KEYNOTE SPEECH

National Housing Day

Housing insecurity begins long before homelessness

Delivered at Hamilton City Hall on Friday, November 20, 2026

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Thank you for joining us today, and for the work so many of you do all year to make Hamilton a city where everyone has a safe, affordable place to call home.

This weekend is National Housing Day. Today is also World Children's Day, and here in Canada, National Child Day. That's a meaningful connection, because when we talk about the housing crisis, we don't talk enough about the children and families living through it.

When we picture homelessness, we picture what we can see. A tent in a park. Someone in a doorway. A line outside a shelter. But housing insecurity is also happening behind closed doors. It's a parent lying awake wondering how they'll pay next month's rent. A family doubled up with relatives. Parents skipping meals so their children can eat. A teenager changing schools for the fifth time in two years.



Fall 2026 campaign poster

Housing insecurity doesn't begin in a shelter. It begins much earlier, when the income that allows a family to keep a home starts to unravel.

The Social Planning and Research Council reported that more than 24,000 children in Hamilton were living in poverty in 2023. More than one in five. For children in lone-parent families, nearly 49 per cent. Almost half.

What's frustrating is for a time, we were making progress. The Canada Child Benefit, the Ontario Child Benefit, the work of Best Start (Now the Child and Youth Network) and Hamilton's commitment to be the "Best Place to Raise a Child" showed what good policy and strong local leadership can do. But as pandemic supports disappeared and rents and grocery prices soared, much of that progress was undone.

This fall, young people helped coordinate the 24,000 Reasons campaign, asking municipal candidates to re-commit to addressing child poverty. The name was intentional. Those children aren't statistics. They are 24,000 reasons to put housing affordability and income security at the centre of our priorities.

So I want to leave you with two ideas today. The first: housing policy is income policy. If we want to fix the housing crisis, we first need to fix incomes. The second, especially for our new Council: it is far less expensive to prevent homelessness than to respond once it has happened.

SOURCES SPRC Hamilton, Family and Child Poverty in Hamilton · City of Hamilton event listing

The numbers simply don't add up

MONTHLY HOUSEHOLD BUDGET

One parent and one formula-fed infant on Ontario Works

Income, including benefits	**$2,018**
Two-bedroom rent	**($1,527)**
Food and infant formula	**($534)**
Shortfall before a single diaper	**-$43**

Last week, Hamilton Public Health released its latest report on the affordability of healthy food. If anyone still believes poverty is a matter of poor budgeting, I'd encourage them to read it.

Consider a single parent in Hamilton raising an infant on Ontario Works. With all benefits included, their estimated monthly income is $2,018. The average rent is $1,527. Basic nutritious food and infant formula add another $534. That's $2,061.

That parent is already $43 in the hole. Before a single diaper. Before transportation, clothing, a phone or any unexpected expense.

That's not a tight budget. That's a budget that’s impossible to balance.

We talk about food insecurity and housing insecurity as separate crises, but they're deeply connected. When rent is the expense you can't avoid, food becomes the one you compromise on. People aren't choosing between food and housing. They're trying to pay the rent and going hungry.

Any housing policy that asks what rent costs must also ask what people have to pay it with.

SOURCES Hamilton Public Health, 2026 household scenarios, scenario 7

How did we get here? A message to our new Council



29 to 1

Lower-rent units lost for every new affordable unit funded in the Hamilton region, 2011–2021.

I want to congratulate Hamilton's newly elected Mayor and members of Council. Mayor Loomis, we've worked together on bold ideas before, and I hope we can again. You've taken on these responsibilities at a difficult time, so let me reflect on how we got here.

Homelessness on this scale didn't happen overnight. **For decades, senior governments have been absentee landlords.** They retreated from sustained investment in social, co-operative and non-profit housing, leaving the private market to fill a gap it was never equipped to fill.

We increasingly treated housing as an investment vehicle rather than a human right. And while rents climbed, incomes did not keep pace.

Social assistance was frozen, and wages for low-income workers fell behind. Hamilton's new Living Wage, the hourly rate a worker needs to cover the real cost of living here, is $23.10. Far too many jobs still pay less. Too many families are doing everything right - cobbling together multiple jobs but still not being able to keep up. They are our community's working poor.

We also lost the protection that kept existing rents affordable. Ontario removed vacancy control almost three decades ago, which means a landlord can reset the rent whenever a tenant leaves. As Steve Pomeroy has shown, between 2011 and 2021 the Hamilton region lost 29 lower-rent units for every new affordable unit funded. In many cases the apartments were still there. They just stopped being affordable to the people who needed them most.

