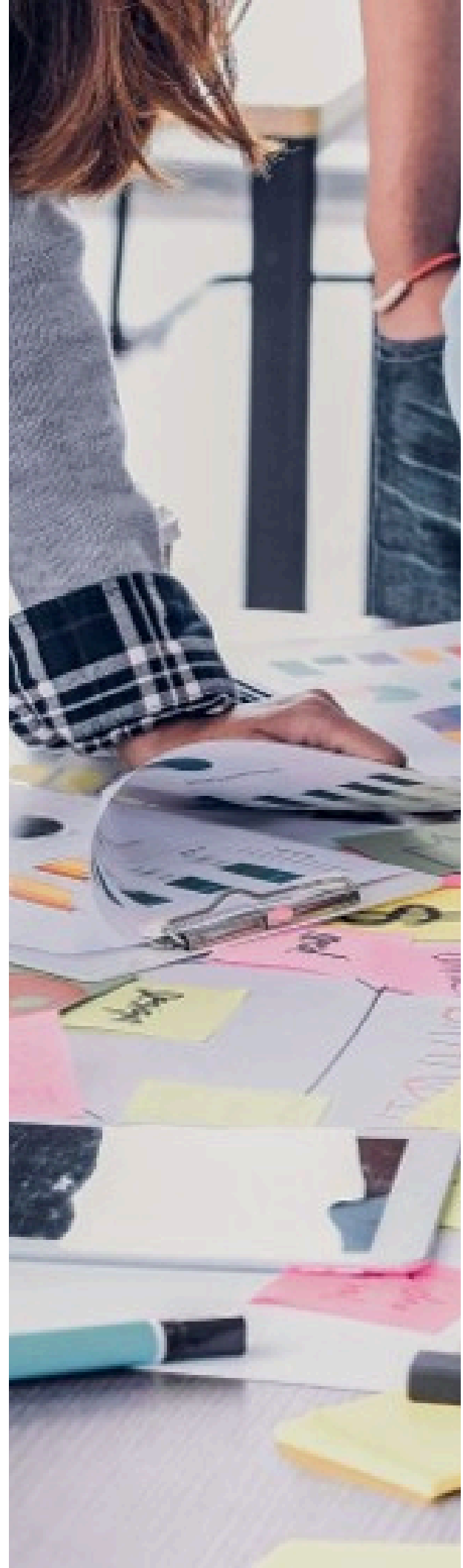

2025

ANNUAL REPORT



BRUCE GREY
POVERTY
TASK FORCE
Our Voice is Power



ACKNOWLEDGMENT

This report was prepared by Jill Umbach, Coordinator, Bruce Grey Poverty Task Force on the work of the Poverty Task Force in 2025.

Thank you to the Corporation of Bruce County for the financial support we have received from the Social Community Initiatives Fund. We are grateful for the ongoing leadership of the Corporation to promote collective action with local partners to meet basic needs of community members and address systemic poverty.

Poverty is a systemic issue that impacts every aspect of society and cannot be solved without collective action.

People in Grey Bruce are struggling to cope with the rising cost of living. More people are becoming food insecure as evidenced by the increase in numbers using food banks and community meal programs in Grey Bruce. Food Banks Canada are reporting that close to 19% of food bank clients are employed.

Wages are not keeping up with the cost of basic needs. The Grey Bruce living wage at \$24.60/hr in 2025 remains the second highest rate in Ontario and reflects a 6.7% increase from 2024. The new rate reflects the continued rise in shelter and transportation costs across the region and highlights the growing gap between minimum wage and the actual cost of living. Our average income is the lowest in Ontario. Half of Grey Bruce households earn less than \$72,500 (after tax). In Grey Bruce, median after-tax income for men was \$42,000, while women earned \$32,000. This is a pay disparity in our region with men make 31.3% more, on average, than women.

Homelessness in rural Ontario has increased by over 150% since 2016, compared to 50% across all communities in Ontario. Unaffordable rental accommodation and low wage, precarious work are contributing factors. Our social service partners are challenged with more complex situations combined with mental health and addictions experiences. There is no singular solution or pathway to household security.

