

HUNGER LIVES HERE

Risks and Challenges Faced by Food
Bank Clients During COVID-19



Daily Bread
Food Bank

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About Daily Bread Food Bank

Daily Bread Food Bank (Daily Bread) works towards long-term solutions to end hunger and poverty and runs innovative programs to support individuals living on low income and experiencing food insecurity. Daily Bread distributes fresh and shelf-stable food, and fresh-cooked meals to 130 member agencies and 170 food programs across Toronto. Daily Bread also publishes the influential *Who's Hungry* report - an annual survey that provides qualitative data and analysis about food and income insecurity in Toronto to all levels of government and sector stakeholders.

FOREWORD



Neil Hetherington
CEO, Daily Bread Food Bank

When the 2008 financial crisis hit, food bank visits climbed dramatically. Even after the economy rebounded, food bank visits remained high. Once a household falls into persistent poverty, it becomes increasingly difficult to achieve financial stability. Last year, despite a strong economy, we saw over 1 million visits to food banks in the Toronto region.

Completing in-depth, timely research is critical to the mission of Daily Bread Food Bank. Our annual *Who's Hungry* report serves as Toronto's "canary in the coal mine" by documenting poverty trends in almost real time. As COVID-19 took hold and all hands were on deck to ensure that each food delivery was loaded onto trucks, we realized that it was essential to understand the impact of the pandemic and economic downturn on those living in poverty. So, despite mounting pressures, the research team got to work.

This report documents the immense challenges faced by food bank clients during COVID-19. It speaks to mental health repercussions of those already under the stressful burden of poverty and the inequities in health outcomes. It paints a picture of a city where much of the population was already on the edge financially, and is now poised for a potential tidal wave of rent arrears and evictions. The leading indicators articulated in this report give policy makers a sense of urgency for implementing public policies to avert a secondary downstream crisis.

We know that those who are coming to food banks need systemic change, just as much as the nourishment they receive each visit. COVID-19 has demonstrated that when there is political will, significant policy change can occur. There has never been a better time to invest in community. It is my hope that this crisis results in the recognition and realization of every person's right to food.



Valerie Tarasuk
Professor, Department of Nutritional
Sciences, University of Toronto

This report reveals the extraordinary vulnerability of the people seeking charitable food assistance through this pandemic. Not only are they experiencing very serious levels of food deprivation; many have fallen perilously behind in their rent and fear eviction. We learn too about the myriad of mental and physical health problems that they face – problems that can only have been made worse by the stress, social isolation, and extreme material hardships endured and by COVID-related contractions of community services. We also learn about their particular vulnerability to COVID-19 infection. While Daily Bread Food Bank and their partner agencies have worked hard to respond to growing demands for their services in this very challenging time, the needs of the people they are helping clearly go way beyond charitable food assistance.

A second recurrent theme in this report is how people have fallen through the gaps in our hastily constructed COVID-19 safety net. We read about people who lost work but have not been able to access the Canada Emergency Response Benefit; people on social assistance who could not get the province's discretionary top-up that was supposed to offset their extra costs; and finally, very low-income people who will not be able to get the federal government's boost to the GST credit. This report ends with a series of policy recommendations to address both the immediate and long-term needs revealed through this survey. Given the very serious financial hardships being experienced by the people who, out of desperation, are turning to food banks now, we can only hope that our elected officials act to build a more effective safety net.

EXECUTIVE SUMMARY

COVID-19 has led to unprecedented challenges. The pandemic has highlighted the critical role played by front-line workers who have put themselves at risk to attend to the immediate needs of our friends, families, and neighbours. This report, however, looks to the other side of the front line. This report describes the experiences of the people in marginalized communities who have had to continue accessing front-line community services to meet their most basic needs during the pandemic.

Based on phone surveys with over 220 food bank clients in May and June 2020 and an analysis of food bank client intake data, the report demonstrates that COVID-19 has led to increased reliance on food banks. The rate of new clients accessing food banks has tripled since the pandemic began. Among new clients, 76% report that they began accessing food banks as a result of COVID-19 and the associated economic downturn.

The severity of food insecurity has also deepened during the pandemic. About one in four respondents reported not eating for an entire day because they did not have enough money for food. During COVID-19, the frequency of going a full day without eating almost every month increased from 56% to 67%. The number of respondents who were moderately or severely stressed or anxious nearly every day about having enough food tripled during COVID-19.

