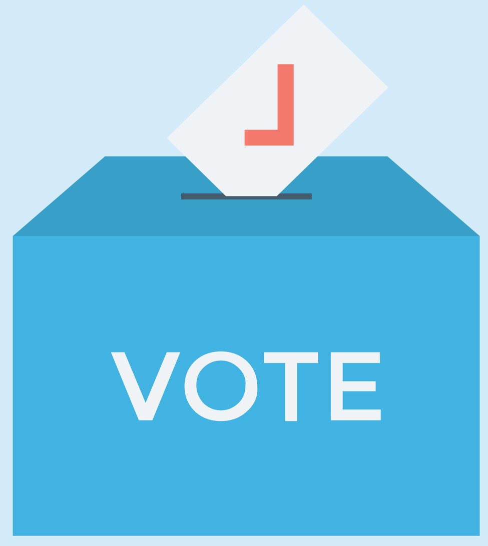


Municipal Election 2026 Fact Sheet

Livable Incomes & Decent Work

Guelph & Wellington Poverty Elimination Collaborative | September 2026

When everyone has enough income to live and thrive, our whole community benefits.Yet too many people in Guelph and Wellington County are struggling to make ends meet. This election, vote for solutions.

For many households, the numbers simply do not add up. A person can work full-time or multiple jobs and still struggle to afford groceries. A family can be doing everything they can and still be one unexpected expense away from falling behind. A senior can be spending most or all of their fixed income on housing. And for someone who is looking for work or cannot work, income supports aren't enough to live on.

When incomes fall short of the cost of living, people are forced to choose between essentials: rent or groceries, medication or bills, getting to work or keeping the lights on. This is not a failure of effort or character. It is what happens when people do not have enough income to meet their basic needs.

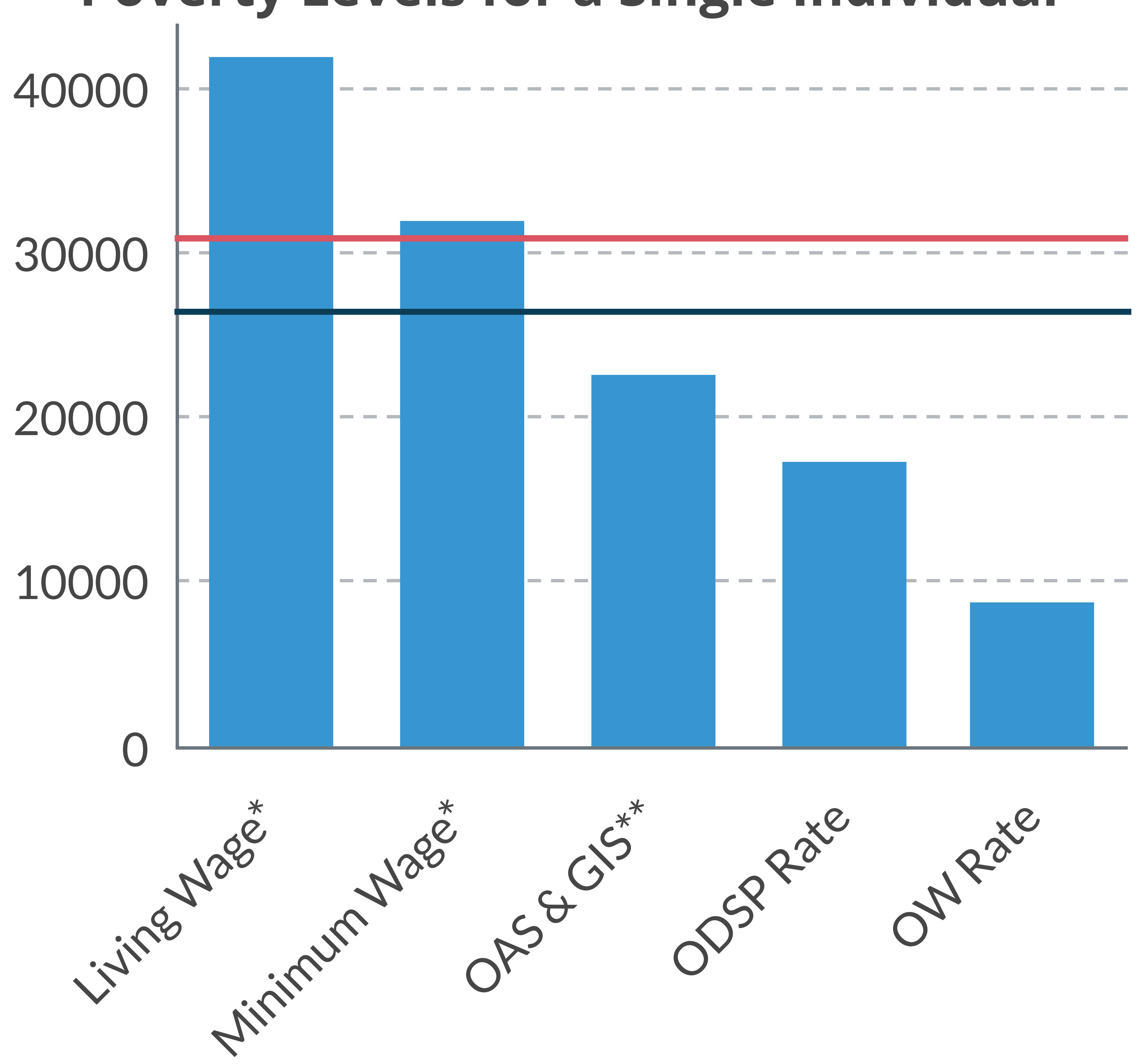
Strengthening income security, advancing decent work with fair wages and working conditions, and using local economic tools can help more people afford the basics and strengthen our local economy.