Poverty is a systemic issue that impacts every aspect of society and cannot be solved without collective action. The [Bruce Grey Poverty Task Force](#) brings together 90+ non-profit, government, health and research organizations to work across priority sectors to reinforce activities that contribute to reducing poverty. We make every effort to create safe spaces for meaningful exchange to build resiliency and foster collaboration for solutions.

Our collective impact efforts seek to inform policies and support upstream interventions to address poverty-related community issues in Grey Bruce. We draw upon local and national best practices; examine and test them locally and collect local data on social determinants of health.

INTRODUCTION

PTF 2025 GOALS

The Poverty Task Force Goals for 2025 were based on the collaborative work identified by our Action Groups.

Goal: build resiliency, hold space and promote collaboration with partners.

- Create safe spaces for meaningful exchange to build resiliency, hold space and build collaboration for solutions.
- Engage with City of Owen Sound on recommendations from Rentsafe Tenant-Landlord Survey and formation of an Owen Sound Rental Housing Task Force.

Goal: increase the number of government partners leading on poverty reduction.

- Increase municipality leadership engagement as an Action Table of the Community Safety & Well-Being Plan Grey Bruce.
- Ensure formal representation/annual funding from Bruce County and Grey County.
- Expand formal representation of lower-tier municipalities resulting in assigned representatives and PTF minutes submitted to Council packages.

Goal: increase public education and awareness on homelessness, harm reduction approaches, food security, hunger, etc. to reduce stigma

- Develop election education awareness material and advocacy-oriented website.
- Promote income solutions to food insecurity awareness campaign as part of federal and provincial election education.
- Contribute to the governance, sustainability and promotion of the Grey Bruce Good Food Box.
- Contribute to Grey Bruce Living Wage calculation and employer certification to reduce precarious employment.
- Start up new Health Equity Action Group in partnership with GB Ontario Health Team.
- Contribute to addressing health equity issues from a poverty lens with GB Ontario Health Team partners.
- Contribute poverty related data to Grey Bruce open-data portal BGDISC and Vital Signs 2025.

Goal: increase engagement of people with lived/living experience

- Ensure diversity, equity and inclusion is a central strategy to the work we do.
- Start up new Community Voices group and ensure they are actively engaged with PTF and GB Ontario Health Team.
- Identify opportunities to improve Indigenous relationships.

PLACES, POLICIES & PARTNERSHIPS

Places, Policies and Partnerships led the focus of our work in 2025 grounding our work and providing valuable insights into how community hubs can evolve and expand their services to meet the needs of vulnerable people in Bruce and Grey Counties.

In January 2025, we featured the work of OSHaRE and Grey Bruce Food Share examining the rural food rescue model and its partnership with 27 organizations. In November 2024, we introduced this model to community partners in Kincardine. In 2025, the program was launched to support the local food bank, community meal and fresh market programs at the Drop-in at the Bridge.

In February 2025, we featured the work of the Bruce County Public Library on the evolution of libraries as Community Hubs - its programs, partnerships, sustainability strategy and challenges. We supported the work of the library through our Grey Bruce Community Volunteer Income Tax Program Network - collecting financial impact data, recruiting volunteers and identifying gaps in services in Bruce County. We facilitated the extension of free tax services to serve people who need to complete their taxes to apply to the Canadian Dental Care Service.

Our collaborations are data driven with our local experiences featured at Poverty Task Force monthly meetings and on our website. In 2025, we produced reports on the impact of the Grey Bruce Community Volunteer Income Tax Program Network and released the Grey Bruce Living Wage. As members of 23 local, provincial and national planning tables, most notably in 2025 with Grey Bruce Community Safety & Well-Being Plan, RentSafe Ontario, Campaign 2000 and the Tamarack Institute, we deepened our partnerships and policy advocacy.

