




WHO'S HUNGRY

2017 Profile of Hunger in Toronto



Daily Bread
Food Bank



**"IT IS HARD TO
GET A DECENT JOB,
BY THAT I MEAN A
CONSISTENT JOB THAT
LASTS. SOMETIMES
YOU TAKE A JOB BUT IT
DOESN'T PAY WELL OR
IT IS ONLY FOR A
SHORT TIME."**

~ SURVEY RESPONDENT



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MESSAGE FROM THE CHAIR OF THE BOARD AND THE EXECUTIVE DIRECTOR

Despite an improved economy and much on-paper prosperity, the need for food banks is higher in 2017 than it has been before.

As you will read on the following pages, food bank use in Toronto is back to levels not seen since the aftermath of the 2008 financial crisis. People also need to access food banks for twice as long as they did in the past.

That's why Daily Bread will continue to support larger social policy initiatives; we will continue to provide research informed by lived experience and based in solid data; and we will continue to work hard to ensure that our neighbours do not have to go to bed hungry.

Welcome changes to Ontario Works and the Ontario Disability Support Program in 2017

We have long reported that the status quo is neither acceptable nor sustainable: Ontario Works (OW) and Ontario Disability Support Program (ODSP) have not kept pace with inflation, and both still have caps and clawbacks in place.

However some positive changes happened to both programs this year, including an increase to asset limits, which now allow people on OW and ODSP to have some savings without being penalized. Policies that force people to start and remain at zero in order to receive any support perpetuate the poverty they should alleviate. As anti-poverty activists, we are encouraged by this logical and compassionate policy change.

The big news story in 2017: the Basic Income Pilot Project

As we were conducting research surveys for the 2017 Who's Hungry Report, the big news story was the launch of the Basic Income Pilot Project in Hamilton, Lindsay and Thunder Bay. We are pleased that there is a commitment to explore a method of income support that aims to reduce the stigma of being on a low income, and provide financial stability.

But despite the growing support of basic income programs from many politicians, academics, and activists, the Who's Hungry survey provides vital information and an important reality check directly from the people who will be the most impacted.

Seniors and the GIS: a basic income cautionary tale

Seniors have become the fastest growing group of food bank clients, and though many seniors would likely qualify for the federal Guaranteed Income Supplement (GIS), the majority are not receiving it. This is a significant concern: the GIS can add hundreds of dollars in income per month to low-income seniors, in some cases enough to reduce the need for food bank use.

This is particularly concerning to us as the GIS is frequently touted as an example of part of a successful basic income program.

As we began noticing this trend while collating data for this Who's Hungry Report, Daily Bread's Research staff immediately developed a new intake survey targeted to seniors visiting food banks.

While the results are still preliminary, the intake survey results are raising red flags for us: some seniors assume they automatically get the GIS as part of their pension (they don't – currently it is a separate, complex application process), and some don't know about the GIS or assume they don't qualify. Also, the full GIS is only available to seniors who have been in Canada for 10 or more years, which means that refugee and newcomer seniors could be at increased risk of slipping into poverty.

In response to our own research findings, we are launching a GIS awareness campaign for seniors at our member agencies. We are also exploring on-site GIS clinics, as well as partnerships with other social service agencies to help navigate the complexities of the GIS application process.

This is just one way in which Daily Bread's Who's Hungry research can have a direct impact on poverty reduction in Toronto.

Food banks and poverty: it's time to change the story

The urgency of the need seen at local food banks shows that focusing solely on long-term policy change or on small-scale initiatives, such as community kitchens or gardens, will not meet the immediate food needs of a city population that is struggling right now.

Despite what has become the accepted narrative, local, community-based responses such as food banks have existed in Toronto long before Daily Bread and others were formed in the early 1980s.

In the early 1900s, faith-based and other charitable organizations were helping feed people living in Toronto's impoverished wards. Even then those organizations had some vocal detractors, including one very influential Toronto social reformer who stated in 1905 that "The total abolition of charitable aid is the only way of saving these families to an honest and industrious way of living."¹

The idea that people living in poverty weren't worthy of help, and that charity was a problem that perpetuated poverty was as inaccurate then as it is now.

Respondents to the Who's Hungry surveys over the years repeatedly express their desire to work and support themselves. Whether they are a newcomer fleeing conflict in Syria, or a man in his fifties who lost his job during the recession, their main struggles are low income, the pressure of housing costs, and the inability to afford food.

Broad economic and social changes that happen rapidly and often unpredictably hit our clients hardest – and our current social safety net is not able to accommodate them.

Canada is a safe haven for people escaping war and conflict but with federal support pegged to provincial social assistance rates, and the lack of recognition of foreign credentials in a competitive labour market, many newcomers are turning to food banks for help.

Food prices and rental costs also surged, and many who were able to budget to the last dime to afford groceries had to start coming to food banks for the first time in the last year.

There is also a growing number of clients aged 45 and up who have fallen out of the labour market since the recession, are having a difficult time re-entering it, and who are living on social assistance.

There are significant challenges ahead but we remain hopeful. With all three levels of government committing to poverty reduction strategies, and firm investments being made in initiatives that help get at the root causes of poverty and hunger, successes in the last year show that positive change is possible. We hope to report even more changes in the months to come, and positive impacts in the lives of Torontonians.

Sincerely,



A handwritten signature in black ink, appearing to read 'Al Shulman'.

Al Shulman
Chair of the Board



A handwritten signature in black ink, appearing to read 'Gail Nyberg'.

Gail Nyberg
Executive Director

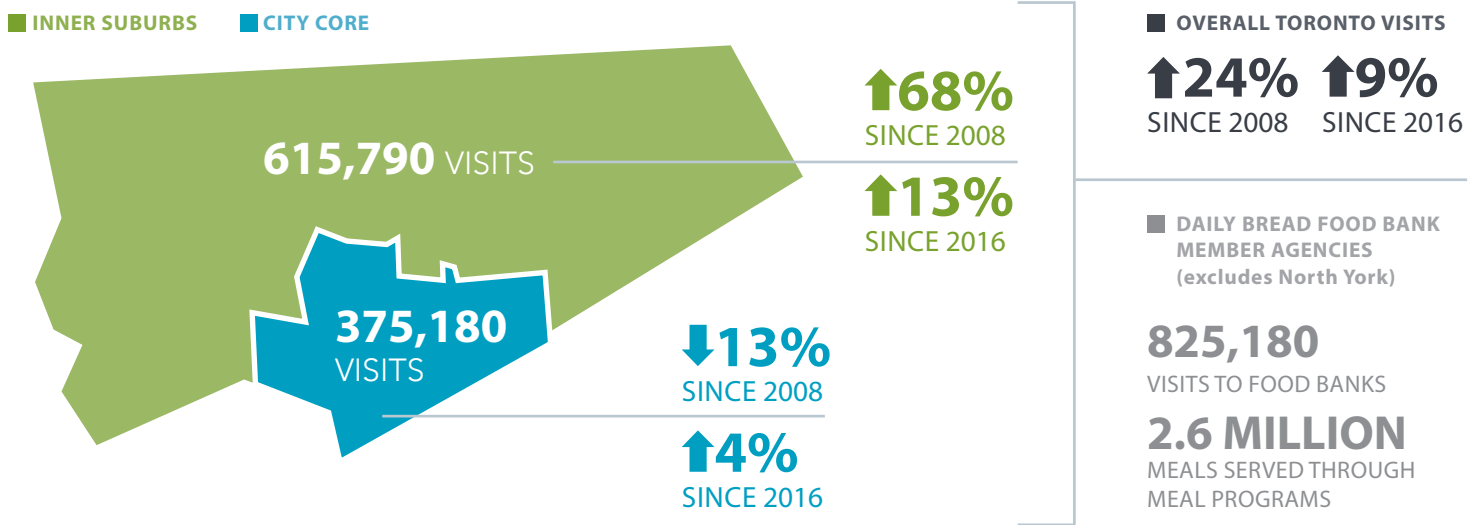
¹ <http://static.torontopubliclibrary.ca/da/pdfs/1905-poorhouses-vs.pdf>

KEY FINDINGS

Food bank visits in Toronto are back to levels seen during the height of the recession, and people are having to access them twice as long as before.

From April 2016 to March 2017, there were a total of 990,970 client visits to Daily Bread Food Bank and North York Harvest Food Bank member agencies. This is the highest annual client visit number in Toronto since 2010, when the effects of the 2008 recession hit Torontonians with full force. This is 9 per cent higher than 2016, and 24 per cent higher than 2008. The average length of time people need to access them has also increased: from an average of one year in 2010 to two years in 2017.

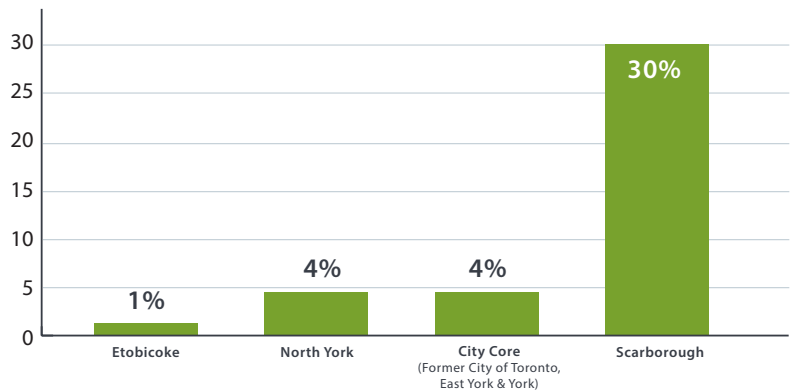
2017 TOTAL CLIENT VISITS IN TORONTO **990,970**



Of all the regions in Toronto, Scarborough has seen the biggest increase by far in the number of people accessing food banks. In the last year alone Scarborough has seen a 30 per cent increase in visits, compared to a 4 per cent increase or less in the other regions of the city.

While in general the inner suburbs are considered more affordable for people looking to rent in the city, the increase in food bank use in Scarborough is demonstrating that may no longer be the case for newcomers to the city and others living on low income.