Why This Matters

For many, incomes are too low live on.

Many incomes fall well short of poverty levels and what it costs to meet basic needs.

How Annual Incomes Compare to Poverty Levels for a Single Individual



Low Income Measure - After Tax[1]: $31,317

Official Poverty Line (Market Basket Measure)[2,3]: $27,372

***Calculated based on 35 hours x 52 weeks**
****Calculated based on maximum payment age 65 to 74**

To note: Figures are based on the most recent data available and are intended as a general reference; differences in data years, tax treatment and individual circumstances mean actual income pressures may vary.

Full-time work should be enough to get by.

A living wage is what a worker needs to earn to cover basic costs and achieve a modest standard of living.

LIVING WAGE PAID HERE

Living wage:[4] **$23.00/hour**

Minimum wage:[5] **$17.60/hour**

That's a **$5.40/hour gap - more than $11,000 less per year** for a full-time minimum wage worker.

A minimum-wage job isn't even enough to afford a home.

In Guelph, a minimum wage worker would need **almost 2 full-time jobs** to afford a one-bedroom rental.[6]

Not everyone has the same opportunity to earn a livable income.

Colonialism, racism & discrimination create systemic barriers to employment, decent work that offers fair wages and working conditions, and opportunities to build financial security.

Income supports should provide a basic foundation.

For people who cannot work or are between jobs, income supports can fall far below the cost of living.

Frozen since 2018, **Ontario Works** provides a **single adult a maximum of only $8796/year ($733/month)** to cover all basic needs, including shelter.

What Municipalities Can Do

Municipalities cannot set provincial social assistance rates or minimum wages, or federal income supports and benefits, but they have meaningful tools to strengthen income security locally. They can lead by example, use public spending and investment strategically, support decent work, make everyday life more affordable and remove barriers for people living with low incomes.

Municipalities can also use their collective voice to advocate for policy changes and investments from other levels of government that improve incomes, reduce household costs, and create conditions for financial security.

1. Support decent work and a stronger local economy.
Examples:
- Lead by example as an employer by becoming a certified Living Wage Employer and supporting fair wages, stable employment, and decent working conditions
- Use public spending strategically through progressive procurement that prioritizes local value, decent work and community benefits, while creating opportunities for local businesses, social enterprises and co-operatives
- Use municipal land, property and investment strategically to support affordable housing, community-serving development, and community benefit by ensuring public resources create lasting value for the community.

2. Make everyday life more affordable.
Examples
- Meaningfully engage people with lived experience of poverty in planning services, infrastructure, and investments
- Address systemic barriers to economic security by advancing reconciliation, addressing racism and discrimination, and supporting effective community-led initiatives
- Invest in affordable and accessible housing and reliable public transportation
- Consider the impact of municipal fees, user charges, and other costs on households with low incomes
- Make municipal programs and services affordable through income-based subsidies, fee assistance and supports
- Partner with and support collaborative efforts to advance poverty elimination and system change

Learn More

Learn more about income insecurity and solutions.

Poverty Report Series: From Wellington-Dufferin-Guelph Public Health and us, the PEC.
Chapter one: bit.ly/3VgiT77
Chapter two: bit.ly/4xmFJYh

Maytree: Research & policy solutions to poverty.
maytree.com

Income Security Advocacy Centre: Income security advocacy in Ontario.
incomesecurity.org

Take Action!

Your vote matters. Help choose leaders who will advance livable incomes, decent work and solutions to poverty.

Ask a candidate: What actions will you take to strengthen income security and support decent work?

Support Living Wage Employers: Find one near you.
www.ontariolivingwage.ca/directory

Support the Income Security for Food Security campaign: Take action for income security.
gwpoverty.ca/food-insecurity

1. Statistics Canada.Table11-10-0232-01 Low income measure (LIM) thresholds by income source and household size
2. Statistics Canada.Table11-10-0066-01 Market Basket Measure (MBM) thresholds for the reference family by Market Basket Measure region, component and base year Note: To calculate the MBM threshold for a single individual, the figure is multiplied by 0.5 (54,744*0.5= 27,372)
3. Aldridge, Hannah. (2020, September 11). What poverty advocates should know about the updated poverty measure. Maytree. https://maytree.com/publications/what-poverty-reduction-advocates-should-know-about-the-updated-povertymeasure/
4. Ontario Living Wage Network. 2025 Living Wage Rate. www.ontariolivingwage.ca/rates
5. Note: Ontario's minimum wage increases to $17.95 on October 1, 2026, but will remain notably below the $23/hour living wage.
6. Lee, Marc, and David Macdonald. *Making Rent: The CCPA's Rental Wage Update 2024.* Canadian Centre for Policy Alternatives, Sept. 2025.