Governments are beginning to recognize the scale of the problem and community organizations are desperately trying to fix a problem they didn't create.

We heard from Rudi about the great work of Scaffold, and I want to recognize the leadership of Hamilton is Home, the coalition of non-profit providers expanding affordable and supportive housing. I also want to acknowledge St. Matthew's House, which, together with the Hamilton Regional Indian Centre and the Afro-Canadian Caribbean Association, has opened new homes for Black and Indigenous seniors. Equity-seeking groups face distinct barriers to finding and keeping a home. Those barriers should shape how we plan and provide housing.

But it's hard to catch up when we lose affordable housing faster than we can build it. **We cannot build our way out of this crisis while allowing affordability to disappear out the back door.**

SOURCES Steve Pomeroy, presentation to Hamilton City Council · Ontario Living Wage Network

What Hamilton's homelessness survey found

7 in 10
Had lived in Hamilton for more than a year

26%
First experienced homelessness as youth

When the city surveyed people experiencing homelessness in 2024, they told us what stood in the way. The answers were remarkably straightforward. Rents were too high. Incomes were too low.

The survey also revealed significant mental health and addiction challenges, and we should never minimize them. People need treatment, recovery services and ongoing supports. But there are people with serious mental health challenges who remain housed because they have adequate income and supports, and people with no such history who become homeless because they can't afford the rent. Even the best services cannot make an unaffordable apartment affordable.

There's also a misconception I want to address: that this crisis is driven by people arriving from elsewhere. The count found that 7 in 10 people experiencing homelessness were, you guessed it, Hamiltonians. Many have lived here their entire lives. This is not a crisis arriving in Hamilton. It's a crisis happening to Hamiltonians. And it doesn't happen evenly: 24 per cent of those counted reported Indigenous identity or ancestry, and a third identified as members of a racialized group.

For many, it started young. Twenty-six per cent first experienced homelessness when they were young. For too many, housing instability begins in childhood or adolescence, just when they should be building friendships, pursuing their education and laying the foundations for a stable future. And some children are in it right now. Hamilton's own dashboard on children and youth shows family shelter rooms running at 102.8 per cent of capacity. **Over capacity, with children inside.**

If we want to prevent homelessness tomorrow, we need to pay far more attention to the housing insecurity children and young people are experiencing today.

The people holding our system together

I also want to recognize the people on the front lines of this crisis. Many of you are here today.

Those working in shelters, outreach, drop-in centres and supportive housing provide shelter, food, health supports, compassion and dignity in some of the hardest moments of people's lives. I was reminded of this recently at Tommy Taylor's production, "You Should Have Stayed Home Too," at Theatre Aquarius. Tommy relayed his emotional experiences working in the shelter system during the pandemic. What struck me is that while the pandemic may be behind us, the crisis facing shelter workers isn't. Many are even more exhausted today, because the emergency never really ended.

We cannot keep relying on the dedication of frontline workers to compensate for the inadequacy of our public policies.

Emergency programs save lives. But they were never meant to be a permanent answer to poverty or the lack of affordable housing. The people working in those shelters understand that better than anyone. They want to see fewer people arriving at their doors in the first place.

If we truly want to honour their work, we owe them more than our thanks. We owe them a serious commitment to prevention.

SOURCES City of Hamilton, 2024 Point-in-Time Connection · Housing and Homelessness Action Plan · Child and Youth Network dashboard

The 102.8% figure is a dashboard snapshot cited in the remarks. The live dashboard may show a different period.

Social assistance and the growing risk of homelessness



Frozen since 2018

Monthly Ontario Works maximum for a single adult's basic needs and shelter.

Another SPRC report this year examined social assistance and homelessness in Hamilton. It found that homelessness among people receiving Ontario Works or ODSP has more than doubled since 2019. That should tell us something about the adequacy of our income support system.

The basic Ontario Works rate for a single adult has been frozen at $733 a month since 2018. Eight years of the biggest cost of living and rent increases we've seen in decades. **I'll say it loud enough for the Provincial Government to hear: "That is shameful."**

Since 2018, rising prices have eaten away roughly 21 per cent of its purchasing power, and it was a sub-poverty benefit to begin with.

Some assume people on Ontario Works must live in subsidised housing. But according to the City's own caseload research, only five per cent of Ontario Works renters live in rent-geared-to-income housing. Almost everyone else is renting in the private market. Try finding an apartment with $733 for the month.

So when rent for even the most modest unit outpaces their entire benefit, is it any wonder more people on social assistance are experiencing homelessness?