GROWTH IN VISITS WITHIN TORONTO REGIONS 2016 to 2017



AVERAGE LENGTH OF TIME ACCESSING A FOOD BANK

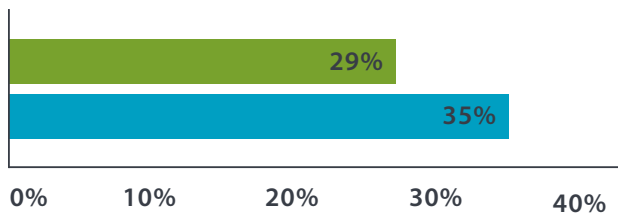


THE RAPID INCREASE OF SENIORS ACCESSING FOOD BANKS

At Daily Bread member agencies, seniors 65 and over accessing food banks have increased by nearly 27 per cent since last year, compared with other age groups, which have increased between 14 and 18 per cent.

After rent, the most common reason seniors had to give up a meal was to pay for medical expenses such as prescription drugs. Not surprisingly, giving up food for this reason was far more common among seniors than other age groups.

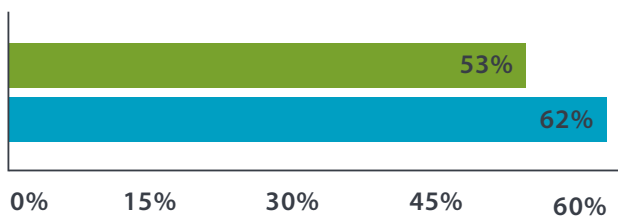
CLIENTS 45 AND OLDER 2007 / 2017



The trend of more clients 45 and over accessing food banks continued in 2017. In 2007, those 45 and up represented 29% of food bank clients; in 2017 they represent 35 per cent.

Large strides have been made in the last decade to improve income supports for children, but there has been little done for a large cohort of older adults, especially single people, who have lost their jobs and are having a difficult time re-entering the labour market. Many of these individuals were forced to rely on social assistance after they lost work, and are facing ongoing struggles in keeping up with the rising cost of living in Toronto. Many of these individuals also reported having a disability or serious illness.

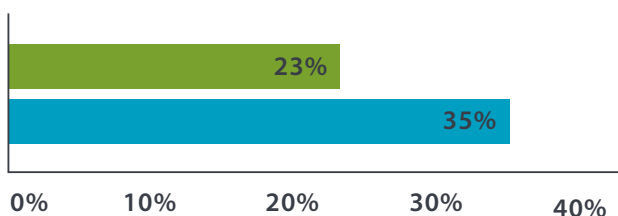
CLIENTS WITH DISABILITIES 2007 / 2017



In 2007 53 per cent of food bank clients reported having a disability or serious illness, versus 62 per cent in 2017.

Stagnant incomes and expensive rents, along with the rapidly rising cost of food, are causing many with disabilities to have an increasingly difficult time affording food.

CLIENTS WITH POST-SECONDARY EDUCATION 2007 / 2017



The number of food bank clients who have higher levels of education continues to increase: 23 per cent had post-secondary education in 2007, whereas in 2017, 35 per cent do.

This may be a reflection that those with higher levels of education – both foreign-trained professionals and those who have received post-secondary education in Canada – are having a more difficult time getting a foothold in the job market or re-entering the job market.

A RAPIDLY FRAYING SOCIAL SAFETY NET

The main driver of the need for food banks in Toronto is lack of income: provincial social assistance rates have fallen so far behind inflation that it is almost impossible to both eat and keep a roof over one's head.

\$816.50

AVERAGE MONTHLY INCOME

64%

RECEIVE SOCIAL ASSISTANCE AS MAIN SOURCE OF INCOME

69%

INCOME SPENT ON RENT AND UTILITIES

\$7.33

MONEY AVAILABLE PER PERSON AFTER RENT AND UTILITIES

RECENT NEWCOMERS IN CANADA 4 YEARS OR LESS

A great percentage of recent newcomers were highly educated: the survey identified 56 per cent of recent newcomers as having completed some form of post-secondary education, compared with 32 per cent of the general population.

Recent newcomers were almost twice as likely to have someone in the household employed, with 21 per cent reporting that employment is their main source of income versus 12 per cent of the rest of respondents.

Barriers that prevent newcomers from leaving poverty, according to the respondents, included difficulties finding work, language barriers, insufficient or not recognized academic credentials, low incomes, as well as high cost of rent and child care.

HUNGER, TRADE-OFFS, AND THE HIDDEN COSTS OF LIVING ON A LOW INCOME

Low-income households do what they can to budget for food despite most of their income going to rent, but inevitably there will be times during the month when money has run out and food becomes a "flexible" expense. One third of adult survey respondents, and 14 per cent of children went hungry at least once a week because of lack of money for food. In the last year, 41 per cent of adults have gone without food for an entire day due to lack of money, and nearly half have had this occur almost every month.

The majority of survey respondents have given up food to pay for something else. The most commonly cited expense was rent, followed by phone, then transportation (most commonly TTC fare) and utilities such as gas, hydro and water.

Ultimately, sacrificing food can cause or worsen poor physical health, deplete energy, and affect mental and social functioning.

34% ADULT FOOD BANK CLIENTS WHO GO HUNGRY AT LEAST ONCE PER WEEK

41% CLIENTS WHO HAVE NOT EATEN FOR AN ENTIRE DAY DUE TO LACK OF MONEY

14% CHILDREN COMING TO A FOOD BANK WHO GO HUNGRY AT LEAST ONCE PER WEEK

52% CLIENTS WHO GAVE UP A MEAL TO PAY FOR SOMETHING ELSE IN THE LAST THREE MONTHS

Top things meals were skipped for:



Rent
31%



Phone
21%



TTC/
Transportation
16%



Utilities
(gas/hydro/water)
16%

HOW FAR WE HAVE COME IN THE LAST YEAR

MAKING PROGRESS IN POLICY CHANGE

In Daily Bread's provincial pre-budget submission in early 2016, we asked for changes that would help move toward a modern income security system that supports transitions to employment, improves income security, and enables more low income Ontarians to live in good health and dignity.

Advocating for single-person households

Daily Bread advocated for increasing social assistance rates, in particular bringing the Ontario Works rate for single-person households to the full \$100 increase recommended by the Social Assistance Review Commission.

Advocating for households with children

For those receiving social assistance and child support payments, we advocated setting a lower rate of social assistance clawback based on a rationale and empirical evidence, and less than the dollar-for-dollar clawback that had previously existed.

Housing advocacy

Daily Bread requested a commitment from the province to examine and design a Housing Benefit to help all low-income tenants in Ontario better afford their housing.

Calling for changes to rules around liquid assets

We asked for a commitment to increase the liquid assets allowable for those on social assistance, in order to improve financial resiliency and enable people to save for retirement.

IN THE 2016 AND 2017 PROVINCIAL BUDGETS, ENCOURAGING PROGRESS WAS MADE IN ALL OF THOSE AREAS

- 1** For single-person households, there were top-ups to the Ontario Works rate, bringing recipients \$120 more a month than they received in 2012.
- 2** We are pleased to see the complete elimination of the clawback of child support payments from parents receiving social assistance.
- 3** The provincial government will invest \$30 million over the next three years in the Survivors of Domestic Violence Portable Housing Benefit Pilot, which will eventually support 3,000 people.
- 4** The province also committed to develop a framework for a portable housing benefit, and the transformation of social and supportive housing programs.
- 5** Liquid asset limits for single people receiving Ontario Works were increased to \$10,000 from \$2,500, and to \$15,000 from \$5,000 for couples. For those receiving ODSP, asset limits are being increased to \$40,000 from \$5,000 for single individuals, and to \$50,000 for couples from \$7,500.



Other commitments made in the most recent provincial budget include:

- Increasing the income exemption for cash gifts for those receiving social assistance from \$6,000 to \$10,000;
- Increasing social assistance payments across the board by 2 per cent;
- \$90 million to the Community Homelessness Prevention Initiatives;
- The addition of 24,000 licenced child care spaces, including 16,000 that will be subsidized;
- Universal prescription drug coverage to all children and youth 24 and under;
- Implementation of a Basic Income Pilot project.

The province has also committed to a Supermarket Recovery Pilot Program, which will provide a one-time investment of \$600,000 to make grants available to food banks and food rescue organizations to expand their capacity to transport and store surplus fresh and perishable food. This pilot was one of the top three ideas selected by the public for funding through the Budget Talks platform.

At the federal level, significant investments were made in housing and child care, including \$11 billion in affordable housing investment over the next 10 years.

SYRIAN NEWCOMER LIVED EXPERIENCE ADVISORY TABLE

For the 2016 Who's Hungry report, we had the opportunity to interview Syrian newcomers, many of whom were struggling to pay rent, living with hunger and, as a result, were turning to food banks.

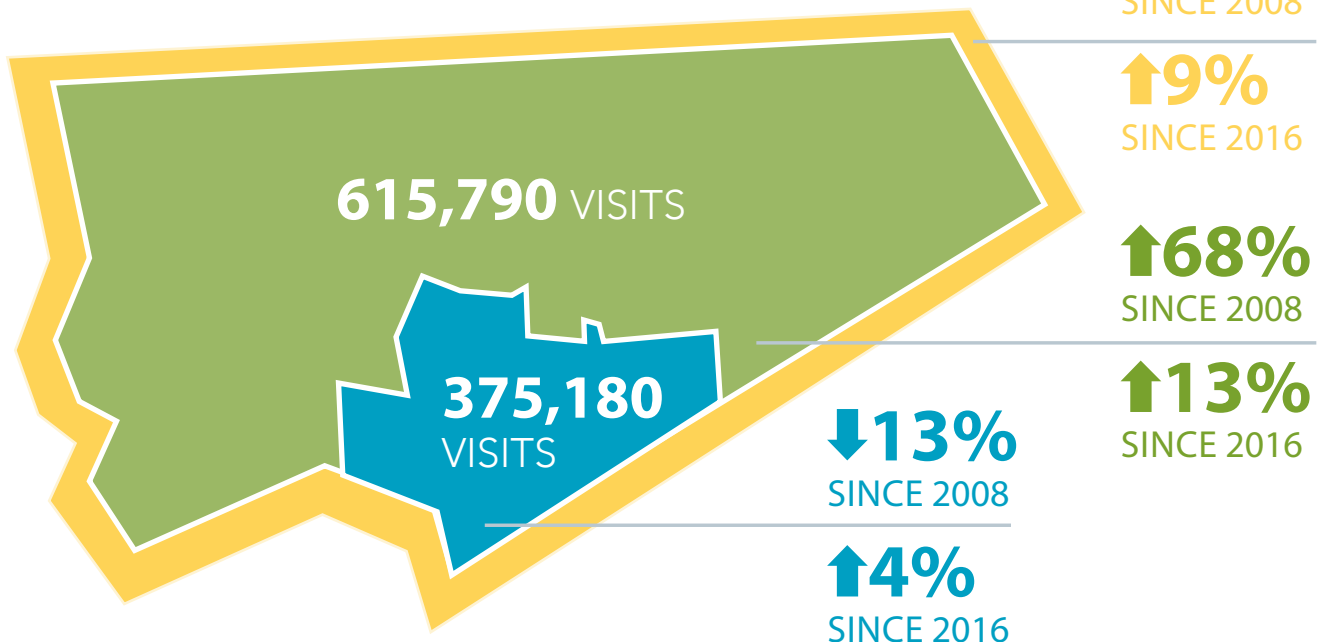
Daily Bread's connection to this issue led us to be invited to be part of a Special Advisory Table on Refugees organized by the Province of Ontario's newly created Syrian Refugee Resettlement Secretariat.

