that got most of their income from employment were less likely to be food insecure than other households.[1] By 2023, that protection had disappeared; working households were just as likely to experience food insecurity as households that relied less on employment-based income.[1] The same research found that among working households that could not afford enough food, the great majority, about 89 percent, had a main earner in a permanent, full-time job.[2] In other words, steady full-time work is not always enough to keep a household out of financial hardship. What matters is not only whether people work, but whether the work pays enough and is stable enough to cover the cost of living in their community.[2] Understanding poverty locally therefore means looking closely at the gap between what people earn and what they need.

1.1: The Living Wage and the Minimum Wage

One way to assess income adequacy is the living wage: the hourly wage a worker must earn to cover the basic costs of living in a specific region, after accounting for the government transfers a household receives and the taxes its adults pay. Unlike the minimum wage, which is set by provincial policy, the living wage is calculated from the local cost of a defined basket of expenses for several household types and expressed as a weighted regional average.[3]

In 2025, the living wage for the Guelph-Wellington-Dufferin-Waterloo economic region was $23.00 per hour, an increase of roughly 8 percent from $21.30 in 2024.[3] Over the same period, Ontario's general minimum wage was $17.60 per hour, leaving a gap of $5.40 between what the lowest-paid workers are guaranteed and what they would need to earn to meet basic costs locally.[3] A full-time worker earning minimum wage would fall well short of covering the cost of living in this region, even before accounting for unexpected expenses or fluctuations in hours.

1.2: The Living Wage Continued – The Cost of Living

The living wage basket itemizes the major costs a household faces. Examining these components reveals where financial pressures concentrate. As shown in Table 1, housing is by far the largest single expense. For a family of four in this region (Dufferin-Guelph-Wellington-Waterloo) it exceeds $26,000 per year, roughly double the cost of food. This shelter cost is among the highest of any economic region in Ontario, ranking fourth highest for a family of four and third highest for both single parents and single individuals.[3]

Table 1: Annual Cost of Living Wage Basket Components, Dufferin-Guelph-Wellington-Waterloo, 2025.

Basket category	Family of four	Single parent	Single individual
Housing (rent, utilities, tenant insurance)	$26,533	$23,530	$20,554
Childcare	$12,750	$7,296	n/a
Food	$12,020	$6,352	$4,927
Transportation	$10,526	$7,241	$2,796
Other expenses	$10,720	$5,747	$4,057
Non-OHIP medical insurance	$4,024	$2,284	$1,510

Basket category	Family of four	Single parent	Single individual
Clothing and footwear	$3,017	$1,743	$622
Communications (cell phone and internet)	$1,539	$1,539	$1,539
Life and critical illness insurance	$501	$250	$251

Source: Ontario Living Wage Network (2025).

The scale of these costs helps explain why employment alone does not prevent poverty. When housing and childcare together can consume the majority of a modest household income, little remains for food, transportation, or the unexpected. Even small disruptions, such as a reduction in hours, can push a household into hardship.

1.3: The Rental Wage

A more focused way to examine housing affordability is the rental wage: the hourly wage a person working full-time (40 hours per week) would need to earn for rent to account for no more than 30 percent of their gross income.[4] Developed by the Canadian Centre for Policy Alternatives (CCPA), the rental wage is narrower than the living wage because it only considers rent, rather than a household's full range of expenses.[4] It provides a standardized way of comparing local rents with wages and asks a straightforward question: how much would someone need to earn for rent to fall within the commonly used 30 percent affordability threshold?

The CCPA first calculates the rental wage using rents across the existing rental housing stock. These rents are drawn primarily from the Canada Mortgage and Housing Corporation's Rental Market Survey and reflects rents across units already in the rental market, rather than only the prices of currently available to a new tenant.[4] In Guelph, the resulting 2024 rental wage was $30.73 per hour for a one-bedroom apartment and $33.46 per hour for a two-bedroom.[4] Compared with Ontario's minimum wage of $17.20 per hour, a single minimum wage worker would need to earn the equivalent of roughly 1.8 full-time minimum wage incomes for the average one-bedroom rent to meet the 30 percent affordability threshold.[4] A household with two adults both working full-time at minimum wage would earn the equivalent of $34.40 per hour combined, putting them only slightly above the $33.46 rental wage for an average two-bedroom unit. This suggests that, based on rents across the existing rental stock, two full-time minimum wage incomes would only narrowly meet the housing affordability threshold.

The picture is less affordable for someone actually searching for a rental unit. The CCPA also calculates a rental wage using asking rents for vacant units, which better reflects the prices faced by households entering the rental market or needing to move.[4] In Guelph, the asking rent for a vacant two-bedroom unit was $2,270 per month, corresponding to a rental wage of approximately $44 per hour.[4] A household with two adults working full-time at minimum wage would therefore spend about 38 percent of its gross income on that rent, exceeding the 30 percent affordability threshold.[4] The difference between average rents across the rental stock and asking rents for vacant units illustrates the additional affordability pressure households can face when they need to find a new home. Ontario's rent rules can also help explain why existing tenants may pay less than people searching for a new rental. For many existing tenancies, annual rent increases are limited by the province's rent increase guidelines. However, when a tenant moves out, the landlord can generally set a new rent for the next tenant based on current market conditions. In addition, most rental units first occupied for residential purposes after November 15, 2018 are not subject to the annual rent increase guideline. Together, these rules can create a growing gap between the rent paid by someone who has remained in the same unit for several years and the asking rent faced by someone trying to rent a similar unit today. As a result, a household may be able to afford its current home but find that moving to a comparable rental is no longer affordable.