Financial vulnerabilities have led to greater risk of exposure to COVID-19 for food bank clients. One quarter of respondents continued to work during the pandemic, and the majority (58.9%) were in occupations facing the highest COVID-19 cases (e.g., sales, trades and transport, manufacturing and utilities). In addition, over half of respondents were high risk for severe illness from COVID-19 due to being over the age 60 and/or having an underlying health condition, close to double the rate of the Canadian population as a whole.¹

Government supports undoubtedly prevented many households from having to rely on food banks, but they have not completely prevented the increased food insecurity and food bank use observed during COVID-19 so far. While one third of respondents had at least one person in their household working prior to the pandemic, 76% of these households reported job losses. Over a quarter of these respondents (28%) received the Canada Emergency Response Benefit (CERB), but they were still unable to afford their basic needs. One in three social assistance recipients did not receive the discretionary emergency benefits available to them due to being unable to reach a caseworker, being denied the benefit, or not knowing about the benefit. Affording rent and utilities is a major concern—34% of respondents anticipated being unable to continue to pay rent four to six months from the time of the survey if the crisis continues.

The economic impacts of COVID-19 will be experienced for years to come. As the government's state of emergency ends, many will remain in emergency situations and will require additional supports. It is critical that all levels of government make poverty reduction a priority in both ongoing COVID-19 response and economic recovery. The report concludes with recommendations for how each level of government can enhance income supports, protect and build affordable housing, and improve health benefits for people living and working in Ontario.



INTRODUCTION

Faced with a global pandemic, our society has come together in ways we have rarely, if ever, seen. To flatten the curve and reduce the spread of COVID-19, Canadians have demonstrated immense social solidarity and commitment to the public good. The pandemic has highlighted the critical role played by front-line health professionals, but also the front-line workers we now recognize to be essential—such as cleaners, shelter workers, personal support workers, and social service workers—who have put themselves at risk to attend to the immediate needs of our friends, families, and neighbours. They have battled not only COVID-19, but the poverty and inequities entrenched in our society.

This report, however, does not look at front-line workers. This report looks to the other side of the front line at the people in marginalized communities who have been unable to isolate safely at home and have had to continue to access services in order to meet their basic needs. This report describes the experiences of some of the 20,000 individuals who have made use of food banks each week in Toronto since the pandemic was declared in March 2020. They are not there because they choose to be, but because we, as a society, have not created the conditions where every person's right to food is realized.

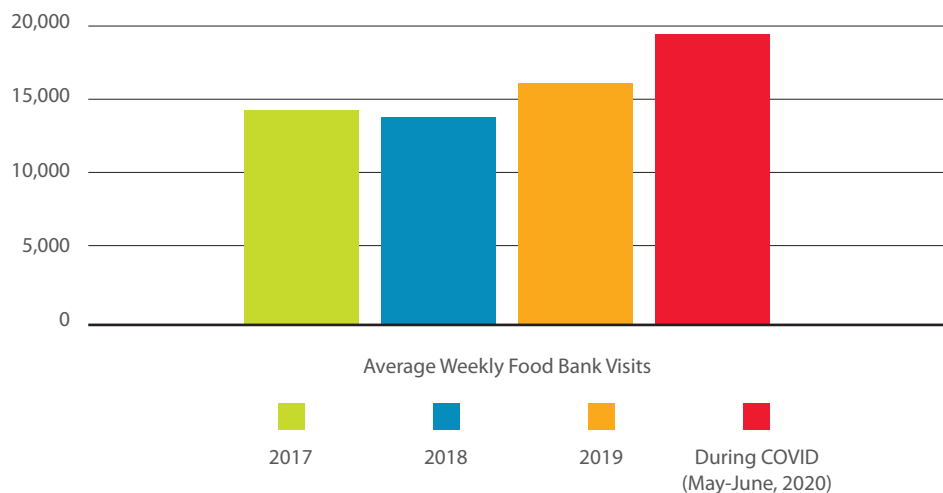
This study aims to amplify the voices of people experiencing food insecurity and navigating the unique challenges and risks of COVID-19. Based on phone surveys with over 220 food bank clients in May and June 2020 and an analysis of food bank client intake data, we begin by describing the trends in food insecurity during COVID-19. We then explore how food bank clients experienced and navigated increased health and financial vulnerabilities, and how public policy shaped and responded to these challenges. Finally, we end with policy recommendations for how we can address the risks and inequities that have exacerbated food insecurity during the pandemic and that will continue to do so if left untreated.

Food insecurity means having uncertain, insufficient, or inadequate food access due to limited financial resources

RISING FOOD BANK USE AND FOOD INSECURITY DURING COVID-19

A survey conducted by Statistics Canada in May 2020 revealed that the food insecurity rate among Canadians has grown from 10.5% in 2017/18 to 14.6% during COVID-19.² Since the pandemic began in March 2020, many food banks in Toronto saw a sharp increase in demand, with some receiving as many as three times the number of weekly visits compared to the month prior. Daily Bread member food banks are now serving close to 20,000 individuals each week, compared to approximately 15,000 in 2019, an increase of close to 25% (Figure 1).