In addition to our research contribution, Daily Bread, in partnership with the Secretariat, facilitated a Syrian Lived Experience Advisory Group, hosted by Agincourt Community Services Association, one of our member agencies. Fifteen Syrian newcomers participated to inform the government about their hopes and challenges. Their contributions will help the Secretariat develop solutions to ease the resettlement process of Syrian refugees into their local communities.

OVERVIEW OF FOOD BANK USE IN TORONTO

990,970 TOTAL CLIENT VISITS IN TORONTO

■ INNER SUBURBS ■ CITY CORE ■ OVERALL TORONTO

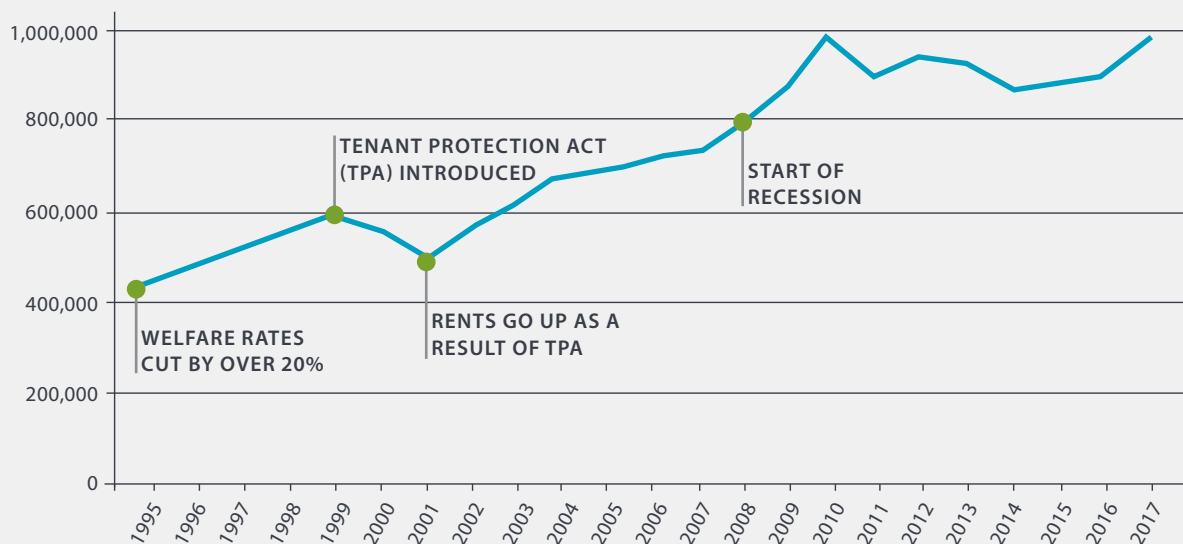


825,180 VISITS TO DAILY BREAD FOOD BANK MEMBER AGENCIES (EXCLUDES NORTH YORK)

2.6 MILLION MEALS SERVED THROUGH MEAL PROGRAMS

From April 2016 to March 2017, there were a total of 990,970 client visits to Daily Bread Food Bank and North York Harvest Food Bank member agencies. This is the highest annual client visit number in Toronto since 2010, when the effects of the 2008 recession hit Torontonians with full force. This is 9 per cent higher than 2016, and 24 per cent higher than 2008.

FOOD BANK VISITS IN TORONTO 1995 to 2017

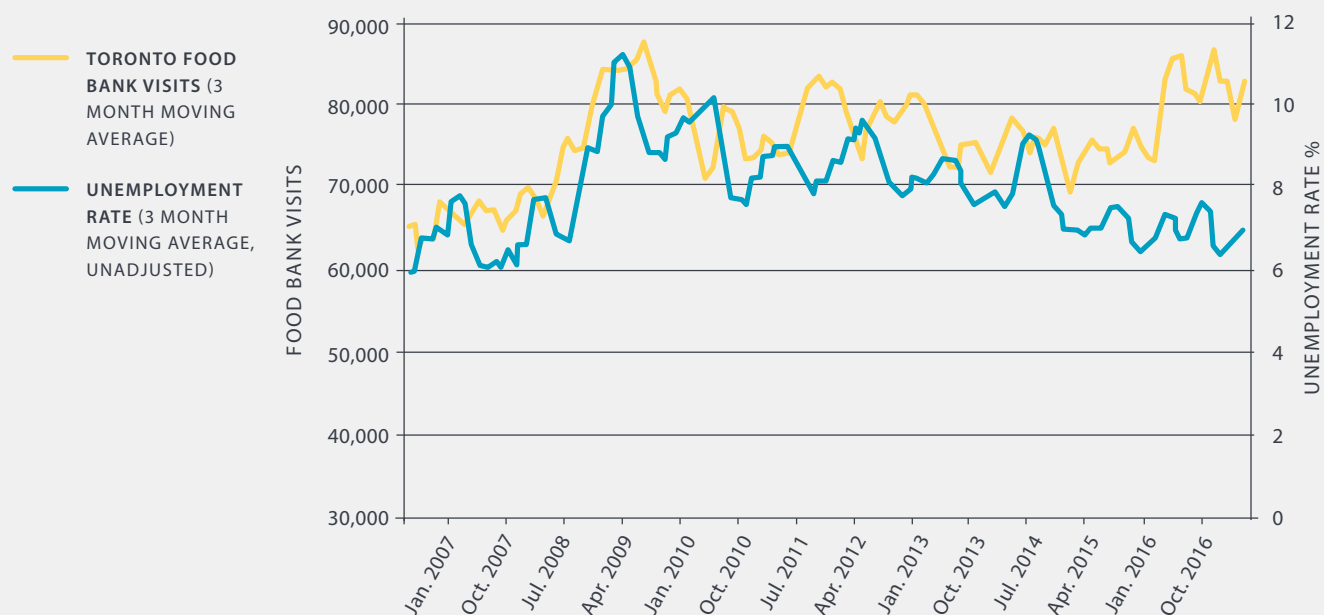


"I OFTEN HAVE TO GIVE UP FOOD TO PAY FOR RENT AND LIVING EXPENSES. I WENT WITHOUT HYDRO AND WAS COLD FOR TWO MONTHS IN ORDER TO PAY RENT."

~ SURVEY RESPONDENT

This sustained upward increase in client visits has occurred despite what is perceived to be an improved economy based on standard economic indicators: for example, the unemployment rate for Toronto is almost 3 percentage points lower than it was when Toronto food bank visits were at their highest in late 2009.

TORONTO FOOD BANK VISITS AND UNEMPLOYMENT RATE 2007 to 2017²



Looking at food bank visits as compared to unemployment rates back to 2007, we see a greater divergence beginning from 2015 onward. Toronto food banks saw a steady increase in visits starting in the second quarter of 2015, reversing the previous trend of decline. This may be an indication of more people falling out of the labour market due to disability and age, as well as people struggling to cope within a labour market that is becoming more fragmented and less likely to provide enough steady income to manage rapidly increasing costs of living.

A closer look at the geographic distribution of food bank visits uncovers an even more dramatic trend.

The inner suburbs have seen a 13 per cent increase in the last year alone, and a 68 per cent increase since 2008. Despite rapid gentrification and a closure of a food bank in the Beaches East York area, the city core has also seen an increase of 4 per cent in the last year. Even with this sudden increase in the city core this year, the general trend of people being pushed to the outer reaches of the city to find affordable housing has resulted in a 13 per cent decrease in the city core from 2008.

² Toronto food bank visits from Daily Bread Food Bank and North York Harvest member agencies. Unemployment rate from Statistics Canada. Table 282-0128 - Labour force survey estimates (LFS), by census metropolitan area based on 2011 Census boundaries, 3-month moving average, unadjusted for seasonality, monthly

WHEN AGENCIES REACH THEIR LIMITS DUE TO HIGH DEMAND

Regardless of whether a food bank is in the inner suburbs or the city core, many have struggled in the last year to keep up with the increased demand.

In the past 12 months, 77 per cent of food banks distributed less food than usual because they were running out of food to give; 13 per cent had to close early or not open due to lack of food; and about one fifth had to turn people away because there was no food left to give out. Managing inventory can be a difficult task for any organization; it is especially challenging when agencies experience a sudden increase in client demand in a very short period of time. Some see unpredictable surges in need within a week.

Food banks will often purchase food in order to try to manage low food donations, and this is happening with greater frequency than before: 59 per cent of food banks increased their food purchasing due to a decline in food donations. Some of these food banks depend on low-cost grocery stores to make these purchases within their budget, and in one circumstance the closure of a local No Frills in the city core had a substantial impact on a local food bank's ability to assist its clients. Just as the closure of a low cost grocery store affects the low income population, it also affects the agencies that serve them.

The surge in demand has not only affected food banks' ability to provide food, but in some cases their physical ability to accommodate large numbers of clients. Twenty-two per cent of agencies report that they have had difficulty in providing adequate waiting room space to accommodate the numbers of people accessing the program.

The majority of member agencies run their food programs in local churches and community centres, and the space available to accommodate clients is varied: some have large open spaces in churches, while others have their clients line in hallways, stairwells or outside. Challenges related to space include property maintenance and accessibility issues in the case of church-run programs, and lack of space and rent increases for some community centres. As Toronto continues to gentrify, and as available space in which to run food programs becomes more expensive and precarious, more neighbourhood food banks across the city will struggle accommodating clients in the future as the need continues to grow.

"THE MAJOR CHALLENGE FOR THE LAST YEAR WAS TO HANDLE THE INCREASE IN NUMBERS [AND MANAGE] THE FLOW OF PEOPLE INTO THE FOOD BANK."