> Minimum wage figures differ between Sections 1.1 and 1.3 because each comparison uses the Ontario minimum wage in effect in the year of the underlying source data: $17.60 in 2025 for the Living Wage (1.1) and $17.20 in 2024 for the Rental Wage (1.3).

This affordability gap is not unique to Guelph. Across 62 Canadian cities examined by the CCPA, only eight had an average one-bedroom rent that met the 30 percent affordability threshold for a full-time minimum wage worker.[4] Guelph reflects the broader challenge: a single minimum wage income falls well short of the rental wage for a one-bedroom apartment, while even two full-time minimum wage incomes fall short of the wage needed to afford the asking rent for a vacant two-bedroom unit.

2.0: Income Security and Social Assistance

For households unable to rely on employment income, due to disability, caregiving responsibilities, job loss or other circumstances, provincial social assistance programs are intended to provide a financial floor. In Ontario, these include Ontario Works (OW), which supports people in temporary financial need, and the Ontario Disability Support Program (ODSP), which supports people with disabilities. For both, the number of people relying on these programs and the adequacy of the support they provide are central to understanding poverty locally.

2.1: A Growing Reliance on Social Assistance

Reliance on social assistance has been rising both provincially and locally. Across Ontario, OW caseloads grew by roughly 15 percent, almost 37,000 cases, between 2024-25 and the prior year. In 2024-25, approximately 7.4 percent of Ontarians under 65, or about one in 14, received OW or ODSP.[5] Locally, the number of OW and ODSP beneficiaries increased by as much as 14 percent across Wellington-Dufferin-Guelph in 2024-25.[6] Most OW beneficiaries in the region are single individuals without children (about 70 percent) or single parents (about 24 percent).[6]

Provincial caseload forecasts predict this growth will continue. As shown in Table 2, OW caseloads in both Dufferin and Wellington service areas are expected to rise sharply through 2026-27, while ODSP caseloads remain comparatively stable.[5]

Table 2: Ontario Works (OW) and Ontario Disability Support Program (ODSP) Caseload, Actual and Forecast, by Service Area (Cases).

Service area and program	2024-25 (actual)	2025-26 (forecast)	2026-27 (forecast)
Dufferin - OW	644	747	792
Wellington - OW	2,317	2,705	2,870
Dufferin - ODSP	1,302	1,340	1,386
Wellington - ODSP	5,258	5,409	5,594

Source: Ministry of Children, Community and Social Services & Maytree Winter 2025 Provincial Social Assistance Caseload Forecast.

Note: Figures represent “cases” (an individual or a family unit), not “beneficiaries,” which include all members of a household, including dependents, and would be higher. The Wellington service area includes the City of Guelph. ODSP is delivered provincially; the figures by service area are determined by each area’s share of the provincial total.

The steep projected growth in OW caseloads, roughly 23 percent in Dufferin and 24 percent in Wellington over two years, points to growing numbers of people falling into temporary financial need consistent with rising cost-of-living and employment pressures. The relative stability of ODSP reflects its different role and eligibility.

2.2: The Adequacy of Income Supports

Rising caseloads tell only part of the story; the adequacy of the support provided is equally important. By national comparison, Ontario’s social assistance rates are among the lowest in the country. Maytree’s *Welfare in Canada, 2024* analysis found that a couple with two children relying on social assistance in Ontario received roughly 60 percent of the income needed to reach the official poverty line, and that adequacy is far lower for households without children.[7] A single employable adult on OW receives only about 32.7 percent of the income needed to reach the poverty line, while disability assistance reaches roughly 53.7 percent.[8] Additionally, the maximum a single adult can receive on OW is $733.00 per month, while a single adult relying on ODSP receives a maximum of $1,436.00 per month.[9] Among Ontarians receiving government support, 71 percent report that it is inadequate, the highest such rate in the country.[8]

Policy decisions can impact these gaps. OW rates have been frozen since 2018, so their real value has declined year over year with inflation.[7] ODSP rates, by contrast, are now indexed to inflation, with a 1.9 percent increase taking effect July 1, 2026: the fifth increase since September 2022, together totaling more than 22 percent.[10] As a result, people relying on OW have fallen further behind over time, even as more people turn to the program.[7]