FIGURE 1: AVERAGE WEEKLY VISITS TO DAILY BREAD MEMBER FOOD BANKS

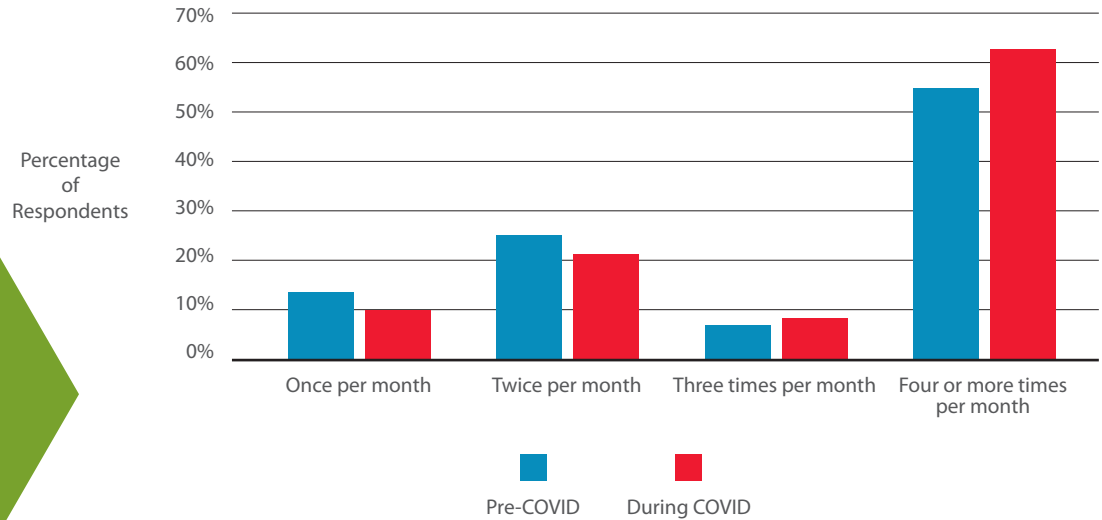


Over 6,000 new clients began accessing food banks in Toronto in June 2020

This increased demand was driven both by the addition of new clients and by an increase in visits from returning clients struggling to make ends meet during the pandemic. An estimated 6,100 new clients began accessing Daily Bread member food banks in June, compared to approximately 2,000 in February. Among new clients who participated in the survey, 76% began accessing food banks for reasons related to COVID-19, primarily because of job loss or a reduction in hours. However, the finding that one in four new clients began accessing food banks for reasons unrelated to the pandemic is a stark reminder of the steady growth in food bank visits, which climbed 7% over the 2019 calendar year.

Among returning clients participating in the survey, 54% accessed food banks an average of at least once per week before COVID-19. Since the pandemic, that number has climbed to 62% (Figure 2).

FIGURE 2: FREQUENCY OF MONTHLY FOOD BANK VISITS



76% of new clients surveyed began accessing food banks due to COVID-19

This increase, while still significant, is likely a conservative estimate. At the time of the survey, clients were still adjusting to a new normal, whether finding new food banks, determining how to safely commute, and/or trying to find alternative means to secure food.

Priya,^a a single mother of three, has struggled to maintain her visits to the food bank as she limits her trips out of the house.