*~ FOOD BANK COORDINATOR,
DOWNTOWN CORE*

77%*

Food banks that had to give people less food than usual because they were running out

59%*

Food banks that had to buy more food than usual due to lack of donations

13%*

Food banks that had to close early or not open due to lack of food

21%*

Food banks that had to turn people away because there was no food left to give out

22%*

Food banks that had difficulty in providing waiting room to accommodate people accessing the program

**Percentages for Daily Bread member agencies only*



**"DUE TO PHYSICAL
LAYOUT WE ARE HOSTING
A LARGE NUMBER OF PEOPLE
IN TWO SMALL ROOMS FOR
WAITING (18' X 11'). PEOPLE
ALSO WAIT IN HALLWAYS,
STAIRWELLS, LOBBY AND
OUTSIDE."**

**~ FOOD BANK COORDINATOR,
SCARBOROUGH**

**“[I’VE HAD TO COPE]
BY MOVING FROM THE
MIDDLE OF THE CITY TO
THE EAST END OF THE
CITY, WHERE THINGS
ARE FARTHER APART
AND NEED MONEY FOR
TRANSPORTATION
COSTS.”**

~ SURVEY RESPONDENT

THE SURGE IN SCARBOROUGH

Of all the regions in Toronto, Scarborough has seen the biggest increase by far in the number of people accessing food banks. In the last year alone Scarborough has seen a 30 per cent increase in visits, compared to a 4 per cent increase or less in the other regions of the city. While in general the inner suburbs are considered more affordable for people looking to rent in the city, the increase in food bank use in Scarborough is demonstrating that may no longer be the case for newcomers to the city and others living on low income.

Other research has demonstrated the extent that poverty is moving east in the city. According to the 2016 Toronto Child and Family Poverty Report Card, of 25 neighbourhoods in Scarborough, 18 had child poverty rates above 30 per cent, with 12 neighbourhoods seeing an increase in child poverty from 2009 to 2014.³

Research on poverty rates typically uses income information from tax filer data, using the Low Income Measure (LIM) as an indicator of the number of people likely to be living in poverty. However, there is about a two-year lag in the availability of this data, and trends showing in this year’s food bank visits may be an indication of a recent, accelerating growth of poverty in the east end of the city, particularly in northern and eastern areas of Scarborough.

Of the seven wards in Scarborough that have Daily Bread member agency food banks, five have shown increases of over 10 per cent in client visits in the last year alone. Wards 39 and 40, both in the Agincourt area of north Scarborough, have seen increases of over 70 per cent, the highest increases in the city.

Food banks in Scarborough report seeing high numbers of recent newcomers, including convention refugees from Syria, Afghanistan, Iraq and Nigeria. Many are spending on average 82 per cent of their income on rent and utilities, and have very little left over for essentials like food. One food bank reported that they also assisted many families who fled Fort McMurray during the devastating fires last summer, and were relocated to Scarborough, which had the least expensive accommodation compared to the rest of the city.

Many subsidized housing units have also been moved from the city core to Scarborough, and residents who receive social assistance have their income adjusted downward due to the reduced rent, leaving them with very low income levels as a result. In addition, multiservice agencies in Scarborough that, in addition to food support, also provide a range of non-food related programming for people living in poverty will internally refer clients to the food bank due to need.

³ Polanyi et al, *DIVIDED CITY: Life in Canada’s Child Poverty Capital*, 2016. <https://d3n8a8pro7vhmx.cloudfront.net/socialplanningtoronto/pages/515/attachments/original/1478891376/CAST-2016-report-v8-web.pdf?1478891376>

Regardless of whether people are displaced due to international conflict or a natural disaster, Toronto is a place that provides essential networks, services, and employment. While Toronto is becoming increasingly unaffordable due to housing costs, the Scarborough area has been seen as the best option for finding affordable housing in Toronto. However affordability is becoming more relative as income levels continue to stagnate, and rents across the city continue to rise. In 2017 a single parent on welfare would have to spend almost their entire income to rent a two-bedroom apartment in north Scarborough.⁴

Being able to afford rent is not only a challenge for people accessing food banks, but at times for the food banks themselves.

A hot real estate market is making it increasingly difficult for some food programs to either find or maintain a suitable space from which to operate. While some food programs are run by faith-based groups who have space provided free of charge by the sponsoring organization, others, such as those located in larger community centres or public housing units, have to pay for the space. This is especially an issue in north and east Scarborough which have less “faith-based infrastructure”, such as church spaces, than the city core.

Food banks in Toronto, including those operated by multiservice centres, do not receive government funding and mostly rely on private donations. As affordable space in Toronto becomes more challenging to find, many food banks including those in Scarborough will be in an increasingly vulnerable position to maintain their operations, despite persistent need.

⁴ According to Canada Mortgage and Housing Corporation Rental Market Report, the average price for a two bedroom apartment in North Scarborough is \$1,220 as of October 2016. Total income for a single parent with 2 children on Ontario Works as of September 30 2016 is \$1,245.

“CURRENTLY WE DO NOT PAY RENT, HOWEVER [THE HOUSING PROVIDER] IS CONSIDERING IMPLEMENTING A RENT OR UTILITY COST FOR COMMERCIAL TENANTS LIKE US. WE HAVE SIGNIFICANTLY OUTGROWN THIS SPACE BUT WITH NO RENT IN OUR BUDGET, WE ARE UNABLE TO MOVE TO A MORE SUITABLE LOCATION.”

~ FOOD BANK IN SCARBOROUGH

“OUR FOOD BANK HAS NO DEDICATED FUNDING AND IS DRIVEN SOLELY BY DONATIONS. THE SPACE IN WHICH THE FOOD BANK OPERATES IS PART OF A LARGER HUB OF WHICH [WE] MUST PAY FOR THE SPACE AND RENT HAS INCREASED EXPONENTIALLY SINCE 2012.”

~ FOOD BANK IN SCARBOROUGH



PROFILE OF HUNGER IN TORONTO

	2007	2017
Age Groups		
18 and under	31%	29%
19 to 44	40%	37%
45 to 64	26%	28%
65 and up	3%	7%
Gender		
Female	51%	54%
Male	49%	45%
Transgender		1%
Immigration Status		
Canadian Citizen/ First Nations	76%	74%
Landed Immigrant/ Permanent Resident	15%	17%
Refugee Claimant	5%	5%
Temporary Status	3%	3%
Other	1%	1%
Country of Birth		
Born outside of Canada	45%	56%
Length of Time in Canada		
Less than a year	13%	13%
1 to 4 years	21%	13%
5 to 9 years	12%	14%
10 years or more	53%	61%
Aboriginal Status		
Yes	9%	7%

	2007	2017
Household Composition		
Single	49%	45%
Single Parent	16%	15%
Couple without Children	10%	8%
Couple with Children	16%	11%
Extended Family without Children	6%	13%
Extended Family with Children	4%	9%
Education		
Grade School or Less	10%	6%
Some High School	24%	18%
Graduated High School	22%	19%
Some College or University	20%	19%
Trade Certificate/ Professional Accreditation	-	3%
College Diploma	21%*	17%
Bachelor Degree		12%
Master's Degree	2%*	5%
PhD		1%
Disability		
Yes	53%	62%

*Categories combined in 2007

In the past 10 years, the demographics of people accessing food banks in Toronto have changed significantly.

OLDER ADULTS

One of the biggest demographic shifts being seen in those accessing food banks in Toronto is the growth in the proportion of people 45 and up. In 2007, those 45 and up represented 29 per cent of food bank clients; in 2017 they represent 35 per cent. While the general aging of the population is also reflected in the numbers of those accessing food banks, there have also been other forces connected to our income support system that have contributed to this trend.

Large strides have been made in the last decade to improve income supports for children, but there has been little done for a large cohort of older adults, especially single people, who have lost their jobs and are having a difficult time re-entering the labour market. Many of these individuals were forced to rely on social assistance after they lost work, and are facing ongoing struggles in keeping up with the rising cost of living in Toronto. Many of these individuals also reported having a disability or serious illness.

PEOPLE WITH DISABILITIES

Overall, 62 per cent of food bank clients reported having a disability or serious illness in 2017, versus 53 per cent in 2007. Stagnant incomes, along with the rapidly rising cost of food, are causing many with disabilities to have an increasingly difficult time affording food.

NEWCOMERS


Aside from the influx of newcomers throughout 2016, there has been an overall reduction in recent newcomers who have been in Canada four years or less accessing food banks. In 2007, 34 per cent were newcomers; that number is now 26 per cent. Dramatic increases in housing costs may mean Toronto is less of an “arrival city” for newcomers, due to the difficulty in finding an affordable place to live while transitioning to a new country.

EDUCATION LEVELS

The numbers of people accessing food banks who have much higher levels of education continue to increase: 23 per cent had post-secondary education in 2007, whereas in 2017, 35 per cent do. This may be a reflection that those with higher levels of education – both foreign-trained professionals and those who have received post-secondary education in Canada – are having a more difficult time getting a foothold in the job market or re-entering the job market.

SINGLE PARENTS

The vast majority of respondents who were single parents were women, and frequently mentioned lack of affordable child care as a barrier. One respondent mentioned that while a job may be 9 to 5, school goes from 9 to 3, and for a single parent finding any kind of affordable care is difficult if not impossible. Parents of children with special needs face even more daunting barriers when trying to get child care. The cost of raising a child, along with the cost of rent and daily living in Toronto, makes financial stability very difficult.



“I HAD CHILD CARE SET UP BUT THE FOLLOWING WEEK WHEN THE JOB STARTED, IT FELL THROUGH SO I HAD TO LET THE JOB GO.”