3.0: Food Insecurity as a Marker of Financial Strain

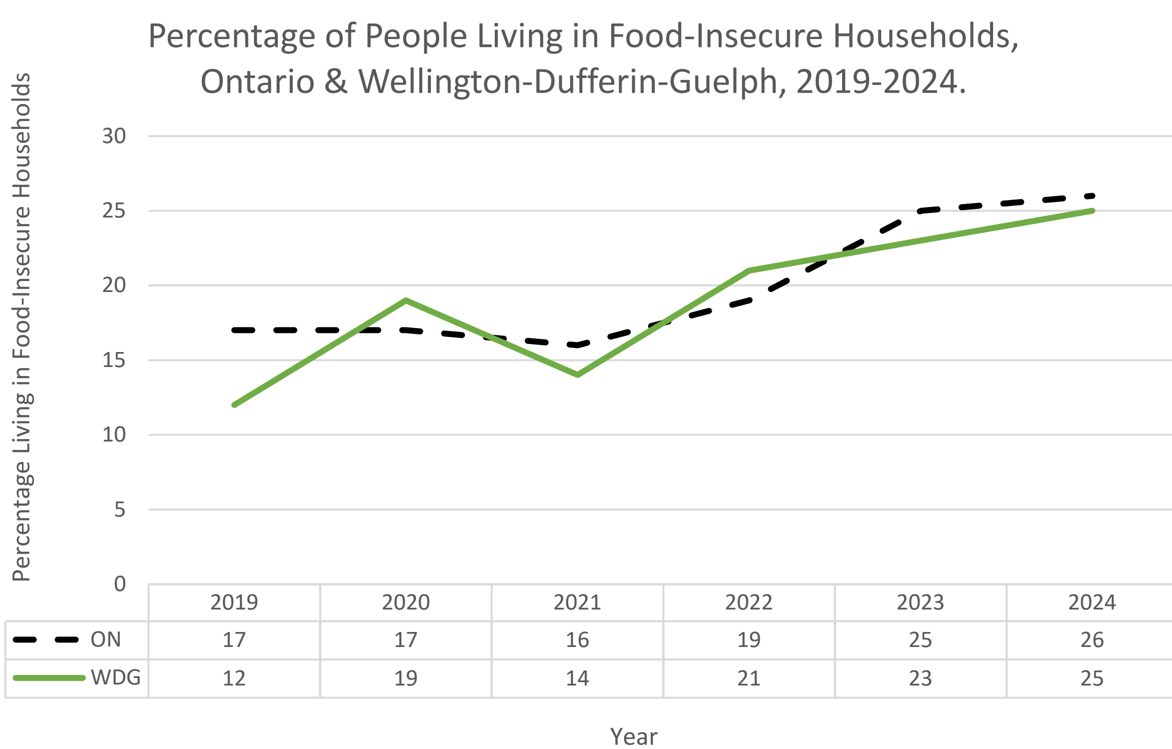
As described in Chapter One, household food insecurity (defined as inadequate or insecure access to food due to financial constraints) is one of the most direct experience-based indicators of poverty. Because it captures the day-to-day consequences of insufficient income, it offers a tangible measure of how financial strain is felt in the region. The prevalence of food insecurity is measured through the Canadian Income Survey, while local food affordability is monitored through Wellington-

Dufferin-Guelph Public Health's annual Monitoring Food Affordability Report (MFAR). The MFAR uses the Ontario Nutritious Food Basket (NFB) costing tool to price a healthy diet and compare it against local rents and income scenarios.

3.1: Rising Rates Locally and Provincially

Food insecurity has reached the highest levels on record. In 2024, approximately 25 percent of households in Wellington-Dufferin-Guelph were food insecure, just below the provincial average of 26 percent, and almost 13 percentage points higher than in 2019.[11] This represents the highest recorded rate in roughly 20 years of local monitoring. As Figure 2 shows, while the local rate has fluctuated each year, the overall trajectory since 2019 is moving upward, closely tracking the provincial trend.

Figure 2: Percentage of People Living in Food-Insecure Households



	2019	2020	2021	2022	2023	2024
ON	17	17	16	19	25	26
WDG	12	19	14	21	23	25

Source: Public Health Ontario, Household Food Insecurity Snapshot by Public Health Unit (2019-2024); PROOF.

3.2: Income as the Root Cause

Food insecurity may be most visible at the checkout, but it's fundamentally a problem of income. How we understand its cause shapes how we respond. Households relying on social assistance are particularly vulnerable: more than 60 percent of Canadian households whose main source of income is social assistance are food insecure.[11] At the same time, employment does not eliminate the risk: more than half of food-insecure households in Ontario rely primarily on wages, salaries or self-employment.[11] This is a stark reminder that food insecurity is not confined to those out of work.

Local income scenario modelling makes the affordability gap explicitly clear. In 2025, the NFB for a reference family of four in Wellington-Dufferin-Guelph cost $273.30 per week (about $1,187 per month).[6] The analysis considers a range of household types and income sources. Table 3 presents selected scenarios to illustrate how housing and food costs can consume a substantial share of household income and, in some cases, exceed the total monthly income available.

Table 3: Share of Monthly Income Required for Rent and the Nutritious Food Basket (NFB), Selected Household Scenarios, Wellington-Dufferin-Guelph, 2025.

Household scenario	Rent	Food (NFB)	Remaining for all other needs
Family of four, median Ontario income (two income earners)	20%	12%	+ $6,742
Family of four, two minimum-wage earners	38%	23%	+ $1,990
Single person, minimum wage	56%	19%	+ $579
Family of four, on Ontario Works (OW) (Two adults and two children)	64%	39%	− $108
Single person, ODSP	82%	27%	− $140
Single person, Ontario Works (OW)	141%	46%	− $782

Source: WDG Public health, Monitoring Food Affordability 2025 Report.

Note: A negative balance indicates that rent and food together exceed the household's total monthly income, before any other expenses (e.g., utilities, transportation, clothing, childcare, etc.). Scenarios use City of Guelph average rents (2024).

The housing burden is also notable across these scenarios. With the exception of the family earning the median Ontario income, every household shown in Table 3 would spend more than 30 percent of its income on rent, exceeding the affordability threshold (of 30 percent) used in the rental wage. For households with the lowest income, rent alone consumes more than half, and in one case more than a household's entire monthly income, before food or any other necessities are considered.

These scenarios demonstrate that for households relying on social assistance, particularly single individuals, the combined cost of rent and food can exceed their entire income, leaving no room for other basic needs. Even households supported by low-wage employment face substantial financial pressure once food and housing costs are accounted for. Together, these scenarios reinforce that inadequate income is a central driver of food insecurity.