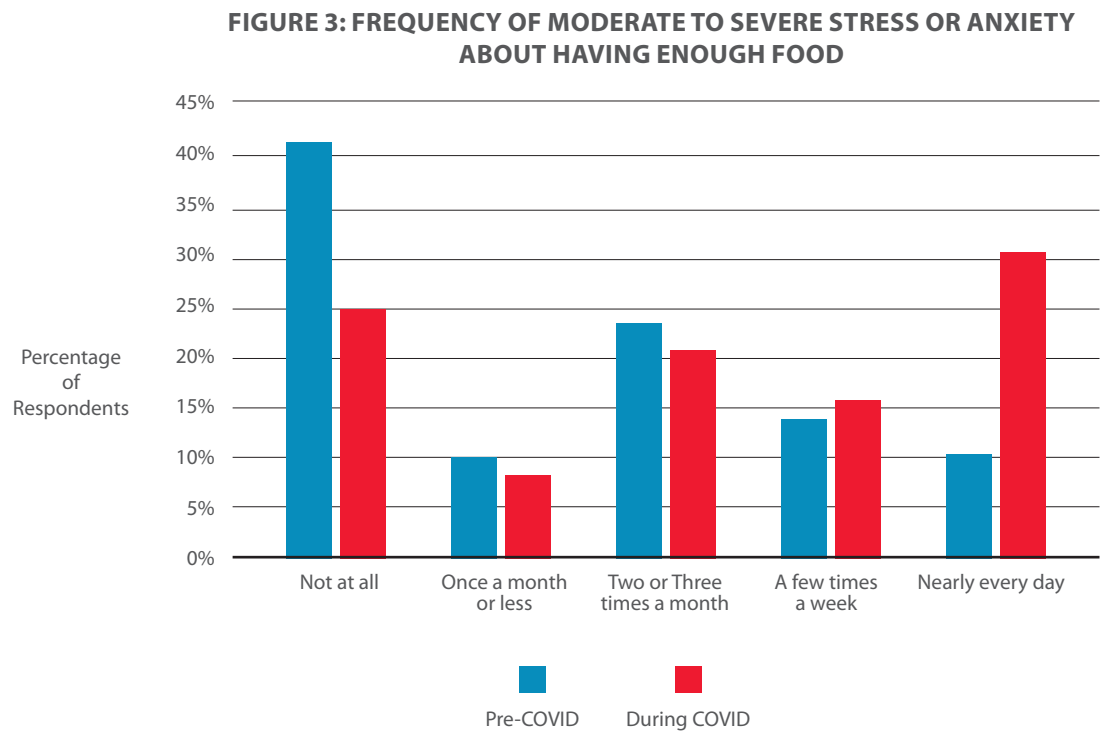
"My kids are small, so they're always touching people. I always have to tell them not to touch. They don't understand we're in a pandemic. So I can't go anywhere with them, because if we go outside they touch everything."

Priya has had to adapt to the loss of childcare—which had been provided to her through her school—along with the cancellation of recreational programs. Arranging for her mother, who is at higher risk because of her age, to take care of the kids while Priya shops became the only option to continue accessing food.

^aPseudonyms have been used throughout the report to protect anonymity

Stress and Anxiety About Having Enough Food

Many clients are facing increased stress and anxiety with respect to food access. With the risks and challenges associated with COVID-19, the number of respondents who are anxious nearly every day about having enough food has tripled since the start of the pandemic, as seen in Figure 3.



Coping with Food Insecurity

Food banks are just one way that households cope with food insecurity. Other coping mechanisms include delaying bill payments, borrowing from friends or family, or selling possessions.³ Food bank clients often utilize these strategies alongside food bank access. In addition, many people experiencing food insecurity cope in ways that do not involve accessing a food bank. Food insecurity exists along a continuum and the timing and reasons for accessing a food bank varies from person to person.



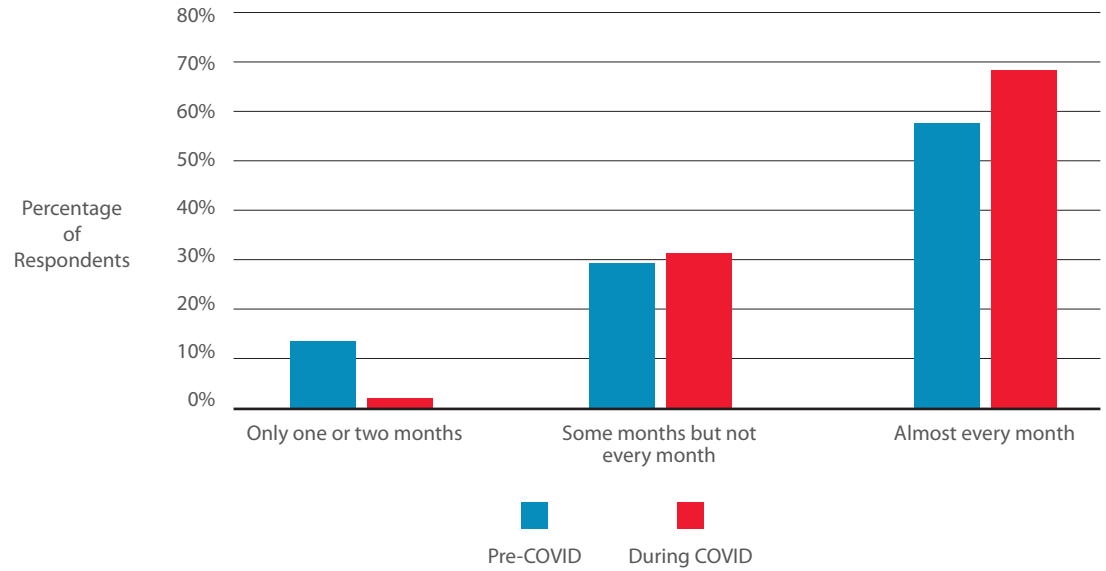
Nicole was food insecure before COVID-19, selling belongings and using a line of credit to get by, and the pandemic has worsened her situation.