~ SURVEY RESPONDENT

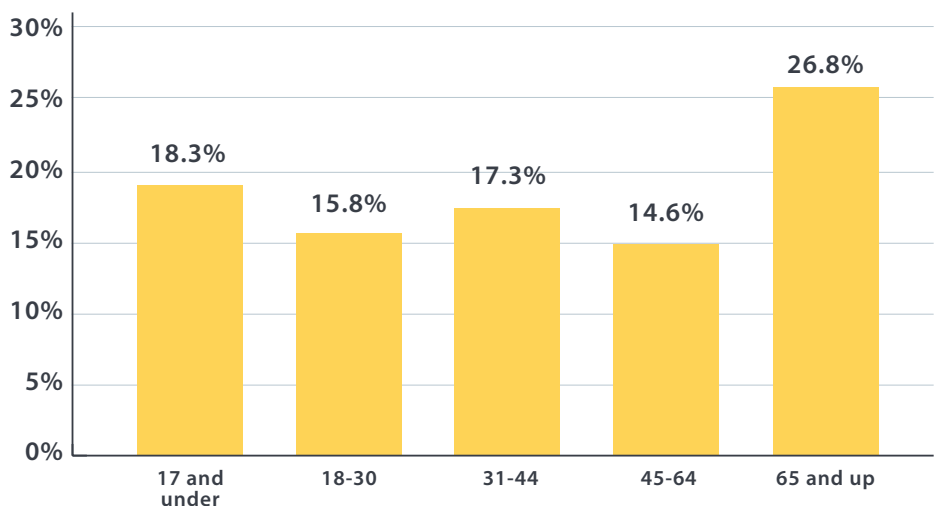
THE RAPID INCREASE OF SENIORS ACCESSING FOOD BANKS IN TORONTO

While the proportion of senior clients remains small compared to other client age groups, the number of seniors accessing Toronto food banks has been steadily increasing over the last 10 years.

In the 2007 Who's Hungry survey, they represented 3 per cent of food bank clients; in 2017 seniors represent 7 per cent.

Alarming, seniors have also been the fastest rising age group accessing food banks in the last year.

CLIENT INCREASE BY AGE GROUP 2016 to 2017



At Daily Bread member agencies, seniors 65 and over accessing food banks have increased by nearly 27 per cent since last year, compared with other age groups which have increased between 14 and 18 per cent.⁵ This increase may not reflect the entire need: many seniors may not be able to access a food bank even when necessary because of barriers like a lack of physical mobility and/or the cost of public transportation.

The large increase in the last year may be due in part to the rising cost of housing and food while their incomes remain relatively stagnant.

Over one third of seniors reported that they have given up a meal to pay for something else – the most commonly reported expense being rent.

After rent, the most common reason seniors had to give up a meal was to pay for medical expenses such as prescription drugs. Not surprisingly, giving up food for this reason was far more common among seniors than other age groups.

Nearly one quarter of seniors have not eaten for an entire day due to lack of money, and for nearly half of those for whom this occurred, they went without food for an entire day almost every month in the last year. The need for health support among seniors is much greater, and the lack of an adequate diet only worsens any health condition.

⁵ Data derived from Link2Feed intake data, which represents each person accessing a Daily Bread member agency food bank in the last year.

SENIORS AND HUNGER

Percentage of seniors who gave up meal to pay for something else	38%
Top three reasons seniors gave up meal	
Rent	29%
Medical expenses or prescription drugs	20%
Utilities (gas, hydro, water)	16%
Percentage of seniors who have not eaten for an entire day due to lack of money	22%
How often did this happen	
Almost every month	46%
Some months but not every month	37%
Only 1 or 2 months	17%

"I WOULD LIKE TO EAT HEALTHIER BUT YOU CAN'T DO THAT ON AN OLD AGE PENSION. MY RENT WENT UP \$300."

~ SURVEY RESPONDENT

SENIORS AND BASIC INCOME: A CAUTIONARY TALE?

As Ontario proceeds to conduct its Basic Income Pilot Project, basic income-type programs such as those available for seniors are often credited for the significantly reduced food insecurity among this population.⁶

However economic circumstances for seniors may be quickly changing due to rapidly increasing costs of living. The Canadian Income Survey of 2015 showed the rate of increase of low income seniors since 2012 was higher than that of the general population, especially unattached (single) seniors.⁷

It also appears that households receiving government income transfer programs have been differently impacted by the effects of the recession and high inflation. Responses to the 2007 Who's Hungry survey indicated that those whose main source of income was pensions represented a roughly equal amount (2 per cent) to those receiving child tax benefits as a proportion of total income source. In 2017 those receiving child tax benefits have increased to 4.2 per cent, while those receiving pensions had increased to nearly 10 per cent of the total. "Pensions" in the survey is defined as receiving at least one of three income transfer programs available for seniors: the Canada Pension Plan (CPP), Old Age Security (OAS), and Guaranteed Income Supplement (GIS).

While there has been a general aging of the population that may be a contributing factor, the decreased likelihood that seniors are able to receive income from other sources such as employment, along with greater health care and prescription drug needs, demonstrate the greater vulnerability this population has faced in recent years.

⁶ Valerie Tarasuk, *Implications of a Basic Income Guarantee for Household Food Insecurity* <http://proof.utoronto.ca/wp-content/uploads/2017/06/Paper-Tarasuk-BIG-EN-17.06.13-1712.pdf>

⁷ Canadian Income Survey, 2015 <http://www.statcan.gc.ca/daily-quotidien/170526/dq170526a-eng.htm>

THOSE ACCESSING FOOD BANKS 65 AND UP

Percentage single-person households	57%
Median monthly income	\$1,300
Median monthly income adjusted for household size	\$1,100
Percentage not born in Canada	69%
Of those not born in Canada, percentage who have been here 10 years or more	81%
Percentage whose main spoken language at home is not English	33%
Percentage receiving OAS	55%
Percentage receiving CPP	51%
Percentage receiving GIS	14%
Percentage receiving social assistance as their main source of income	14%
Percentage who file income taxes	88%

IT CAN BE HARD TO GUARANTEE THE GUARANTEED INCOME SUPPLEMENT

Another factor that may be creating hardships for seniors is that they are not getting all the income they're entitled to.

The Guaranteed Income Supplement (GIS) is part of a basic income-type program that exists for seniors in Canada. Low-income seniors qualify for the GIS if they are receiving Old Age Security (OAS), and have an annual income lower than a set threshold (\$17,544 annually for a single-person household, or just over \$1,500 per month). They also need to have resided in Canada for at least 10 years in order to receive the GIS, depending on their country of origin.⁸

In Ontario, the guaranteed annual income levels as of July 2017 are \$1,538.60 monthly (\$18,463.20 annually) for single pensioners, and \$1,191.59 monthly (\$14,299.08 annually) per person for qualified couples.⁹ This includes the combined amount from the federally administered OAS and GIS, and the Ontario guaranteed annual income system (GAINS) payment that ensures eligible seniors are brought up to this minimum level of income.

⁸ <https://www.canada.ca/en/services/benefits/publicpensions/cpp/old-age-security/guaranteed-income-supplement/eligibility.html>

⁹ https://www.ontario.ca/data/guaranteed-annual-income-system-benefit-rates?_ga=2.224775834.182095471.1494872441-842234393.1411150425

However, according to the 2017 Who's Hungry survey, the median monthly reported income for seniors is well below this guaranteed amount: the median income for seniors accessing food banks in Toronto is \$1,300 per month (\$1,100 when adjusted for household size), which is several hundred dollars short of the monthly guarantee.

One reason for this is that only 14 per cent of seniors accessing food banks in Toronto report that they are receiving the GIS, even though many more may likely be eligible. Fifty-five per cent of seniors report receiving the OAS, and for those not born in Canada, most (81 per cent) have been living here for 10 years or more.

While lack of tax filing has been cited as one reason that many lose out on government benefits, 88 per cent of seniors who took part in the survey reported they have filed their taxes in the previous year.

Lack of awareness of the benefit, the administrative complexity involved in applying for the GIS, and lack of technological support may be reasons why more seniors may not be accessing all the benefits to which they're entitled.

An evaluation conducted in 2010 by Human Resources and Development Canada (HRSDC), estimated that while 87 per cent of eligible seniors are accessing the GIS, there are potentially 200,000 more who may be missing out.⁹ The report cited that those more likely to be missing out include singles and immigrant populations, which are also reflected in the Who's Hungry results. Language barriers may also be a factor, as one third of Who's Hungry respondents 65 and older cited languages other than English as their main language spoken at home.

Other respondents who have just turned 65 may have not applied in time and are still receiving provincial social assistance (either Ontario Works or Ontario Disability Support Program) despite being qualified to receive seniors' benefits that could increase their income by hundreds of dollars a month.

While the basic income model has the potential to improve our social safety net, the fact that seniors are accessing food banks in Toronto shows that a basic income alone does not alleviate poverty and hunger, especially when rapid inflation and increased health care needs are taken into account.

But these findings also show how people can easily fall through the cracks even in an "ideal" basic income model, and access to emergency food programs is still needed.

It is hoped that more outreach can occur to help more seniors access all the benefits they're entitled to. Steps also need to be taken so as to not reinforce barriers that already exist among vulnerable groups.



⁹ http://publications.gc.ca/collections/collection_2010/rhdcc-hrsdc/HS28-174-2010-eng.pdf

INCOME & RENT

A RAPIDLY ERODING SOCIAL SAFETY NET

\$816.50

AVERAGE MONTHLY INCOME

64%

RECEIVE SOCIAL ASSISTANCE AS MAIN SOURCE OF INCOME

69%

INCOME SPENT ON RENT AND UTILITIES

\$7.33

MONEY AVAILABLE PER PERSON AFTER RENT AND UTILITIES

The main driver of the need for food banks in Toronto is lack of income: provincial social assistance rates have fallen so far behind inflation that it is almost impossible to both eat and keep a roof over one's head.

The majority of clients accessing food banks in Toronto receive one of two provincial social assistance programs as their main source of income. Sixty-four per cent of those surveyed rely on either Ontario Works (OW) or Ontario Disability Support Program (ODSP).

When they were created, Ontario Works was intended to be a short-term source of income support for those who are out of work and looking for employment, and have no other source of income. ODSP is intended for people who have a long- or short-term disability or serious illness and are not likely to be able to work full time. As the labour market continues its shift from full-time employment to part-time employment, greater numbers of people out of work are forced to rely on provincial social assistance, and those with a disability are less likely to be able to access employer-triggered disability income programs. In Toronto, the percentage of food bank clients receiving ODSP as their main source of income has more than doubled since 2006.

The levels of income for both of these income support programs have fallen far behind inflation, due in large part to the rates being frozen from 1993 until 2003. The current rate for a single person receiving OW is \$706 per month, and for a single person receiving ODSP it is \$1,128 per month.

While recipients of either program will see a 2 per cent increase that will take place in the fall of 2017, there would still need to be a 41 per cent increase in OW payments, and 23 per cent increase in ODSP payments, for them to be equivalent to what they were worth in 1993.