This understanding has direct implications for how the issue is addressed. As summarized by Public Health Ontario and the Ontario Dietitians in Public Health, food charity (including food banks) does not address the root of food insecurity, and cannot keep pace with the growing demand for its services.[12] Reducing food insecurity instead calls for measures that raise household incomes, such as a higher minimum wage, more adequate social assistance rates and lower income taxes for the lowest-income households.[12] This points beyond food programs toward the broader income and policy conditions described throughout this chapter, and reinforces the socioecological understanding of poverty introduced in Chapter One.

4.0: Housing and Cost-of-Living Pressures

Housing is the largest and least flexible expense most low-income households face, and because housing is typically prioritized over other needs, housing costs exert a powerful influence on overall financial security. The living wage basket (Section 1.2) already showed to be the dominant cost in this region. Provincial trends help explain why housing pressure has intensified.

Rent has risen far faster than regulation alone would suggest. Between 2014 and 2023, Ontario's rent increase guidelines allowed cumulative increases of 16.5 percent, yet average rents climbed 54.5 percent: more than three times the regulated rate.[8] This gap is driven largely by provincial policy, including vacancy decontrol, which lets landlords reset rents following tenant turnover for incoming tenants, and the absence of rent control on units first occupied in 2018 or later.[8] The consequences are widely felt: as of

2026, 43 percent of Ontarians spend 30 percent or more of their income on housing, among some of the worst rates from Canada's larger provinces.[8] The Government of Canada considers housing unaffordable when it consumes 30 percent or more of a household's income.[13]

The number of renters turning to food banks rose by roughly 80 percent between 2019-20, and in 2023-24, Feed Ontario recorded almost 7.7 million food bank visits from over one million unique individuals: a 73 percent increase in unique individuals over two years.[14] Despite not being Ontario-specific, a recent systematic review (2026) found consistent associations between unaffordable or insecure housing and poorer mental health among renters, including higher rates of depressive symptoms.[15] These patterns underscore how housing affordability, food insecurity, income inadequacy and health operate together rather than in isolation, consistent with the interacting socio-ecological factors described in Chapter One.

4.1: Homelessness: Chronic and Functional Zero

Homelessness is the most visible and severe consequence of the housing pressures described above. It can take several forms, including being unsheltered, staying in emergency shelters or living in temporary or provisional accommodations.[16] People whose housing is unstable or insecure may also be considered at risk of homelessness.[16]

Within this broader spectrum, chronic homelessness is the form emphasized most in public discussion and local data tracking. It describes people who experience prolonged homelessness, typically six or more months in a year, or recurring episodes of homelessness over time. Communities increasingly track chronic homelessness using by-name data, a continuously updated record of known individuals experiencing homelessness that allows changes to be monitored over time. This information is also used to measure progress towards functional zero: the point at which homelessness is rare, brief and non-recurring, and the number of people experiencing homelessness does not exceed a community's capacity to routinely house them.[17]

4.1.1: How Homelessness Is Measured Locally

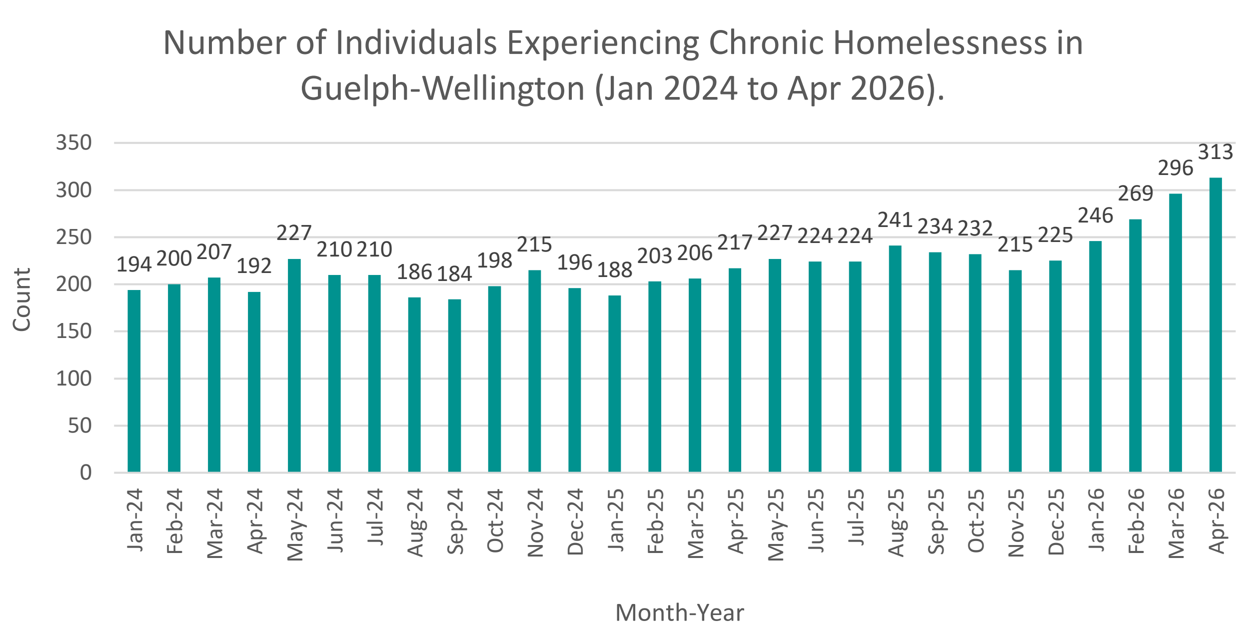
Two sources help describe homelessness in the region. The first is the point-in-time (PIT) count, which provides a snapshot of the number of people experiencing homelessness at a given point in time. In October 2025, at least 335 individuals were identified as experiencing homelessness in Wellington-Guelph.[18] In November 2024, Dufferin County identified 61 individuals experiencing homelessness.[19]