We generated public and political awareness during the Ontario elections with a Valentine Day's public letter - Nothing Says "Love" Like Ending Poverty". Elections are turning points to make change, but we also demanded action in-between elections. New website pages were converted into standing public education and advocacy pages. We submitted briefs on the [Ontario Poverty Reduction Strategy](#) (2025-2030), national automatic tax filing and benefit enrollment, national poverty reduction strategy on the International Day for the Eradication of Poverty and national housing strategy through the Built for Good report.

Housing Security

At the beginning of 2025, homelessness affected 375 individuals in Grey County and 109 households in Bruce County, with a significant proportion experiencing chronic homelessness. Among them are children, youth, Indigenous community members, and seniors.

Deeply affordable housing options are disappearing, while market rents climb far beyond what low-income households can manage. Local shelters, motels, and emergency systems are overwhelmed, and both counties continue to rely heavily on costly, short-term emergency accommodations without sustainable provincial funding.

Housing Community of Practice (CoP)

- The PTF Housing Action Group transitioned into a Community of Practice during the Pandemic. The group met weekly for 5 years to address immediate housing needs of individuals. In August 2025, we stopped formally meeting but partners continue to focus on upstream solutions to support pathways to staying housed. We offered technical support to Saugeen Shores United Housing for All and facilitated tax filing with Bruce County's Outreach program.
- In December 2025, we led a solution-based discussion based on the United Way of Bruce Grey's report [Mapping Discharge Pathways from Correctional Institutions to Grey Bruce](#). A critical gap in social services is that the John Howard Society and Elisabeth Fry agencies do not have programs in Grey Bruce. This has resulted in challenges to social re-integration - finding housing, transportation, income supports and employment.

RentSafe Owen Sound Collaborative

- In 2025, [RentSafe Owen Sound Collaborative](#) continued to be a model for informing the larger work of [RentSafe Ontario](#) as we make progress on our [Landlord-Tenant Survey](#) findings. Municipal and public health partners have partnered with RentSafe, while acknowledging that rental housing enforcement in Owen Sound remains largely complaint-driven.
- This reactive model leaves significant gaps, particularly for tenants who are reluctant to report unsafe conditions. Limited proactive inspections exist, but most smaller and older rental properties receive little oversight due to legal, staffing, and structural constraints rather than lack of intent.
- Meetings highlighted several new bylaws under consideration that are widely supported by enforcement staff but stalled by administrative capacity constraints. These include a Mould Bylaw, which would provide clearer standards and enforcement tools for addressing indoor mould, and a Vital Services Bylaw, which would strengthen the City's ability to respond quickly to situations involving loss of heat, water, or electricity.
- An Owen Sound Rental Housing Task Force was not formed in 2025, however, municipal and public health partners are committed to strengthening Inter-agency coordination. Currently relies on informal relationships rather than formal, trackable processes, leading to fragmented responses to complex housing issues.

Food Security

The Food Security Action Group continued monthly meetings bringing together food banks, community gardens, meal programs, and other partners to share information and coordinate responses to rising food insecurity in Bruce and Grey counties. In November 2025, we held a one-day in-person workshop with partners hosted by the South East Grey Community Health Centre to re-affirm the direction of the group.

[Income solutions to food insecurity](#) continues to be a key message coming out from the group. This campaign advocates for sustainable, income-based solutions to hunger. Food banks and community meal programs are challenged with overwhelming demand, seeing a significant rise in working people seeking food and recognizing that without Second Harvest’s food rescue program the ability to meet the demand would fall short. This local growth is captured on our [Bruce Food Grey app](#).

The 2025 Ontario Nutritious Food Basket data that monitors food affordability was not published but the data was used in the calculation of the Grey Bruce Living Wage. In 2024, Grey Bruce Public Health reported that a family of four in Grey Bruce needed \$1,250/month for groceries. This is unaffordable for many lower income households.

Food insecurity is a symptom of broader economic issues—inadequate income, unaffordable housing, and rising living costs. While food banks do their best to provide relief, they are being pushed beyond their limits. Charities cannot be the sole solution.