"I had a relapse right around the start of COVID, and I've had access to [an] addiction clinic who have been supporting me every week. I've been able to talk to a counsellor who's helped limit the impact [of COVID-19] on my life and finances. Obviously accessing the food bank has also been helpful."

Nicole has continued to access the community supports she needs, but doing so safely has meant spending more on masks, sanitizer, and transportation. She has to skip meals to pay for that transportation.

Nicole is not alone in reducing her food intake during COVID-19. Respondents who did not have enough to eat jumped from 8% before March to 19% since. At the most extreme, 23% of respondents did not eat for an entire day because they did not have enough money for food. For those who did not eat for an entire day, the frequency of going a full day without food almost every month increased from 56% to 67% (Figure 4).

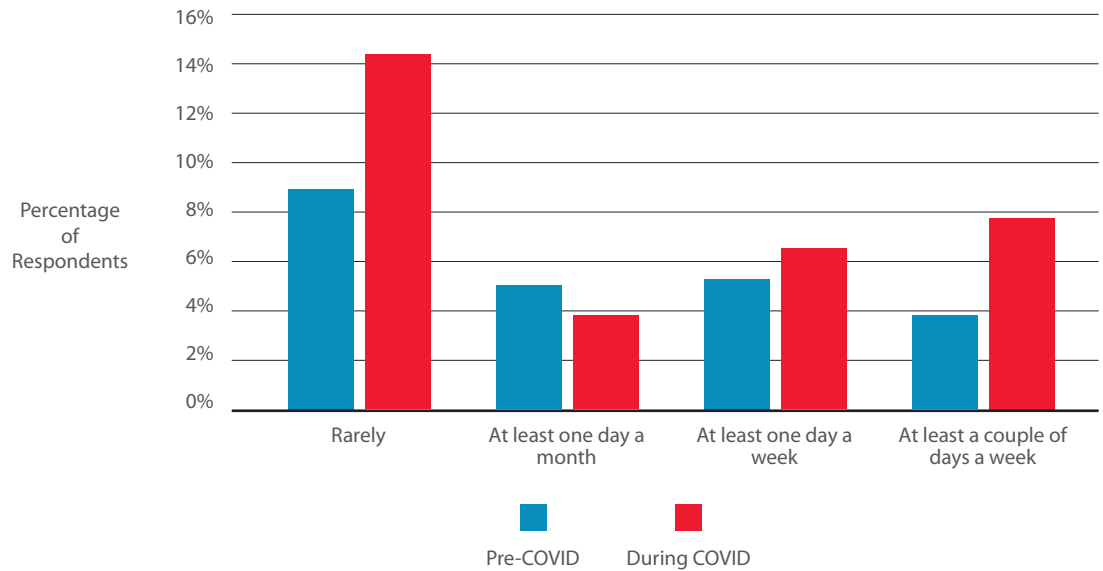
FIGURE 4: FREQUENCY OF GOING A WHOLE DAY WITHOUT FOOD



Increasing severity of food insecurity is evident among children as well. Many respondents spoke about eating less or even skipping their own meals to ensure their children could eat. Before the pandemic, nearly one in four children went hungry according to their caregivers, but with the pandemic, that has increased to one in three children. At the most extreme, 3.9% of respondents said their children were hungry a couple of days per week before the pandemic, and now this number has doubled to 7.8% (Figure 5).



FIGURE 5: FREQUENCY OF CHILD HUNGER



While food insecurity rates among respondents increased whether or not children were in the household, the loss of school nutritional programs and in-person community programs may have compounded the issue for those with children. Despite community and government efforts to replace lunches for over 211,000 students who received school meals in Toronto,⁴ many more still struggle with food access. As one client explained:

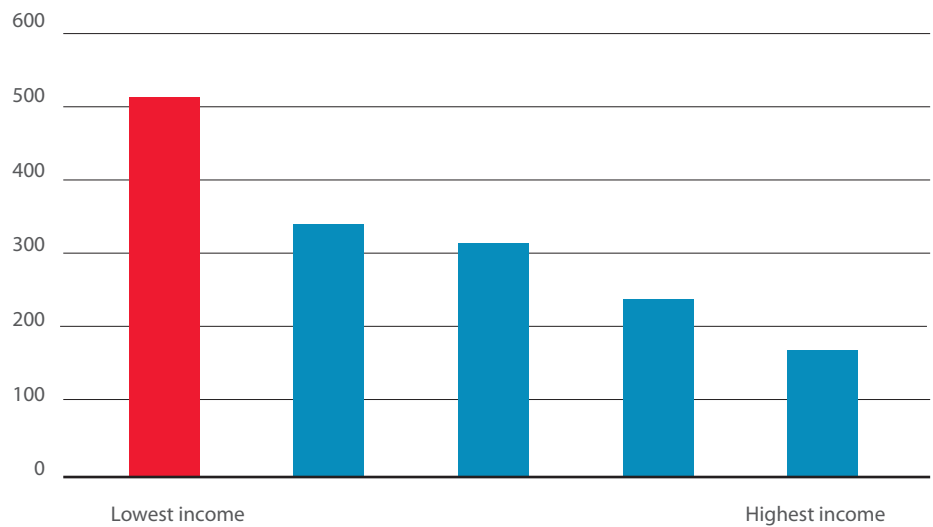
“The kids are eating three times more [at home] than before COVID-19. Not having school makes it hard to do anything. The adults and older kids need to sacrifice so that the younger ones can eat.”