The second source offers a more current and continuous picture: by-name data (BND) are managed by the County of Wellington (for Guelph-Wellington) and the County of Dufferin and are reported through the Built for Zero Canada Initiative. Both jurisdictions use BND to track chronic homelessness against their own baselines and reduction targets. Because data availability differs between the two jurisdictions, they are described separately below.

4.1.2: Guelph-Wellington: Homelessness Snapshot

In Guelph-Wellington, reduction targets were set using an August 2018 baseline of 174 individuals experiencing chronic homelessness. Achieving a 10 percent reduction would mean lowering that number to 157, and a 50 percent reduction would mean lowering to 87.[20] At points between 2018 and 2026, the community moved meaningfully toward these goals. The 10 percent milestone was met more than once, and the count came close to the 50 percent reduction around October 2021 and again around October 2023.[20] Since then however, the pressures described throughout this report (e.g., rising housing and food costs and growing reliance on income supports) have coincided with a renewed climb. By April 2026, at least 313 individuals were experiencing chronic homelessness in Guelph-Wellington, well above the 2018 baseline and both reduction targets.[20]

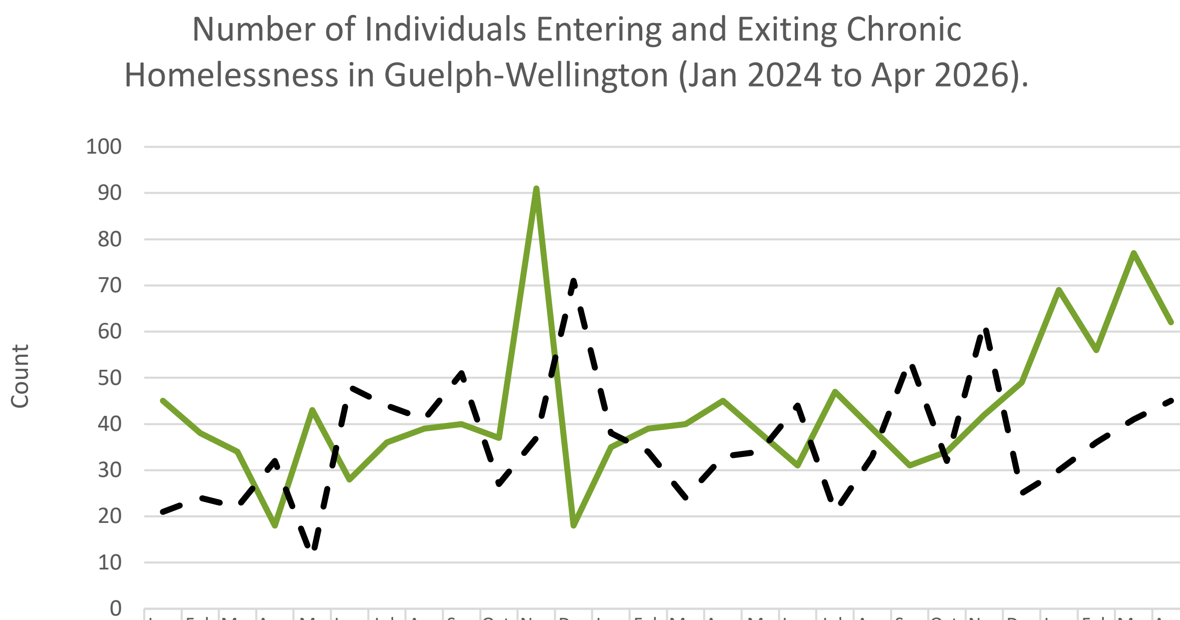
Figure 3: Number of Individuals Experiencing Chronic Homelessness (Guelph-Wellington).



Source: Built for Zero Canada & the County of Wellington. (2026).

This rising count reflects a balance between two flows, illustrated by Figure 4 below. Inflow is the number of people newly entering chronic homelessness in a given month, whether for the first time or by returning to it. Outflow is the number moving out of active chronic homelessness, typically into some form of housing. The relationship between the two determines whether chronic homelessness grows or shrinks: when outflow exceeds inflow, more people are being housed than are becoming homeless, and vice versa. Sustained outflow above inflow is therefore the goal, and the gap between the two lines often says more than either line alone.

Figure 4: Number of Individuals Entering and Exiting Chronic Homelessness.



	Jan-24	Feb-24	Mar-24	Apr-24	May-24	Jun-24	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25	Jul-25	Aug-25	Sep-25	Oct-25	Nov-25	Dec-25	Jan-26	Feb-26	Mar-26	Apr-26
Inflow	45	38	34	18	43	28	36	39	40	37	91	18	35	39	40	45	38	31	47	39	31	34	42	49	69	56	77	62
Outflow	21	24	22	32	11	48	44	41	51	27	37	71	38	34	24	33	34	44	21	33	54	32	62	25	30	36	41	45

Source: Built for Zero & the County of Wellington. (2026).