When the safety net doesn't provide enough to secure housing, we shouldn't be surprised that people crash through that net. And then we spend extraordinary amounts of public money responding to the crisis that follows. Surely there's a better way.

SOURCES Ontario Works rates · SPRC Hamilton, social assistance and homelessness · Maytree, Ontario Works purchasing power · City of Hamilton, Ontario Works Caseload Profile, 2022–2024 · HRPR, People Not Pillars

The extraordinary cost of allowing homelessness

$3,100

Per 30 nights in a Hamilton emergency shelter

$10,700

Per 30 days in Ontario provincial custody

$16,800

Per hospital stay, Canadian patients identified as experiencing homelessness

This brings me to something I want Council to think seriously about. There are enormous costs to allowing people to become homeless, and as my friend, Katherine Kalinowski from Good Shepherd has noted on many occasions: taxpayers pay them through different parts of our public systems.

When Hamilton expanded emergency shelter capacity, we budgeted about $3,100 per person for 30 nights. Remember, an Ontario Works cheque for a single adult is $733 a month. That shelter cost is more than four times that amount.

And shelter is the cheaper end of the scale. In Ontario's provincial correctional system, 30 days in custody costs about $10,700 per person. And across Canada, a hospital stay for a patient identified as experiencing homelessness cost nearly $16,800 on average in 2022-23.

Those services aren't interchangeable. But the point stands: it is far more cost-effective, for the individual, the family and society, to keep people housed than to respond once homelessness is a reality.

A preventable eviction becomes a prolonged shelter stay. A prolonged shelter stay makes it harder to manage a chronic illness. And the longer someone is homeless, the harder and more expensive it is to help them regain stability.

So why do we wait until people are in crisis before investing in their stability? The best time to intervene is when they're falling behind on rent. When they receive an eviction notice. When a disability benefit is delayed.

I'm not suggesting prevention will eliminate every emergency, or that we should reduce essential emergency services. But if we're serious about fiscal responsibility, we need to ask not only what programs cost, but what it costs when we fail to prevent homelessness.

SOURCES Hamilton shelter expansion budget, pp. 2–3 · Statistics Canada, provincial custody costs · CIHI, hospital costs, 2022–23

Shelter operating estimate: $7,357,297 ÷ 192 spaces ÷ 365 days × 30 nights, excluding capital costs. Custody estimate: $357 per day in Ontario in 2023–24 × 30 days.

The federal budget: Are we managing poverty or preventing it?

Earlier this month, the federal government introduced its 2026 budget, with significant proposed investments in supportive and transitional housing, health supports, and the renewal of homelessness programs and rental assistance. It has set an ambition to end homelessness within the next decade. These are meaningful commitments, and we should welcome them.

But social policy analyst John Stapleton recently offered an important critique. We've become so focused on the individual pixels of poverty that we've lost sight of the big picture.

We see food insecurity and respond with food programs. We see homelessness and respond with shelters. Those programs matter, and some are lifesaving. But the picture they form is one of profound economic insecurity. People simply don't have enough income to meet their basic needs.

Unless we address that, we'll keep building more elaborate systems to manage its consequences. At the centre of the picture is adequate income. **Housing policy must also be income policy.**

> “Housing policy must also be income policy.”



SOURCES Federal Budget 2026, chapter 3 · John Stapleton, Open Policy Ontario

What happens when we give people adequate income?



Photograph by Jessie Golem, Humans of Basic Income.

So what happens when we give people adequate income? We don't have to rely on theory. Here in Hamilton, we have some experience.

Hamilton was selected for Ontario's Basic Income Pilot, which began in 2017 and was cancelled prematurely in 2018. We lost the chance for a full evaluation. But an intrepid group of researchers from McMaster University documented participants' experiences in Southern Ontario's Basic Income Experience.

Their findings were startling. Participants consistently reported that they were better off. Their physical and mental health improved, they were eating healthier meals, they were going back to school and improving their employment prospects, and yes, they were stabilizing their housing.

I observed the basic income pilot in real time, and I know how powerful it was. One story has always stayed with me. A Hamilton couple had a disabled daughter with significant accessibility needs. With the security of basic income, they renewed their mortgage on a modest home (which by the way was less expensive than renting), and because they owned it, they could access municipal grants to make it accessible for their daughter. For that family, basic income meant stability, dignity and the ability to plan for the future.