HEALTH RISKS AND INEQUITIES

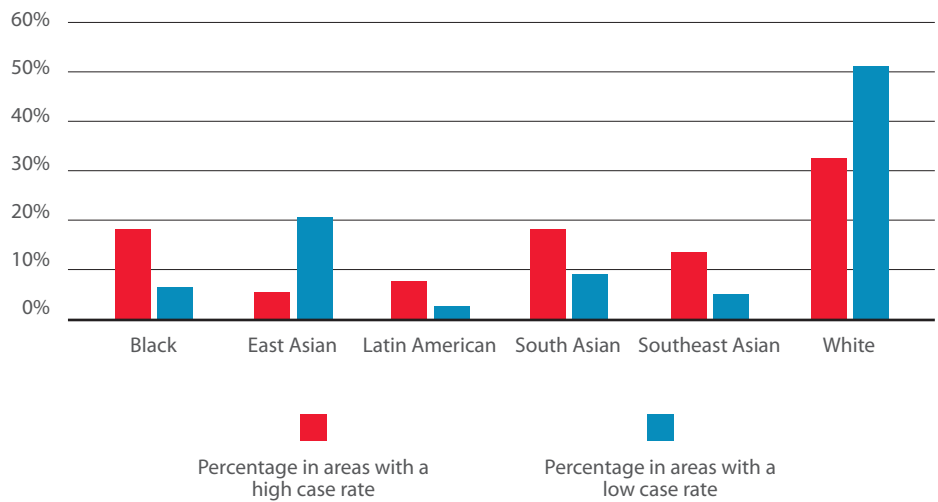
Disease and poverty both discriminate. This has been made clear by COVID-19, which has followed paths of inequities through our communities. Toronto Public Health data indicates that COVID-19 infection rates are highest among low-income residents. As seen in Figure 6, there is a direct correlation between income and COVID-19 cases in Toronto, with most cases occurring among the lowest fifth of income-earners (to see COVID-19 cases geographically, see the Appendix).⁵

FIGURE 6: COVID-19 CASES IN TORONTO BY INCOME GROUP⁵



Toronto Public Health data also demonstrates that racialized communities have been hardest hit by COVID-19 within Toronto. Neighbourhoods with high case rates of COVID-19 contain disproportionately high percentages of Black, Latin American, South Asian, and Southeast Asian residents (Figure 7). For example, in these hard-hit neighbourhoods Black people make up 18% of the population while being only 9% of Toronto's population overall.⁵

FIGURE 7: COVID-19 CASE RATES IN TORONTO BY NEIGHBOURHOOD RACE CHARACTERISTICS⁵



This over-representation of racialized communities echoes findings from Daily Bread's 2019 *Who's Hungry* report, which revealed disproportionate food bank use among racialized communities, particularly among Black people who made up 24% of survey respondents.⁶ The systemic racism and structural barriers that drive inequitable COVID-19 rates across Toronto are frequently experienced by food bank clients, who are more likely to face higher risk of both severe illness from and exposure to COVID-19. In other words, some of the most vulnerable populations in Toronto before COVID-19 have been the ones most significantly affected by health risks and food insecurity since the pandemic began.

Food Bank Clients Face a Higher Risk of Exposure to COVID-19

Without adequate resources, staying at home is not an option for many people, leading to a higher risk of exposure to COVID-19 for food bank clients. Since food banks typically provide approximately three days' worth of food, additional trips are often needed to acquire groceries and/or access other food programs, making following public health guidance to limit trips very difficult.⁷

The necessity of continuing to work, often in essential worker functions, produces a greater probability of contracting the disease and of spreading it to families and communities. Victor is a permanent resident who arrived in Canada with his spouse and two children just a couple of years ago. He lives with diabetes, and his breathing issues leave him particularly susceptible to COVID-19.