Nothing Says “Love” Like Ending Poverty

In February 2025, we took a humorous tone to alerting candidates to hunger in Grey Bruce during the provincial elections. We sent a [Valentine Day’s card](#) to each candidate and called for them to “put their money where their heart is” - “forget the chocolates and roses —what our community really needs is action on food insecurity and poverty! With 1 in 4 households struggling to afford food and 30.7% of Ontario’s children living in food-insecure homes, love means fighting for real solutions.”

In 2025, we participated several community [call-in discussions](#) on food affordability in Grey Bruce on radio on Open Line 89.3 CFOS FM and interviews with CKNX.

Let's Talk about strategies that can counter food insecurity like:

- JOB**: High quality jobs with benefits
- TAX**: Tax credits for lower income households and automatic tax filing
- Minimum wage and social supports**: Minimum wage and social supports that reflect the true cost of living

Leaders are focusing on income solutions not food provision.

www.povertytaskforce.com

Income Security

The Poverty Task Force prioritizes income security through advocacy, awareness, and direct support efforts by contributing to the provincial Poverty Reduction Strategy with strong calls to raise social assistance rates (ODSP/OW), align minimum wage with local living wage levels, and remove barriers to employment income. We report quarterly to the Grey Bruce Community Safety and Well-Being Plan on the work of our Income & Employment Security Action Group.

2025 Grey Bruce Living Wage

- The Poverty Task Force in partnership with the United Way of Bruce Grey and the Ontario Living Wage Network calculated and released the [2025 Grey Bruce Living Wage](#).
- At \$24.60/hr it remains the second highest rate in Ontario and reflects a 6.7% increase from 2024.
- In Grey Bruce, the median after-tax income for men was \$42,000, while women earned \$32,000. This is a pay disparity with men making 31.3% more, on average, than women.
- The new rate reflects the continued rise in shelter and transportation costs across the region and highlights the growing gap between minimum wage and the actual cost of living.

Teeth & Taxes

- In 2025, the CRA reported that 41,400 people were eligible for the Community Volunteer Income Tax Program (CVITP) in Grey Bruce.
- As of September 2025, volunteers helped 3,910 people file 4,410 tax returns. \$13,671,000 was returned to people in refunds and benefits - a direct reinvestment in household stability and community well-being. \$488,750 was saved by 3,910 people. Bruce County Public Library filed 512 returns for a return of \$1,587,200 back to the community.
- We promoted and supported the Grey Bruce Community Volunteer Income Tax Program (CVITP)—[recruiting 28 volunteers](#) via 211 and helped residents [access free tax clinics](#) via 211 and through community call-in radio shows to access benefits and refundable credits that increase household income.
- In 2025, we supported a new CVITP clinic in Hanover. In 2023 and 2024, the Bruce County Public Library CVITP program in Walkerton had been serving the town.
- The Canadian Dental Care Plan requires that people file their taxes prior to application and this is a barrier. We pivoted with partners to extend tax filing services beyond the traditional tax filing period and supported the Bruce County Outreach and SOS Mobile Outreach to file taxes.
- We held an annual gathering of the Grey Bruce Community Volunteer Income Tax Program (CVITP) Network focused on geographic gaps in services and automatic tax filing. Submissions were made to the Department of Finance Canada and MPs on barriers and challenges with the design of the program.
- We highlighted the ongoing inadequacy of income supports amid rising living costs in Grey Bruce, reinforcing income as a foundational solution to poverty and food insecurity.

Health Equity & Community Voices

Health equity ensures that all people (individuals, groups and communities) have fair access to, and can act on, opportunities to reach their full health potential and are not disadvantaged by social, economic and environmental conditions, including socially constructed factors such as race, gender, sexuality, religion and social status.