Between January 2024 and April 2026, inflow exceeded outflow in most months, contributing to the rising overall count. The imbalance became particularly pronounced from late 2025 into 2026, when new entries increasingly outpaced exists. This underscores that reducing chronic homelessness depends not only on housing people, but on slowing the rate at which people lose housing in the first place.[20]

Note for Figure 4: The November 2024 inflow spike largely reflects increased identification associated with PIT count rather than a sudden one-month increase in homelessness.

Demographic detail adds further depth. Of the at least 313 individuals experiencing chronic homelessness in Guelph-Wellington as of April 2026, roughly 78 percent were single adults, 14 percent were families, and eight percent were youth. About 10 percent identified as Indigenous, representing a substantial overrepresentation given that Indigenous people make up less than two percent of the Guelph-Wellington population (2021 census). This echoes the structural inequities described in Chapter One.

Youth homelessness warrants particular mention. Guelph-Wellington is approaching functional zero for youth homelessness, demonstrating that meaningful progress toward ending homelessness is possible when prevention, housing support, and coordinated responses are sustained. Wyndham House, which provides prevention, education, and housing support for youth, served 471 unique clients in 2024-2025.[21]

More broadly, Wyndham House and Stepping Stone lead homelessness prevention and diversion efforts across the region. In 2025, the two organizations coordinated close to 700 diversion instances, supporting people to avoid entering homelessness. These instances reflect episodes of support rather than the number of unique people served, as an individual may receive diversion support more than once. In 2025, Stepping Stone provided diversion support to 459 people. Through housing stabilization, landlord engagement, problem-solving, system navigation, and connection to community supports, these organizations help individuals and families remain housed or identify alternatives to homelessness.[22,23] Because successful prevention and diversion often means that a person never enters the homelessness system, much of this work is not reflected in by-name homelessness counts. These efforts are therefore an important part of reducing inflow into homelessness.

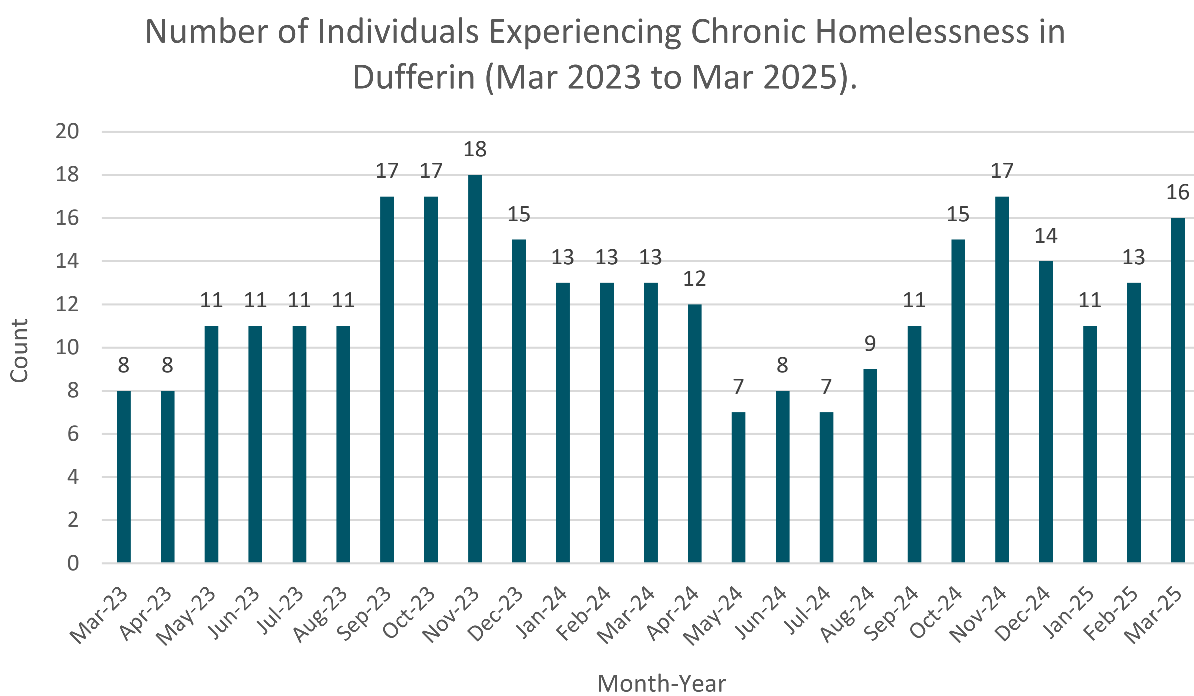
4.1.3: Dufferin: Homelessness Snapshot

A similar trajectory is visible in Dufferin County, though the most current month-to-month data extends only to March 2025. Against a July 2019 baseline of 19 individuals, the community set reduction milestones of 17 (a 10 percent reduction) and 10 (a 50 percent reduction), working toward a functional zero threshold of three.[20]

Notably, Dufferin reached functional zero in May 2022, when the number of people experiencing chronic homelessness fell to the threshold of three, and it remained close to that mark through the latter half of 2022 and into early 2023.

This was a significant achievement. Since then, however, the count has risen and has not returned to that level. As mentioned in the Guelph-Wellington homelessness snapshot, this is likely a reflection of the various pressures mentioned through this report.

Figure 5: Number of Individuals Experiencing Chronic Homelessness (Dufferin).



Source: Built for Zero (2026).

Since 2023, the monthly count has fluctuated but moved away from functional zero, reaching 16 individuals by March 2025.