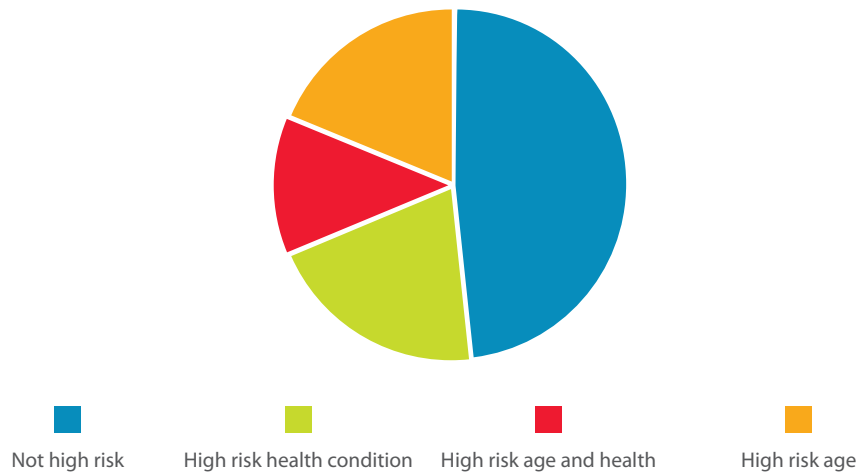
"I am a front-line worker, so there is a lot of pressure on me. I work retail and we get a lot of customers. It was not easy. We had to be very vigilant all the time. It was a bit scary. Some people don't understand what's happening, so they just come up and talk to you as normal. In retail it's very stressful."

With the Canada Emergency Response Benefit (CERB) unavailable to those who leave their jobs for health risks, Victor has little choice but to continue facing potential exposure to the disease despite his health condition. This increased risk of exposure helps explain why areas in Toronto with a higher case rate had more people working in sales and service, trades and transport, and manufacturing and utilities occupations.⁸ One quarter of our survey respondents were working during the pandemic, and of these 58.9% in occupations facing the highest rates of COVID-19 cases.⁹ Of respondents who had income from employment, only 5% had dental and drug benefits, further increasing the health risks associated with COVID-19.

Food Bank Clients Face Disproportionate Risk of Severe Illness from COVID-19

The Public Health Agency of Canada notes that older adults and people with underlying medical conditions, including heart disease, hypertension, lung disease, diabetes, cancer, and conditions that result in the immune system being compromised, are at higher risk for complications and severe illness from COVID-19.¹⁰ Among our respondents, more than half indicated a health condition expected to last a year or longer that affected their daily living activities. One in three respondents identified their health condition as placing them at higher risk for serious illness from COVID-19. Accounting for age, where those 60 years of age or older are considered at higher risk, 51% of food bank respondents can be considered high risk (Figure 8).

FIGURE 8: BREAKDOWN OF RESPONDENTS BY RISK LEVEL FOR SEVERE ILLNESS FROM COVID-19



Importantly, this level of risk does not account for risk in the household as a whole. Of respondents who did not meet the criteria to be considered high risk, 6.5% lived with adults over the age of 65. Given the connection between food insecurity and chronic conditions such as diabetes and heart disease, as well as a higher proportion of multiple chronic conditions,¹¹ the risk of severe illness from COVID-19 across respondents' households is likely significantly higher than reported.

COVID-19 Has Exacerbated Mental Health Issues

While increasing loneliness, depression, and anxiety have occurred broadly across the Canadian population as a result of COVID-19,¹² co-morbidities leave food bank clients at particular risk. Whereas some clients face increased risk by going to work, many high-risk food bank clients are forced to stay home or otherwise limit their engagement with others. One client discussed the impact this has had on her father:

"For my dad it's really hard for him to accept. His mental health issues require routine. He can't do his community garden anymore... He can no longer participate in the programs from his [community] group. All community engagement is cancelled."

People with long-term health conditions, like the 65% of respondents to this survey, are more likely to have mental health issues,¹³ and vice versa. For many respondents, depression and anxiety were not a result of COVID-19 but ongoing conditions, a finding consistent with research demonstrating the link between food insecurity and poor mental health.¹⁴ Of those who reported a health condition, nearly one in five identified depression and/or anxiety as lasting a year or more.

Isolation and loneliness were also prevalent concerns among respondents, particularly among seniors. The loss of routine noted above was often compounded by disconnect from friends and family. As another client observed:

“You can’t go out with your friends... My children are living in the States, so I have nobody here. [It’s] me and me alone.”

Whether isolation, depression, or the experience of living in poverty, COVID-19 has created conditions that are often overwhelming for food bank clients. As noted by one client:

“I am so tired of being poor. Everything is too much.”