Health Equity for Indigenous People and Safe Spaces

- In 2025, the Poverty Task Force held an in-person meeting hosted by M'Wikwedong Indigenous Friendship Centre.(IFC). The Friendship Centre is a safe space created to meet the social, spiritual, mental, and physical needs of urban Indigenous community members and to break down cultural and systemic service barriers between Indigenous and non-Indigenous people.
- The discussion focused on health equity for Indigenous people which is deeply connected to culturally safe, wholistic supports and the removal of systemic barriers to care.
- Participants noted that many agencies are operating in crisis mode and that Indigenous people face significant gaps in prevention and aftercare related to mental health, addictions, and homelessness—alongside challenges accessing primary care, with many urban Indigenous people precariously attached to or not accessing primary care at all.
- After 6 years, Giiwe Sharing Circles which focused on the Truth and Reconciliation Call for Action ended and shifted the responsibility for learning to non-Indigenous partners, while Indigenous organizations focus on healing spaces and wellness programming.

Health Equity Survey and World Cafe Workshop

- In 2025, we carried out a health equity survey with health sector partners to identify health inequities and the need for collective action.
- The Poverty Task Force held an in-person World Cafe workshop with members to delve into the top priorities from the survey - income security , mental health & addiction, housing, access to healthcare (types of services, transportation), social isolation, equity and inclusion (Indigenous people, racial discrimination). Analysis identified lead planning tables addressing issues, gaps & barriers and opportunities for collective action/advocacy going forward in 2026.

Community Voices

- In 2025, the Poverty Task Force was funded from the Grey Bruce Ontario Health Team (OHT). A part-time peer support facilitator was hired and six new members recruited as Community Voices members. Orientation and regular group meetings will begin in 2026.

Data Driven Work

The Bruce Grey Poverty Task Force uses data, research, and lived experience evidence to inform its advocacy, public education, and policy engagement. Its approach combines local data analysis, community knowledge, and collaboration with data partners to ensure advocacy is grounded in evidence and reflects real community conditions.

Bruce Grey Data and Information Sharing Collaborative (BGDISC)

- The Poverty Task Force Coordinator is the co-chair of [BGDISC](#) - our Bruce Grey open data portal. The Collaborative mobilizes community decision-makers, including the Corporation of Bruce County, to share vital local rural data to better inform regional programming, polices, funding and social services to support prosperity, sustainability and the well-being of the community.

Vital Signs Reports

- The Poverty Task Force Coordinator sits on the Vital Signs Advisory Committee and the Data Working Group. The Community Foundation Grey Bruce's [Vital Signs Reports](#) measures Bruce Grey against UN Sustainable Development Goals. In 2024 and 2025, we collected local data and stories for the next report. The Vital Signs Report 2025 will be released in 2026.

Food Bruce Grey

- The Poverty Task Force supports the collection of data posted on the [Food Bruce Grey Dashboard](#) to monitor food hunger response in Grey Bruce. Data is collected from community meal programs, food banks, Grey Bruce Community Garden Network (produce donated to meal programs/food banks), food rescue including the Grey Bruce Food Share and the Grey Bruce Good Food Box. This Dashboard is available to the public and is used by community food programs and municipal councilors to create reports specific to their area of service to generate policy discussions.

Income Tax Filing

- Grey Bruce Community Volunteer Income Tax Program (CVITP) Network collects and publishes data, tracks income tax dollars, and demonstrates program impact.
- Program-level data to monitor reach, effectiveness, and outcomes of free tax filing services across Bruce and Grey Counties. Data is gathered collaboratively from participating tax clinics and volunteers and focuses on non-identifying, aggregate information.
- This information is compiled annually and used internally for planning and improvement, and externally in reports, presentations, and funding proposals to demonstrate accountability and community impact. [Support to Income Tax Services](#)

Advocacy & Policy Work

In 2025, the Bruce Grey Poverty Task Force combined local community organizing with strategic policy advocacy—from provincial strategy consultations and election engagement campaigns to income support access and coalition action groups—to push for systemic solutions to poverty in Bruce and Grey Counties. [Bruce Grey Poverty Task Force](#)

Contributing to Ontario’s Poverty Reduction Strategy and 2025 Budget

- The Poverty Task Force submitted detailed recommendations to the Government of Ontario’s consultation on the 2025–2030 Poverty Reduction Strategy. Our submission, made with United Way partners and more than 200 agencies, urged a bold target to reduce the provincial poverty rate to no more than 7.5% by 2030.
- We emphasized the urgent need for structural change to address rural poverty, focusing on financial security, affordable housing, stable employment, and sustainable community services. [Bruce Grey Poverty Task Force](#)