Main source of household income	
Ontario Disability Support Program (ODSP)	35%
Ontario Works (OW)	29%
Employment	13%
Pension	9%
Child Tax Benefits	4%
No Income	2%
Employment Insurance (EI)	2%
Other	6%

The shelter allowance portion of social assistance is not reflective in any way of rent costs, and has fallen even further behind the average market rents in Toronto in the last year.

Despite stereotypes, the vast majority of food bank clients (69 per cent) live in market rent housing, and spend, on average, 69 per cent of their income on rent and utilities. Rent is a non-negotiable expense, and many survey respondents cited the cost of rent as the main barrier in trying to leave poverty and improve their standard of living.

Single-person households receiving OW can't even afford to rent apartments on their total income of just over \$700 a month, let alone relying solely on the shelter allowance that they are allotted. Respondents often reported having to move into single-room basements or communal living quarters like rooming houses in order to maintain shelter when they fell into poverty.

WHEN WORK DOESN'T PAY

\$13.00

Median hourly wage

25

Median hours of work per week

Hourly wage amount for those receiving income from Employment:	
Less than \$11.40 per hour	17%
\$11.40 per hour (minimum wage as of March 2017)	7%
More than \$11.40 per hour to \$15 per hour	45%
More than \$15 per hour	31%

Does employment provide benefits?	
Dental	4%
Drug	3%
Both	16%
Neither	78%

The increasing precariousness of the labour market spells trouble for those trying to escape poverty, even during relatively prosperous times.

Thirteen per cent of survey respondents reported that their main source of income was from employment. Survey respondents expressed frustration about not being able to find full-time employment. Sectors that people mentioned they worked in included health care such as Personal Support Workers (PSWs), general labour, food services, hospitality or retail. Those not employed during the time of the survey may work contract or seasonal employment, such as construction or landscaping.

While the vast majority (76 per cent) of respondents who were employed at the time of the survey earned more than the minimum wage, on average they are only working 25 hours a week. In addition, 78 per cent don't have dental or drug benefits.

These results reflect the outcomes of changing labour market trends that are resulting in fewer full-time jobs with benefits, and more part-time and casual work.

Who's Hungry surveys continually demonstrate the precarious financial position that the working poor face, which include not being able to afford both food and rent, or having to give up meals for dental treatment or prescription drugs because they don't receive any benefits through work. Some mentioned giving up full-time work altogether because they wouldn't be able to afford their medications (in many cases, lifesaving) if they were to leave social assistance and lose the drug benefit.

A recent commitment by the provincial government to increase minimum wage to \$15 per hour is a good step to help improve circumstances for those who are working poor. However survey results indicate that the lack of hours, the precariousness and instability of the labour market, and lack of medical or dental coverage are the main obstacles in making work actually pay.

"I CAN'T GET TO WORK IF THERE IS NO MONEY FOR TRANSIT."

~ SURVEY RESPONDENT

"HOUSING IS COMPLETELY UNAFFORDABLE. MY INCOME IS \$1,120 A MONTH AND MY RENT IS \$900 A MONTH."

~ SURVEY RESPONDENT

COPING WITH THE INCREASING COST OF FOOD ON A LOW INCOME

REALITY CHECK AT THE CHECKOUT: HOW LACK OF INCOME, NOT LACK OF KNOWLEDGE, AFFECTS PURCHASING CHOICES

Mobile good food markets. Social supermarkets. Programs that educate people on low income how to shop and cook more affordably... These have all been promoted as ways to reduce food insecurity or reduce the need for food banks.

While these ideas may help make access to food more convenient for the general population, or promote social enterprise, evidence from people accessing food banks paints a much different picture.

Respondents to the Who's Hungry survey report that they have had to become astute planners due to their extremely low levels of income; they know what foods are most nutritious but simply cannot afford to purchase them; and they add the cost of TTC fares to their budgets by walking for hours to get to the grocery store that has the most affordable bargains.

"I BUY PACKAGED FOODS; I BUY FISH BUT IF NOT ON SALE, I DON'T PURCHASE IT. [I TRY] TO GET COMPLEMENTARY PROTEINS LIKE BEANS."

~ SURVEY RESPONDENT

While prices for some food groups have stabilized somewhat in the last year, food prices have generally continued to increase above inflation, with staples like rice, pasta and ground beef being considerably more expensive than they were a year ago.¹¹ The rapid increase in food prices in recent years has created an added challenge for those with low and stagnant incomes who were already budgeting to the last dime, and for whom a shopping trip creates high levels of stress and anxiety.

When asked if the increase in food prices changed the way they shopped for food, most survey respondents said that it had. Many reported not being able to buy meats as much as before or at all, and many could not afford fresh produce. Many turned to food banks or increased the number of times they needed to access them. Many try to cut back on costs by looking for deals, clipping coupons and only purchasing seasonal fruits and vegetables. Many shop at the least expensive stores (Dollarama, Wal-Mart, and No Frills). Some dumpster dive or eat at community programs.

¹¹ Based on Daily Bread "welfare diet" shop in February 2017.

Due to when payments are received, many can only shop at the beginning of the month, which influences their decision to purchase fresh food due its rapid perishability. Some mentioned having to purchase processed and frozen goods to stretch the duration of the food's shelf life.

Struggles around food go beyond being able to afford it. Equally vital are access to storage, refrigeration, freezing and cooking facilities. In their paper titled "The Welfare Diet 20 years later: The growing nutrition crisis for Ontario's poorest people" co-authors John Stapleton and Jamille Clarke-Darshanand explore the importance of these elements which they call the Big Four: storage, cooking, refrigeration and freezing facilities.¹² Not having access to any of these four elements dictates what foods one can or cannot bring home whether it's from the grocery store or from a food bank.

For instance, not having a refrigerator or one that functions properly would mean that they can't bring home perishable foods. Alternatively, having access to a fridge, but a small one, would limit how much they can keep and refrigerate at one time, as is the case for many who live in shared accommodations (rooming houses), who often only have access to a small bar fridge.

In a focus group conducted by the research team at Daily Bread Food Bank, one client reported purchasing smaller cartons of milk because it was all that would fit in his bar fridge though it was less economical. Similarly, not having access to something as basic as a can opener would result in people opting out of accepting canned goods from food banks; those that do have can openers but no stoves have reported consuming soups cold.

Evidence from those accessing food banks in Toronto, as well as a national study by Valerie Tarasuk and PROOF Canada¹³, show that those dealing with food insecurity and hunger don't lack food preparation skills: it is living with low income that minimizes the likelihood of having an adequate diet.

**"IT IS VERY
OVERWHELMING TO
GROCERY SHOP FOR MY
FAMILY OF FOUR. I GET
STRESS AND ANXIETY. I
NEVER HAVE ENOUGH, I
HAVE TO SKIP A LOT
OF THINGS."**

~ SURVEY RESPONDENT

**"FIVE YEARS
AGO \$100 COULD
BUY A WHOLE
LOT, NOW \$100 IS
NOT ENOUGH."**

~ SURVEY RESPONDENT

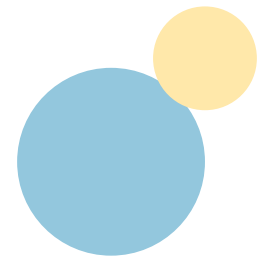
¹² The "Welfare Diet" 20 Years Later: The growing nutrition crisis for Ontario's poorest people. John Stapleton with Jamille Clarke-Darshanand, October 2015.

¹³ Huisken et al, 2016: "Adults' food skills and use of gardens are not associated with household food insecurity in Canada", Canadian Journal of Public Health, Vol.107 No.6.



“THE
FOOD
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REALLY
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MONEY I WAS GOING
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TO PAY OTHER
THINGS SUCH AS THE
RENT, UTILITIES AND
TRANSPORTATION.”

~ SURVEY RESPONDENT



RECENT NEWCOMERS

Recent newcomers (in Canada 4 years or less)	
Recent newcomers of all those not born in Canada in 2017	26%
Recent newcomers of all those not born in Canada in 2007	34%
Households with children	61%
Citizenship status	
Landed immigrants/permanent residents	49%
Refugee claimants	27%
Percentage with college or bachelor's degree or higher (compared with rest of the sample)	56% (32%)
Percentage whose main source of income is from employment (compared with rest of the sample)	21% (12%)
Income and housing for newcomers in Canada 4 years or less	
Average monthly income	\$1,400
Average monthly rent and utilities (including gas, hydro and water)	\$1,131
Percentage of income spent on rent and utilities	74%

Food banks across Toronto, especially those located in north Scarborough and North York, have seen a large increase in clients who are recent newcomers, particularly from countries experiencing a rise in conflict or threats of famine, such as Syria, Nigeria, Iraq and Afghanistan. However even with the recent influx, Toronto is seeing fewer recent newcomers accessing food banks than 10 years ago – one third of clients who were not born in Canada were recent newcomers in 2007, versus one quarter now. The rapidly rising cost of living in Toronto may mean it is no longer as much of an “arrival city” as it was before.

For those who are convention refugees such as Syrians, both government and privately sponsored refugees receive income support pegged to provincial social assistance rates for one year after arrival. However, as discussed elsewhere in this report, the amounts of social assistance have fallen far behind inflation and are not reflective of current rent or food costs.

The main struggle faced by recent newcomers is similar to others living with low income in Toronto, which is the high cost of rent. Excluding households residing in subsidized housing, the recent newcomers in this study on average were spending at least 74 per cent of their incomes or approximately \$1,131 per month on rent.

Sixty-one per cent of recent newcomers surveyed belonged to households comprised of couples with children. A great percentage of the recent newcomers were highly educated: the survey identified 56 per cent of recent newcomers as having completed some form of post-secondary education, compared with 32 per cent of the general population.

Barriers that prevent newcomers from leaving poverty, according to the respondents, included difficulties finding work, language barriers, insufficient or not recognized academic credentials, low incomes, as well as high cost of rent and child care.

The fewer assets they had at their disposal the more severe their experience with hunger and poverty. When asked, “How have you coped? What trade-offs have you had to make?”, some talked about accepting menial jobs that required working for more than 12 hours a day even though they had professional careers in their home countries.

Recent newcomers were almost twice as likely to have someone in the household employed than those who were not new to Canada, with 21 per cent reporting that employment is their main source of income versus 12 per cent of the rest of respondents.