Although Dufferin's numbers are much smaller than Guelph-Wellington's due to its smaller population, both communities show a similar overall pattern: earlier reductions in chronic homelessness have been followed by a renewed rise in recent years. Knowing that this pattern holds across two communities of very different sizes reinforces that the pressure is broad rather than specific to any one place, and that it tracks the same cost-of-living and household pressures described through this chapter.

4.1.4: Chronic Homelessness Reduction Targets & Progress

Table 4 summarizes each community's baseline, reduction milestones, and most recent counts. While the figures should not be compared directly because of differences in population size, they show that both communities made earlier progress but have since moved away from their reduction goals. Guelph-Wellington is now above its 2018 baseline, while Dufferin remains below its 2019 baseline despite its recent increase.

For more detailed, retrospective month-to-month data, both communities' figures are available through the Built for Zero Canada dashboards.

Table 4: Chronic Homelessness Tracked by By-Name List, Guelph-Wellington & Dufferin County.

Measure	Guelph-Wellington	Dufferin County
Baseline count	174 (Aug 2018)	19 (Jul 2019)
10% reduction milestone	157	17
50% reduction milestone	87	10
Most recent count	313 (Apr 2026)	16 (Mar 2025)
Percent Difference (Baseline vs. Recent)	+79.9%	-15.8%

Source: Built for Zero Canada.

Note: Each community's by-name list is measured against its own baseline; the counts should not be compared between communities given differences in population size. Source: Built for Zero Canada.

5.0: Who Experiences Poverty Locally

A note on the data in this section. The profile below draws on the 2021 census, the most recent source offering local poverty estimates broken down by geography, age, family structure, immigration status, Indigenous identity and racialized groups. Because census income data reflect income earned in 2020, when temporary COVID-19 supports lowered low-income rates, these figures are best read as the most recent comprehensive local portrait available rather than a current snapshot. As 2026 census data becomes available, WDG Public Health intends to release a companion report and dashboard refreshing these indicators.

Because this data describes population-level patterns at one point in time, differences between groups should be interpreted as associations rather than evidence that any one characteristic causes poverty.

The 2021 census identified 22,510 people living in low income across Wellington-Dufferin-Guelph, or about 7.4 percent of the population, using the Low-income Measure, After Tax (LIM-AT).[24] Poverty was not evenly distributed. Rates were highest in the more rural northern municipalities, such as Wellington North, Minto and Mapleton.[24] This geographic variation echoes the relative and place-based perspectives on poverty included in Chapter One: poverty is shaped by local conditions and looks different from one community to the next.

5.1: Education and Employment

People living in poverty in the region differed from the overall population across several social determinants of health. As Table 5 illustrates, they were more than twice as likely to lack a high school diploma and twice as likely to be unemployed.[24]

These differences point to an important relationship between education, employment and income. Recent Canadian data show that among adults aged 25 to 34, unemployment was 14.7 percent for those without a high school education, compared with 8.1 percent among those who had completed high school or other non-tertiary postsecondary education.[26] Workers without a high school education also earned about 15 percent less, on average.[26] At the same time, educational attainment is itself shaped by social and economic circumstances and tends to follow intergenerational patterns. For example, 74 percent of young adults with at least one parent who had completed tertiary education went on to attain tertiary education themselves, compared with 38 percent of those who parents had not completed high school.[26] These patterns reinforce the importance of education as both a social determinant of health and a pathway to greater income security, while also showing how educational opportunity can be shaped by the circumstances into which people are born and raised.

At the same time, the higher rate of unemployment among people living in poverty should not be taken to mean that poverty is confined to those without work. As earlier sections of this chapter show, employment itself does not always provide enough income to meet basic needs.[1,2] Together, these findings reinforce that education, employment and income security are interconnected and shaped by broader social and economic conditions.

Table 5: Selected Characteristics of People in Poverty Compared with the Total Population, Wellington-Dufferin-Guelph (2021 Census, LIM-AT).

Indicator	People in poverty (WDG)	Total population (WDG)
No high school diploma	24%	11%
Unemployed	18%	9%

Source: WDG Public Health, 2023 Poverty and Health Report, Drawing on the 2021 census of Population.

5.2: Children and Family Structure

Young children were among those most exposed to poverty. In 2021, 9.2 percent of children in the region age five and under, about 1,870 children, lived in low income, rising to 18.2 percent in Mapleton and 16.9 percent in Wellington North.[24] Family structure was also strongly associated with low income: children in lone-parent families were nearly four times as likely to live in low income as children in two-parent families (16.3 percent compared to 4.3 percent).[24]

For children, poverty is experienced through more than household income itself. Limited financial resources can shape the quality and quantity of food and clothing available to them, the stability and comfort of their housing, and their ability to participate in recreation, school activities and other opportunities available to their peers. Recent Canadian research emphasizes that children can be aware of these differences even when parents try to protect them from financial hardship, something by going without their own food or other needs.[27] UNICEF Canada's consultations with young people also identified access to transportation, technology, appropriate clothing, healthy food and opportunities to purse interests and activities as important parts of a "good enough life."[27] Poverty can therefore be experienced not only through unmet basic needs, but through stress, stigma and feeling excluded from the everyday activities and opportunities that contribute to a sense of belonging.[27] These experiences help illustrate how poverty can affect a child's material circumstances, social relationships and ability to participate fully in school and community life.