Election-Focused Advocacy

- Ahead of the federal election (April 2025) and the Ontario general election (February 2025), the Poverty Task Force Released advocacy resources and candidate engagement tools encouraging voters to question candidates on poverty, food insecurity, housing, and social policy issues. [Nothing Says “Love” Like Ending Poverty](#) [Bruce Grey Poverty Task Force](#)
- Issued open letters urging provincial candidates to commit to income supports, living wages, affordable childcare, stronger employment standards, and expanded supportive housing. [Saugeen Times](#)

Income Support & Tax Advocacy

- The Poverty Task Force launched a tax clinic volunteer drive to support the Grey Bruce Community Volunteer Income Tax Program (CVITP) and Bruce County Public Library CVITP, which helps low-income residents access tax benefits and credits. [2025 Tax Clinic Volunteer Drive](#)
- The launch promoted the program which helped improve income stability for 3,910 people in 2025 returning \$13,671,000 in refunds and benefits to the community and \$488,750 saved in tax services fees.
- We submitted our recommendations on the national automatic tax filing and auto-enrollment benefit program identifying best practices and barriers from a rural perspective to the Department of Finance Canada and MPs [Automatic Tax Filing Model](#) and contributed to a publication with Tamarack Institute. [From Program to Policy Auto Tax Filing](#)

Advocacy & Policy Work

Housing Policy Engagement

- The Poverty Task Force supported and amplified housing policy solutions at provincial and national levels, including adding its voice to the Built for Good: Delivering the Housing Ontario Needs report, which outlined a costed plan to build deeply affordable and supportive housing. [Build Canada Homes Design](#)

Advocacy for a Living Wage

- The Poverty Task Force prominently promotes the concept of a living wage — a wage level that ensures a full-time job pays enough for people to cover essential living costs such as housing, food, childcare, transportation, and modest community participation.
- We use the living wage data in our public awareness, policy calls, and discussions with employers and policymakers, linking it to broader goals like boosting income security and reducing reliance on social assistance. [Grey Bruce Living Wage](#)

“A Future Without Poverty” / Federal-Level Advocacy

- The Poverty Task Force’s “A Future Without Poverty” was organized in partnership with [Campaign 2000](#) with an online event held on the United Nations International Day for the Eradication of Poverty.
- This dialogue brought together organizations, advocates, and individuals across Canada (including Poverty Task Force members) to spotlight systemic causes of poverty, share strategies and evidence, and build momentum for policy action at all levels of government.
- The conversation emphasized that poverty and inequality affect communities nationally — including rural regions like Bruce and Grey — and explored solutions that governments and partners can implement toward a future without poverty. [Facing the Realities of Poverty in Canada Briefing Note for Members of Parliament](#)

Poverty, Voting and Elections Education

- The Poverty Task Force’s website keeps permanent pages on [Poverty 101](#), [Poverty, Voting and Elections](#) and [Demand Action on Poverty](#) to support the Task Force’s broader mission by:
 - Building public understanding of poverty as a systemic issue
 - Educating students on what is poverty
 - Encouraging informed, inclusive civic engagement
 - Educate the community of the role and scope of the various levels of government
 - Centering lived experience in policy and public dialogue
 - Reinforcing the need for policy-driven solutions to reduce and prevent poverty

SOCIAL ENGAGEMENT IN 2025

The Poverty Task Force (PTF) maintains a list of 90+ member organizations with a contact list of 402 people. In 2025, we increased memberships in Health Equity Action Group, Community Voices and RentSafe Owen Sound Collaborative. In 2025, the PTF participated in 5 meetings of the Community Safety & Well-Being Plan as an Action Table.