The researchers also heard from people right at the edge between a home kept and a home lost. One participant, recovering from cancer surgery, said that without basic income she would have lost her apartment within a couple of months. And when the pilot was cancelled, 95 per cent of participants said they had to put their life plans on hold or abandon them.

A University of British Columbia study led by Dr. Jiaying Zhao points the same way. Fifty recently homeless people in Vancouver received a one-time, unconditional $7,500. Over the following year, they spent an average of 99 fewer days homeless than the comparison group, and they did not increase spending on alcohol or drugs. It was a small study that excluded people with very high acuity, so we shouldn't generalize. But it challenges the assumption that people experiencing homelessness can't be trusted with money.

Sometimes the most effective intervention isn't another program telling someone what to do. It's giving them the means, the agency to do it.

SOURCES Southern Ontario's Basic Income Experience · UBC, cash-transfer trial summary · Dwyer et al., published study

Income security for the twenty-first century

As a country, we eventually decided that getting the medical care you need shouldn't depend on how much money you have. That principle, Medicare, reshaped Canadian society. I wonder whether we're approaching a similar moment for income security.

The economy looks very different from the one we knew even a decade ago: precarious employment, unpredictable hours, gig work, and technology and artificial intelligence reshaping labour markets. Yet our income assistance system is still a relic of the mid-twentieth century, with intrusive eligibility rules, complicated reporting and payments nowhere near enough to live on.

None of this is a reflection on the municipal caseworkers who administer it. In a survey we helped roll out with researchers at McMaster and Toronto Metropolitan University, 69 per cent of nearly 1,200 social assistance recipients said local staff treated them with respect and understanding. But those caseworkers are working with both arms tied behind their backs, by a benefit that hasn't moved in eight years in a provincially mandated system where supports simply aren't there. They didn't get into this work to police incomes. They got into it to give people opportunity, dignity and a better future.

I believe a guaranteed liveable basic income could become for the twenty-first century what Medicare became for the twentieth. Not because income alone solves every problem, and not because we should eliminate the specialized supports people need, but to complement them. Every person deserves a reliable foundation beneath them. Designing such a system isn't simple, but difficult questions are a reason to do the work, not to abandon the idea.

But basic income alone won't solve our housing crisis. If rents keep climbing, too much of that income will be absorbed by landlords. That's why we also need **real rent control**, including vacancy control. Nearly **three decades of vacancy decontrol have been an unmitigated disaster**.

Ontario had real rent control in the 1970s and 1980s, limits on increases that stayed with the apartment, not just the tenant. We've lived without it for so long that many people don't remember another way. We shouldn't mistake what we've gotten used to for what's possible.

Today, many newer units are exempt from the annual increase guideline, and landlords generally set a new rent when a tenant leaves. Quebec shows us another path, where new tenants can challenge increases based on what the previous tenant paid.

Income security and real rent control must go hand in hand.

Basic income

A reliable income floor, with additional supports for people who need them.

Real rent control

Limits on rent increases that stay with the unit when tenants change.

SOURCES Survey Analysis of Ontario's Integrated Employment Services · Ontario's residential rent increase rules · Québec, notice to a new lessee

The staff-respect question had 1,115 respondents. Of those, 765 (69%) answered yes.

Three actions we can take

As I conclude, here are three actions we can take as a community. We still need to build more affordable and supportive housing, and to strengthen mental health and addiction services. But we can also be proactive about prevention.

1 / BENEFITS ACCESS

First, let's ensure everyone receives the benefits they're entitled to.

Through the City's Community Safety and Well-Being Plan, we're establishing a new Access to Income Work Group to help residents actually receive the supports they're entitled to. So many benefits are delivered through the tax system, and many people miss out because of complicated applications, digital barriers or medical paperwork. Someone experiencing homelessness may have no permanent address or internet access. Whether it's the Canada Disability Benefit, the Canada Child Benefit, the Guaranteed Income Supplement or simply filing taxes, we can coordinate outreach, simplify information and involve people with lived experience in the design. **Every dollar in an unclaimed benefit is a dollar that could go towards stabilising housing and enhancing wellbeing.**

And it works. In the first half of this year alone, the Social Planning and Research Council's Financial Empowerment and Tax Help program helped 1,573 people file their taxes and returned $7 million in refunds and benefits. Those returns are helping to maintain housing.

“Every dollar in an unclaimed benefit is a dollar that could go towards stabilising housing and enhancing wellbeing.”

2 / TENANT PROTECTION

Second, we must maintain and strengthen investments in prevention and tenant protection.