5.3: Immigrants, Indigenous, and Racialized Populations

Consistent with the structural inequities described in Chapter One, low income was more common among several populations. Recent immigrants (those who arrived between 2016 and 2021) faced substantially higher rates of low income: recently-immigrated children age five and under were more than 2.5 times as likely to live in low income as non-immigrant children, and recently-immigrated adults aged 18 to 64 were 1.6 times as likely.[24] Indigenous residents, who make up 1.7 percent of the regional (WDG) population, experienced higher low-income rates across all age groups.[24] Racialized residents also faced higher poverty overall (8.8 percent) than non-racialized residents (7.1 percent), with considerably higher rates among some groups, including residents identifying as Arab (17.9 percent) and Black (12.2 percent).[24]

These disparities do not arise from identity itself, but reflect broader structural and systemic conditions, including colonialism, racism and discrimination. Income, education, secure employment, adequate housing, social support and freedom from discrimination are interconnected social determinants of health.[28] Recent evidence illustrates how barriers within these systems can reinforce disadvantages. Recent working-age immigrants often reported difficulties entering the labour market, and challenges can remain even when they arrive with education and professional experience.[29] Among working-age immigrants who applied to practice a regulated occupation based on foreign credentials, fewer than half had obtained full recognition of their foreign qualifications and experience.[29] Racialized people also experience discrimination disproportionately, most commonly in the workplace, while Black individuals were more likely to report discrimination when seeking housing.[30] Together, these patterns show how barriers across employment, income and housing can limit access to the resources and opportunities that support health.

For local insights into how individuals in Guelph-Wellington experience and report discrimination, the Guelph-Wellington Local Immigration Partnership (GWLIP) provides valuable community-based data and resources.[31]

6.0 Vignette

Building on the concepts introduced in Chapter 1, Laura's story illustrates how poverty shapes everyday choices and circumstances. As you read, consider how the day-to-day decisions Laura must make may affect the long-term health and well-being of both her and her family. The next chapter explores these longer-term impacts of poverty.

This fictional vignette is based on recurring experiences shared by community members living with low income in Guelph and Wellington County. Laura represents a composite of those experiences.

Laura is a single mother living in Guelph with her seven-year-old daughter, **Emily**, and her **three**-year-old son, **Alex**. She works full time at a drive-thru coffee shop, where she remembers regular customers' orders, keeps the morning line moving and covers extra shifts when she can.

To the customers she serves, Laura is simply part of their morning routine. Her employment is visible. The financial strain behind it is not.

After rent, utilities, transportation and childcare are paid, little remains for food or unexpected expenses. Laura plans meals around flyers, coupons and loyalty points, sometimes visiting several grocery stores to find the lowest prices. She keeps a running total on her phone and knows which items to return to the shelf if the bill is too high.

Near the end of the month, Laura sometimes skips breakfast or brings only coffee to work so there will be enough food for her children's lunches. She tells her children that she ate during her shift. **The constant worry about having enough is stressful and exhausting, and Laura knows she cannot always hide it. Her children notice when she is tired or worried, even when she tries to reassure them**. Emily sometimes says, "It's okay, Mom. We don't need it," before Laura has answered.

An ordinary expense can disrupt the entire month. New shoes, a school activity or an unpaid day at home when one of the children is sick may mean delaying a bill or reducing the grocery budget. Taking an extra shift only helps if Laura can also arrange and afford more childcare.

Laura wants to complete a college certificate that could lead to more stable, better-paid work. But tuition is only one obstacle. She would also need a computer, transportation, childcare and enough income to replace the hours she could no longer work. Past missed payments have affected her credit, limiting her financing options.

Laura does not lack effort or ambition. What she lacks is a financial margin - the room to absorb one ordinary expense without triggering consequences throughout the rest of the month. **Over time, that constant uncertainty can take a toll on her mental and physical well-being.** Her poverty is largely hidden, experienced through exhaustion, skipped meals, postponed bills and opportunities she cannot yet afford to pursue.

Key themes: single parenthood, working poverty, low-wage employment, food insecurity, childcare, time poverty, educational barriers and hidden financial strain.

7.0: Looking Ahead

Taken together, the evidence in this chapter shows that poverty in Wellington-Dufferin-Guelph is shaped by a widening gap between income and the cost of living, by income support that has not kept pace with need, and by the hardship that falls unevenly across different populations and places. Record levels of food insecurity, rising social assistance caseloads and housing costs among the highest in the province all point to increasing financial strain. Consistent with the framework established in Chapter One, these pressures stem from economic and public policy rather than individual choices.

These conditions matter for public health because poverty is, at its root, a determinant of health. In Canada, people with lower incomes tend to live shorter lives and experience more illness, and the gap between richer and poorer Canadians has not closed. A national study of deaths between 1991 and 2016 found that the gap in early death rates between higher- and lower-income Canadians grew wider over time, as wealthier groups saw bigger improvements than poorer ones.[25] Chapter One described poverty and poor health as a cycle that reinforces itself; the local and provincial data brought together here help show the economic and policy conditions that help perpetuate this cycle.

Subsequent chapters in this series will build on this foundation. Planned topics include the relationship between poverty and health outcomes across the life course and evidence-informed actions to reduce poverty through public health and community partnerships. As noted in Section 5, the release of 2026 census data will also allow WDG Public Health to create a companion report and dashboard that refreshes the local equity profile (sections 5.1-5.3) with more current figures. Together, these efforts are intended to deepen a shared, locally grounded understanding of poverty and to inform equity-focused action across the region.

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