The cost of living in Toronto will continue to present challenges for recent newcomers trying to get back on their feet after transitioning to a new country. For those who arrived in late 2016, including Syrian refugees receiving federal or private sponsorship, some will be switched over to provincial social assistance programs as the one-year federal support period ends. Current initiatives around income security reform will become all the more important in order to better assist newcomers in continuing to move forward.

HUNGER, TRADE-OFFS, & THE HIDDEN COSTS OF LIVING ON A LOW INCOME

In order to live on low income in a city like Toronto, people often go hungry and make many trade-offs that can have short- and long-term physical, financial, psychological and social consequences.

Low-income households do what they can to budget for food despite most of their income going to rent, but inevitably there will be times during the month when money has run out and food becomes a “flexible” expense. One third of adult survey respondents, and 14 per cent of children, went hungry at least once a week because of lack of money for food. In the last year, 41 per cent of adults have gone without food for an entire day due to lack of money, and nearly half have had this occur almost every month.

How often were you hungry in the last three months?	
At least a couple of days per week	17%
At least one day a week	17%
At least one day a month	17%
Rarely	23%
Never	26%
How often were your children hungry in the last three months?	
At least a couple of days a week	7%
At least one day a week	7%
At least one day a month	10%
Rarely	20%
Never	56%
Did not eat for a day	
Yes	41%
No	59%
How often	
Almost every month	45%
Some months but not every month	38%
Only 1 or 2 months	16%

Survey respondents with disabilities or illnesses were significantly more likely to have not eaten for an entire day than those without a disability or illness.¹⁴ Some survey respondents reported having to skip meals in order to afford medications not covered by their provincial drug plan. Others have their prescription drugs covered through social assistance, but cannot afford to eat because of the extremely low amount of assistance they receive.

In past surveys clients have also talked about how they ration their meals, water down their soups, or try to stay full on liquids. Some food bank clients have condensed milk and a few bags of tea steeping all day on the stove in order to stay full. Some pool their resources with others who struggle with hunger and share a meal together.

Ultimately, sacrificing food can cause or worsen poor physical health, deplete energy, and affect mental and social functioning. This level of deprivation not only creates costs at a personal level; a recent study also showed that health care costs for households that were severely food insecure to be 121 per cent higher than households that were not food insecure.¹⁵

¹⁴ Chi square analysis was conducted, with significance at the .05 level

¹⁵ Tarasuk et al, (2015) “Association between household food insecurity and annual health care costs.” *CMAJ* August 10, 2015 *cmaj*.150234 <http://www.cmaj.ca/content/early/2015/08/10/cmaj.150234>

"I HAVE COPEd BY NOT EATING WELL OR SOMETIMES I DON'T EAT. ACTUALLY I DON'T EAT ABOUT ONCE A WEEK BECAUSE THERE ARE EXPENSES FOR MY ILLNESSES."

~ SURVEY RESPONDENT

"WHEN YOU'RE ON OW PEOPLE THINK YOU'RE LIVING IN LUXURY BUT YOU'RE NOT. YOUR KIDS GO HUNGRY SOMETIMES. MY KIDS WILL GO TO SCHOOL WITHOUT LUNCH BECAUSE I CAN'T AFFORD TO BUY FOOD. THERE'S NOTHING TO LIVE OFF ON OW; IT DEPENDS ON WHO YOU GET AT THE OW OFFICE AND IF YOU CATCH THEM ON A BAD DAY OR A GOOD DAY. ON A BAD DAY YOU END UP EATING GRASS."

~ SURVEY RESPONDENT



52%

Respondents who gave up meal to pay for something else

The majority of survey respondents have given up food to pay for something else. The most commonly cited expense was rent, followed by phone, then transportation (most commonly TTC fare) and utilities such as gas, hydro and water.

Top things respondents skipped meals to pay for	
Rent	31%
Phone	21%
Transportation	16%
Utilities (gas, hydro, water)	16%

THE PARADOX OF POVERTY: GOING INTO DEBT TO STAY POOR

Financial Coping Mechanisms	
Borrow from friends or family	45%
Use credit card	27%
Sell property	18%
Payday lender	15%
Use line of credit	8%
Loan from bank or credit union	5%
Cash in RRSP or other financial assets	5%
None of the above	29%

Survey respondents reported most frequently that they borrow from family and friends, a significant number report that they incur debt or deplete assets in order to make ends meet. Over one quarter of respondents use credit cards, while one fifth use payday lenders.

Survey respondents who receive social assistance as their main source of income are significantly more likely to access a payday lender than those who are not on social assistance.

Payday loans are small, short-term unsecured loans marketed as a way for the borrower to meet expenses until their next payday. Their interest rates are much higher than banks or credit cards, and many are trapped in an endless cycle of debt due to the unlikelihood of being able to pay the loan back in time. But ironically, customers report that many payday loan companies

are in fact more accessible than mainstream banking institutions due to their lack of financial restrictions, their convenience, and the non-judgmental and dignified service model.¹⁶ Unfortunately, these institutions are increasingly used by the most vulnerable to shore up a rapidly deteriorating social safety net.

THE SOCIAL COST OF LOW INCOME

There is a large social cost to living in poverty. Survey respondents repeatedly mentioned how lack of money or employment, and practical barriers such as the cost of transportation have affected their ability to see friends and family, or otherwise interact with others in the community.

Other research has shown how the stigma of poverty and living on social assistance has negatively impacted people's ability to form relationships, or in some cases puts people in a vulnerable position because they become more dependent on a partner due to income restrictions of social assistance.¹⁷

Becoming more isolated due to low income can create or worsen mental health issues, which in turn can affect people's ability to escape poverty. While it is difficult to quantify the effect of individual poverty and isolation on the resiliency of a city, the crucial need for people to interact and socialize with others should be considered when assessing the impact of poverty in our communities.

¹⁶ Marsh, Dildar and Jansen, "Payday Lending: In Search for a Local Alternative", Centre for Community Based Research and the Wellesley Institute, 2010. http://www.communitybasedresearch.ca/resources/Projects/574%20Payday%20Lending/Payday_Lending_-_In_Search_of_a_Local_Alternative_Report.pdf

¹⁷ <http://peoplesblueprint.ca/social-participation/>

"I WENT WITHOUT HOME INTERNET FOR FOUR YEARS. I'VE MORE OR LESS GIVEN UP ON DATING OR FINDING A PARTNER."

~ SURVEY RESPONDENT

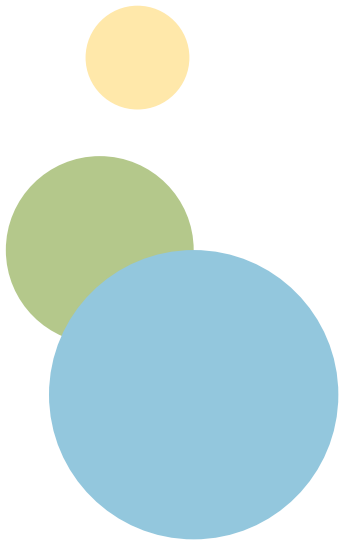
"I BORROW MONEY AND GET FOOD FROM FAMILY, BUT I DON'T LIKE BEING DEPENDENT ON FAMILY. I DO NOT LIKE FEELING LIKE A BURDEN."

~ SURVEY RESPONDENT



"I AM DEPRESSED, HAVE GAINED 50 POUNDS. I HAVE LOST FRIENDS AS I CANNOT AFFORD TO SOCIALIZE OR HAVE TTC FUNDS TO GO TO THEIR HOMES."

~ SURVEY RESPONDENT



THE WIDENING GAP IN OUR SOCIAL SAFETY NET

WHEN ONTARIO WORKS DOESN'T WORK

The widening gaps of our present social safety net and the deep poverty that results means that people are needing to access food banks longer than they have before.

Up until 2010 the average length of time people accessed a food bank was 12 months. That suddenly changed in 2011 and for the past several years the average length of time people came to a food bank has doubled. Food banks in Toronto are becoming a long-term coping strategy rather than a short-term emergency measure.

Trends reported in Who's Hungry reports since 2011 are mirrored in Ontario Works caseload statistics reported by the city of Toronto.

According to *A Profile of Toronto's Evolving Ontario Works Caseload Profile*, there has been an unprecedented increase in the length of time people require Ontario Works: from 26 months in 2010 to 36 months in 2016. In short, greater numbers of people are having to rely for longer periods on a source of income that was originally created as short-term, emergency support of last resort. According to the report, this trend is being primarily driven by older clients receiving Ontario Works for long periods.¹⁸

Similarly, the 2016 Who's Hungry report highlighted the notable increase in food bank clients in the 45 to 64 age range, which is also being seen this year as well.

SO WHAT'S HAPPENING HERE?

Who's Hungry survey respondents in that age group – who are still considered to be in their employable years – described incidents of ageism, the difficulty in changing sectors when no employment is available in their original field, the limitations of current employment programs, and lack of support for those with disabilities and other health issues. The city's Profile also echoed these sentiments, noting that long absences from the labour market can take a mental and physical toll for those on Ontario Works, and require a wide range of supports that go beyond conventional employment services.¹⁹

¹⁸ *A Profile of Toronto's Evolving Ontario Works Caseload Profile*, pg.11. <http://www.toronto.ca/legdocs/mmis/2017/ed/bgrd/backgroundfile-103798.pdf>

¹⁹ *A Profile of Toronto's Evolving Ontario Works Caseload Profile* <http://www.toronto.ca/legdocs/mmis/2017/ed/bgrd/backgroundfile-103798.pdf>

AVERAGE LENGTH OF TIME RECEIVING ONTARIO WORKS



CASES RECEIVING ONTARIO WORKS FOR LESS THAN A YEAR



CASES RECEIVING ONTARIO WORKS FOR MORE THAN 3 YEARS



In addition to increasingly longer absences from the labour market, the city's report cited other barriers preventing individuals from re-entering the workforce. The top five barriers to finding or maintaining employment identified by OW clients were:

- 1 Poor health (including both mental and physical health conditions)**
- 2 A lack of education and/or skills**
- 3 The lack of "Canadian" work experience**
- 4 Transportation**
- 5 Language skills²⁰**

All of these were also repeatedly identified by Who's Hungry survey respondents as barriers to escaping poverty. For those mentioning health conditions or disability being a barrier, in many cases it was not an inability to work but rather the unwillingness of a potential employer to accommodate the disability, or lack of suitable options in the present labour market.