The Tenant Support Program, a partnership between the City, Hamilton Community Legal Clinic, Hamilton ACORN and others, helps renters understand their rights, challenge unfair evictions and stay in their homes. The Housing Emergency Fund helps low-income households catch up on rent after a financial emergency. And our Renovation Licence and Relocation By-law, in effect since January 2025, protects tenants from bad-faith renovictions, where a tenant is pushed out for "renovations" and the unit is re-rented at a much higher price. It's not a complete solution, but it's a municipality using the tools it has.

Last year, one-time prevention assistance more than doubled to over 3,500 households

I have the privilege of sharing office space with the Tenant Support Program, and I've seen the patience and determination the entire team brings to tenants who might otherwise face an eviction alone.

This is what preventing homelessness looks like. It's not necessarily a ribbon cutting or a shovel in the ground at a new build. Sometimes it's a conversation across a desk, a phone call to a landlord, an advocate standing up for a tenant at a tribunal hearing.

We need to celebrate the homes we're building, but we also need to celebrate the tenancies we're saving.

I'd encourage Council to see these programs as essential investments. Keep funding the Housing Emergency Fund. Enforce the renoviction by-law. And press Queen's Park for real rent control.

SOURCES SPRC Tax Help · Housing Emergency Fund · Tenant Support Program · 2025 Housing and Homelessness Update

The tax-clinic tally and one-time prevention count are as reported in the remarks. The City’s annual update lists 2,836 households supported by the Housing Emergency Fund in 2025.

3 / ADEQUATE INCOME

Advocate for adequate income

Third, become stronger advocates for adequate income.

Let's start with the paycheque. For people who work, the Living Wage matters. Hamilton's Living Wage is now $23.10 an hour, more than $5 above the provincial minimum wage. For a full-time worker, that's more than $9,000 a year. The City already pays most of its workers a living wage, but it is not yet certified as a Living Wage employer. Council can lead by example: close the gap so that every City employees and contract worker earns at least that, become a certified Living Wage employer, and encourage other Hamilton employers to follow. Work should be a pathway out of housing insecurity, not a source of it.

A good wage is only part of the answer. Some people are living with a disability, caring for a family member, or between jobs, and they rely on social assistance.

We've treated people on social assistance as an afterthought for nearly three decades, as if their well-being didn't matter until it became too expensive: a shelter bed, a hospital stay, a night in custody. **It's time to stop.**

> “A basic income is nation-building too.”

We should call on Ontario to raise social assistance rates to reflect what rent, food and other essentials actually cost, and to index Ontario Works to inflation.

Ottawa can help sooner, too. The Maytree Foundation has proposed a refundable federal Canada Renters Credit, under which an eligible single renter could receive up to $200 a month. It won’t solve the housing crisis, but for someone struggling with rent, it could provide breathing room and, in some cases, prevent an eviction.

Over the longer term, let’s be more ambitious: and ask whether it's time to replace much of a complicated, stigmatizing social assistance system with a modern guaranteed liveable basic income, a floor beneath everyone, with additional supports for those who need them.

And lest you think it's just advocates and academics thinking about this: after the pilot, the Hamilton Chamber of Commerce advocated with chambers across the country to keep testing basic income. Why? Because when low-income people have money, that money is spent locally on goods and services. It helps drive growth.

Prime Minister Carney has talked a lot about bold nation-building projects. Alongside pipelines, ports and other hard infrastructure, we should also be talking about investing in people. A basic income is nation-building too. It creates the stability people need to care for family, pursue education, contribute to their communities, and weather economic change with dignity rather than fear.

SOURCES Ontario Living Wage Network, 2026 rates · Ontario minimum wage · Maytree, Proposal for a Canada Renters Credit

A different measure of success

> “So what if we measured the success of our housing policies not by how many shelter beds we fund, but by how many people never need one?”

I'd like to finish where I began: with the more than 24,000 children in Hamilton growing up in poverty, and with the families one missed paycheque or one delayed benefit away from losing their home.

On National Housing Day, we talk about the need to build more housing, and we absolutely must. But ending homelessness is not only a construction challenge. It's an income challenge, a prevention challenge and a tenant protection challenge. If we want to fix the housing crisis, we first need to fix incomes.

So what if we measured the success of our housing policies not by how many shelter beds we fund, but by how many people never need one?

Imagine a Hamilton where a family falling behind on rent gets help before they lose their home. Where no child has to wonder whether they'll have somewhere to live next month. Where shelter workers finally see demand for their services decline.

We have the knowledge, the experience and the people to make that happen. Because the best response to homelessness isn't to get better at managing it. It's to prevent it in the first place.

Thank you.



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