

Affordability, income security and system performance

Addressing Affordability in Peel

Peel residents continue to face significant affordability challenges that are increasingly reflected in rising demand for community supports. Food insecurity now affects 28% of Peel households, while more than 11,000 Ontario Works (OW) clients reported a need for food assistance in 2025.

In high-cost communities such as Peel, employment does not always result in meaningful financial improvement for social assistance recipients. Aligning income supports with labour market realities would strengthen employment incentives, improve financial stability, and support more successful transitions from assistance to employment. Evidence shows that strengthening income retention reduces pressure on emergency food programs, housing supports, and other community services while improving overall system performance.

Continued Partnerships

Peel Region remains committed to supporting residents experiencing affordability challenges while helping individuals participate in the workforce and achieve greater financial stability. Peel Region also continues to work with provincial and community partners to strengthen income security and reduce reliance on emergency supports.

Peel Region appreciates recent provincial actions that strengthen income supports and improve employment outcomes for vulnerable residents, including the exemption of federal Canada Disability Benefits as income under OW and the Ontario Disability Support Program (ODSP), increasing the ODSP earnings exemption to \$1,000 per month, and continuing to index disability support rates to inflation. These measures help improve financial stability, encourage workforce participation, and support residents facing ongoing affordability pressures.



Affordability and Income Security

- 28% of Peel households experienced food insecurity in 2024 relative to 25% of Ontario households experienced food insecurity, the highest rate on record.
- 1 in 13 Mississauga residents and 1 in 16 Brampton residents are accessing food supports.
- Mississauga food banks recorded more than 500,000 visits annually.
- More than 11,000 OW clients (42% of caseload) reported needing food support in 2025.
- Aligning OW earnings exemptions with ODSP would improve income retention, strengthen employment outcomes, and reduce reliance on emergency supports.

Strengthening affordability and employment outcomes

Peel Region's experience demonstrates that income instability is increasingly driving demand for municipal and community-based supports. Food insecurity, housing instability, and reliance on emergency services continue to grow despite investments in local supports and employment programs. To improve affordability outcomes and strengthen system performance, Peel Region is seeking provincial support in the following areas:

- Align OW earnings exemptions with the ODSP.
- Strengthen employment outcomes by improving income retention.
- Strengthen alignment between income supports, employment services, and community programs.
- Reduce downstream reliance on emergency food, housing, and crisis supports through enhanced income stability.
- Support coordinated and sustained community-based approaches that improve service efficiency and manage demand pressures.

Key takeaway

Peel Region supports efforts to strengthen employment participation, income security, and affordability outcomes. Aligning OW earnings exemptions with ODSP and improving coordination across community support systems will help residents achieve greater financial stability while reducing pressure on emergency and municipal services.