In 2025, we refreshed our Poverty Task Force website with more advocacy content - a call to mobilize our communities to put poverty, housing, food insecurity, health equity, and justice at the top of the political agenda. We converted our election education campaign content into Elections, education and advocacy pages. <https://povertytaskforce.com>

In 2025, we released 14 community updates and press releases. We have 1,429 Facebook followers, 1,588 website subscribers and 647 Twitter followers. We were in the news, on Rogers TV and the radio including Open Line interactions with the public, speaking to elections, health equity, income solutions to food security, income tax filing, CVITP volunteer recruitment, living wage, national housing strategy, A Future Without Poverty national webinar and Ontario Poverty Reduction Strategy.

PTF FINANCIAL REPORT 2025

In 2025, we received funding from Bruce County (\$20,000), Grey County (\$20,000) and the United Way of Bruce Grey (\$40,729.85) for core operational costs for a total of (\$80,729.85).

This funding went towards:

- Wages & Benefits of a full-time Planning Network Coordinator
- PTF admin costs/meeting supplies
- Tamarack membership

In addition, project specific funds were received for Community Voices and RentSafe OS Collaborative activities. A Canada Revenue Agency/Community Volunteer Income Tax Program grant reimbursed admin costs.

Bruce Grey Poverty Task Force

Contact: povertytaskforce@unitedwaybg.com

Website: <http://povertytaskforce.com>

Facebook: BruceGreyPovertyTaskForce

Twitter: @BGTaskForce

COLLECTIVE IMPACT FRAMEWORK



**BRUCE GREY
POVERTY
TASK FORCE**
Our Voice is Power

Our collective impact efforts seek to inform policies and support upstream interventions to address poverty-related community issues. Together we have a common agenda, mutually reinforcing activities, continuous communication and backbone infrastructure.

January 2025

Collective Action

The Poverty Task Force is made up of 90+ organizations that work across priority sectors to reinforce activities that contribute to reducing poverty.

Evidence-informed/best practices

We draw upon local and national best practices; examine and test them in Grey Bruce context.

Data Driven

We collect local data on social determinants of health, including housing/homelessness, food insecurity, employment and income.

HOUSING SECURITY

Engage with City of Owen Sound on recommendations from Rentsafe Tenant-Landlord Survey and formation of Rental Housing Task Force.

Create safe spaces for meaningful exchange to build resiliency, hold space and build collaboration for solutions.

COMMUNITY VOICES

Develop election education awareness material and advocacy oriented website.

Start up new Community Voices group and ensure they are actively engaged with PTF and GB Ontario Health Team.

Increase municipality leadership engagement as Action Table of the Community Safety & Well-Being Plan Grey Bruce.

FOOD SECURITY

Promote income solutions to food insecurity awareness campaign as part of federal and provincial election education.

Contribute to the governance, sustainability and promotion of the Grey Bruce Good Food Box.

INCOME SECURITY

Support volunteer recruitment and promotion of the Grey Bruce Community Volunteer Income Tax Program in partnership with CVITP Network partners.

Contribute to Grey Bruce Living Wage calculation and employer certification to reduce precarious employment.

DATA

Contribute to participatory data collection and analysis on poverty-related issues such as living wage, CVITP dollar value, housing, precarious work, etc.

Contribute poverty related data to Grey Bruce open-data portal BGDISC and Vital Signs 2025.

HEALTH EQUITY

Start up new Health Equity Action Group in partnership with GB Ontario Health Team.

Contribute to addressing health equity issues from a poverty lens with GB Ontario Health Team partners.

TRUTH & RECONCILIATION CALL TO ACTIONS

We shall build better relations . The following OFIFC principles will guide our work:

- **Build trust and relations through Indigenous partner engagement**
- **Respect Indigenous culture and spiritualities as a foundation for Indigenous identity.**
- **Understand and respect Indigenous leadership; respond to Indigenous-led community priorities**
- **Collaborate and co-develop programs with Indigenous communities**
- **Respect Indigenous Diversity - no pan-Indigenous programming**
- **Ensure equity for all Indigenous people including women, Two Spirit, Indigi-queer and LGBTQIA+**