²⁰ A Profile of Toronto's Evolving Ontario Works Caseload Profile, pg. 5 <http://www.toronto.ca/legdocs/mmis/2017/ed/bgrd/backgroundfile-103798.pdf0-eng.pdf>

"AGE [IS A BARRIER]. EMPLOYERS ASK MY AGE WHEN I CALL – I TELL THEM AND THEY NEVER CALL BACK."

~ SURVEY RESPONDENT

Food bank clients also mentioned how the welfare system itself prevents people from escaping poverty. Even with the incremental changes to increase social assistance rates, the income amounts allotted are so low that people on the system live at a subsistence level, without the ability to plan or save.

Others reported that clawback rules in social assistance are a significant barrier: recipients are not allowed to earn over a certain amount before having income clawed back, virtually guaranteeing that their income and savings never reach a level that would enable them to leave social assistance.

"I'M EDUCATED BUT BEING OUT OF THE JOB MARKET FOR A FEW YEARS CAN COUNT AGAINST YOU AS WELL. MANY COMPANIES ASK, 'WHY HAS THIS PERSON BEEN OUT OF WORK?'"

~ SURVEY RESPONDENT

Similarly, for those in the Ontario Disability Support Program, the fear of being ejected from the system if they earned too much income was also a significant concern. One respondent suggested that the lack of support when getting off social assistance was a form of punishment for working, when income deductions and loss of benefits was taken into account.

As administrators of the provincially mandated Ontario Works, the City of Toronto has also recognized this. The City's *Position on Provincial Income Security Reform and Basic Income* describes the serious limitations of the present system:

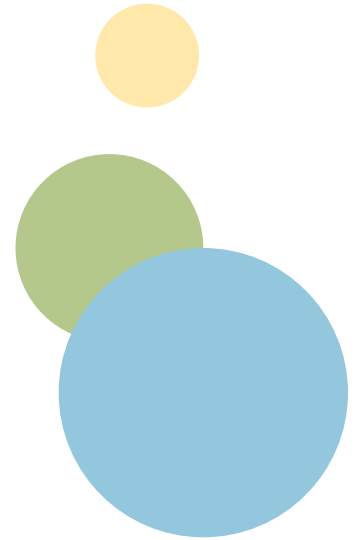
The inadequate nature of social assistance benefits, coupled with the increasing lengths of stay and the need for more intensive services, plus the reality that significant numbers of the caseload may be unable to work in the near term given current labour market realities, highlight the critical importance of current efforts to reform social assistance. Indeed, there is a sense that a tipping point has been reached. As the report briefly notes below, the persistent nature and extent of poverty, the disruptive changes to the economy and labour market, and the inadequacy of existing responses which were created under very different conditions, mean that conventional approaches to social assistance and income security reform are no longer sufficient.²¹

"NOT ENOUGH [INCOME] FROM WELFARE GETS YOU STUCK. THE COST OF LIVING LEADS TO A CYCLE OF POVERTY. I DON'T HAVE THE LUXURY TO PURSUE WORK."

~ SURVEY RESPONDENT

²¹ The City's *Position on Provincial Income Security Reform and Basic Income* <http://www.toronto.ca/legdocs/mmis/2017/cd/bgrd/backgroundfile-102437.pdf>

WHERE DO WE GO FROM HERE



The results from this year's survey reinforce the observation that the current system of income support is inadequate to deal with the labour market, economic realities and an aging population.

We are at a tipping point in regards to the urgency with which substantial change needs to happen. The province of Ontario has recognized this and, in addition to commitments mentioned previously in this report, is currently undertaking two separate but complementary projects: the Basic Income Pilot Project and the Income Security Reform Working Group.

The Basic Income Pilot Project seeks to explore whether a "basic income" – one that provides more income than social assistance and without the same rules and restrictions – can reduce poverty and increase opportunity.

The Basic Income Pilot Project addresses many of the barriers Who's Hungry survey respondents described in the present social assistance system, including restrictive rules and benefit deductions for earning extra money that effectively make any kind of financial stability and independence impossible.

But as the evidence from seniors and the GIS shows, income alone isn't enough to prevent poverty and hunger, and non-income related benefits such as medications or other disability and health supports are also essential in supporting those in need. It is recommended that the benefits of such in-kind supports are factored into the evaluation of the Basic Income Pilot Project.

The Income Security Reform Working Group has been tasked to outline ways in which the present social assistance system can be simplified, and made more accessible and responsive to the range of needs that exist. The Income Security Reform Working Group, of which Daily Bread board member John Stapleton is a member, also can help address barriers that many clients discussed in accessing employment or other needed services, by promoting a system that can enable and allow a more collaborative relationship between the system and clients who are relying on it.

Current initiatives from the City of Toronto are helping to inform this process, and include intensive case management pilot projects for those who need more support than a simple referral, and more streamlined processes for those who are accessing a range of services from child care support to housing subsidies. This group can also help address some of the urgency of the current situation by making recommendations that can be implemented in the shorter term.

These projects can provide evidence to generate the larger, transformative changes needed to the system to truly have an impact in reducing poverty and hunger in Toronto.

There has been a greater acknowledgement of the crucial role the federal government has in providing resources and support for provincial income programs, and the leadership role they can take as they develop national strategies in the areas of poverty reduction, food policy, and housing. The federal government has the opportunity to align these strategies with current provincial and local initiatives, as well as committing to improve existing federal programs such as increasing access to benefits for seniors.

In the meantime, people need immediate access to food. Recognizing this need, and supporting community agencies that address it, are as important as pushing hard for these longer term solutions. We gratefully acknowledge the support of individuals, private and public sector groups, and local farms that enable us to continue helping individuals and families in urgent need while we do the research and advocacy that supports and helps lead transformative change.



METHODOLOGY & ACKNOWLEDGEMENTS

REPORTING FOOD BANK USE

Who's Hungry 2017 reports the number of visits (vs. the number of individuals) in participating neighbourhood food banks in Toronto. The total numbers reported on pages 6 and 11 are for Daily Bread Food Bank member agencies and North York Harvest Food Bank agencies only. Additionally, these total numbers do not include meal programs or non-Daily Bread affiliated organizations such as St. Vincent de Paul and the Salvation Army.

COLLECTING THE DATA

Daily Bread Food Bank's annual survey took place from late February until mid-May 2017 in member agency food banks across the city of Toronto. Volunteers were trained to conduct a 44-question survey in an open-style interview with food bank clients. Respondents also had the option of filling in the survey themselves.

Surveys were conducted on location at participating food banks. Food bank clients were invited to participate in the survey either while waiting to collect or just after they had collected their food. Overall, 33 food banks participated in the survey and 88 trained volunteers conducted interviews. The reality surrounding food banks made random selection of participants difficult. However, volunteers were trained in ways to approach clients to address the issue of random sampling. Any concerns with randomness were mitigated by the sample size, ensuring that the survey was largely representative of all households using food banks.

For ethical purposes, food bank clients were informed that participation was entirely voluntary, that they could withdraw from the survey at any time, and could skip any question within the survey. Additionally, volunteers emphasized that the interview was confidential, and clients could not be identified by any of their responses.

ANALYZING THE DATA

The target number of surveys was established based on the estimated number of total households coming to food banks across Toronto. About 1,539 surveys were conducted for this study; 1,466 were sufficiently complete to be used for analysis. Preparation and analysis of the data occurred in three stages: data "cleaning", data entry, and data analysis.

First, the data was "cleaned", which involved going through each survey and ensuring the survey was sufficiently complete for analysis. Incomplete surveys were discarded and were not considered for further use. The survey cleaning also ensured the data was sufficiently clear for the data entry process. Results and analysis were generated using Statistical Package for Social Sciences v23 (SPSS) software.

ACKNOWLEDGEMENTS

The annual survey of food bank clients is made possible through the contributions of hundreds who have donated their time and experience.

Daily Bread Food Bank would like to thank the 1,400+ food bank clients who shared their personal stories. We are especially grateful that they are willing to share their time and experiences. Their contributions help us understand how and why hunger is experienced in the city of Toronto, which in turn helps us move towards solutions. The Who's Hungry survey and report would be impossible without their participation. Hopefully, their stories will inspire others to join the fight against hunger.

Daily Bread also thanks the volunteers who participated in conducting the surveys. Their assistance and commitment to this project were essential to its successful completion.

We would also like to thank June Larkin and Stanley Doyle-Wood from the Equity Studies program at the University of Toronto for including volunteering for the survey as part of a structured component of their curriculum.

We also thank the participants in our survey committee: Daily Bread Food Bank board member John Stapleton; Andy Mitchell from Thinking Cap Consulting; Rowena Power from North York Harvest Food Bank; and Harvey Low from the Social Policy Analysis & Research Unit at the City of Toronto.

Last but not least, a sincere thank-you to the following food banks for their support of Who's Hungry and their participation in the annual survey of food bank clients:

Agincourt Community Services Association

Allan Gardens Food Bank

Bathurst-Finch Community Food Bank

Calvary Baptist Church

Christ Church St. James Food Pantry

The Bluffs

Community Share Food Bank

Eastview Neighbourhood Community Centre Food Bank

Flemingdon Park Food Bank

Fort York Food Bank

Glen Rhodes United Church Food Bank

Haven on the Queensway

Lansing United Church

Lawrence Heights Community Food Bank

The Lighthouse Centre

Malvern Healthy Community Cupboard

New Toronto Street Food Bank

Oasis Dufferin Community Centre

O'Connor Community Food Bank (Friends of Jesus Christ)

Oriole Food Space

Our Saviour Lutheran Church Food Bank

Richview Food Bank

Scarborough Center for Healthy Communities

Scarborough Food Bank

Scott Mission

Sorauren Food Bank

St. Ninian's Food Bank

The Stop Community Food Centre

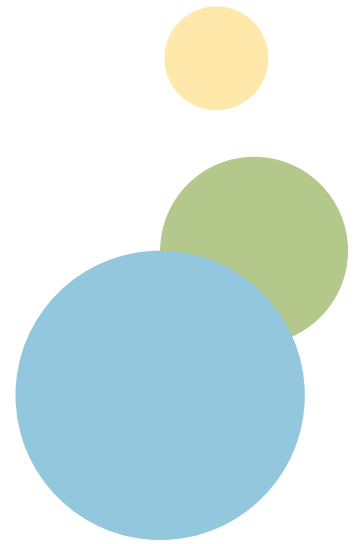
Thistletown Community Services Unit

Thornccliffe Food Bank

Toronto People With AIDS Foundation

Weston Area Emergency Support

Yonge Street Mission



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