Limited Access to Healthcare Services Has Added Strain

The pandemic has drastically limited access to healthcare and care services more broadly. Some respondents have been able to find and access the supports they need, but many other respondents reported services being shut down or otherwise inaccessible. One client was supposed to get medication for Hepatitis C, but could not reach his doctor and found that the office was closed. He remains without his medication. Another requires support for daily living activities, like being bathed, but the social worker was not allowed in their apartment due to health risks. Others noted the absence of AA meetings upon which they had relied. One person summed up the state of health services faced by many respondents:

“They’ve been shut down. For example, I’m supposed to go to counselling every week. That’s been shut down. That’s nonexistent. I’m supposed to go to my doctor’s. That’s been shut down. That’s been cancelled. I’m supposed to go to testing. That’s been cancelled. It’s screwed my life up and put my health at risk.”

Low-income and racialized communities experience poorer access to healthcare and poorer health outcomes.¹⁵ The risks from COVID-19 stem not only from the disease itself but from the pandemic’s effects on the availability of healthcare and other support services. These risks grow as the pandemic continues, as does the potential for widening gaps in equity.

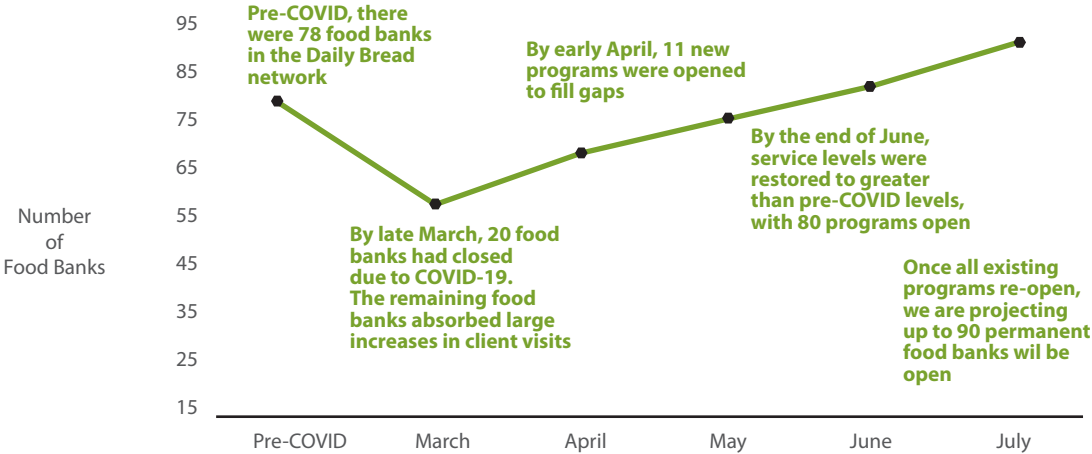
ADAPTING TO CHANGE AND COMMUNITY RESPONSES

Food bank clients have been working hard to adapt to change. Even when facing loss of employment opportunities or challenges with immigration status, respondents conveyed how they were continuing to secure resources for themselves, their families, and often the wider community. At the same time, food banks and community agencies have been rapidly evolving to meet community need.

Adjusting Access to Food

When COVID-19 hit, almost one third of Daily Bread member food banks were forced to close because they were either in community centres, run by high-risk volunteers, or were in spaces too small to allow for physical distancing. As a result, many of the remaining food banks absorbed a large increase in visits to ensure that all those who needed food could access. Through partnerships with the City of Toronto and community groups, pop-up and mobile food banks were opened to close geographic gaps in service due to COVID-19. As a result of these partnerships, once all member food banks re-open, the network will have seen a net growth in food bank locations (Figure 9).

FIGURE 9: NUMBER OF OPEN FOOD BANKS



Survey respondents noted initial uncertainty as to whether their food bank was still open after the city-wide pandemic shutdown. Some missed visits to minimize potential risk while some missed visits while seeking out the best alternative food bank. In discussing their experiences, clients frequently revealed a deep familiarity with their regular food bank. Visits were regularly timed according to their knowledge of how busy the food bank would be at different days or times, when certain foods or items were most likely to be available, and how they could map visits onto other trips or appointments.

Different food banks operate at different times, and some have different rules about how often you can visit. Switching to a new food bank could therefore add to clients' food insecurity. Through a partnership with the City of Toronto and 211, information on food bank locations and hours was updated daily to ensure that people had the most up-to-date information.

To try to minimize health risks associated with crowds and lines, food banks changed how they delivered food. Where clients could previously 'shop for' or choose foods that met their needs, most food banks shifted to distributing pre-packaged boxes of food based on family size. In March 2020, the Government of Ontario provided funding to Feed Ontario, the provincial association of food banks, to distribute 450,000 emergency food boxes across the province and ease the strain on local food banks. While pre-packaged food boxes were necessary to ensure food access while minimizing interactions and reducing COVID-19 exposure, this shift in delivery model resulted in food bank clients having reduced choice in the foods they accessed and a greater proportion of non-perishable foods on average.

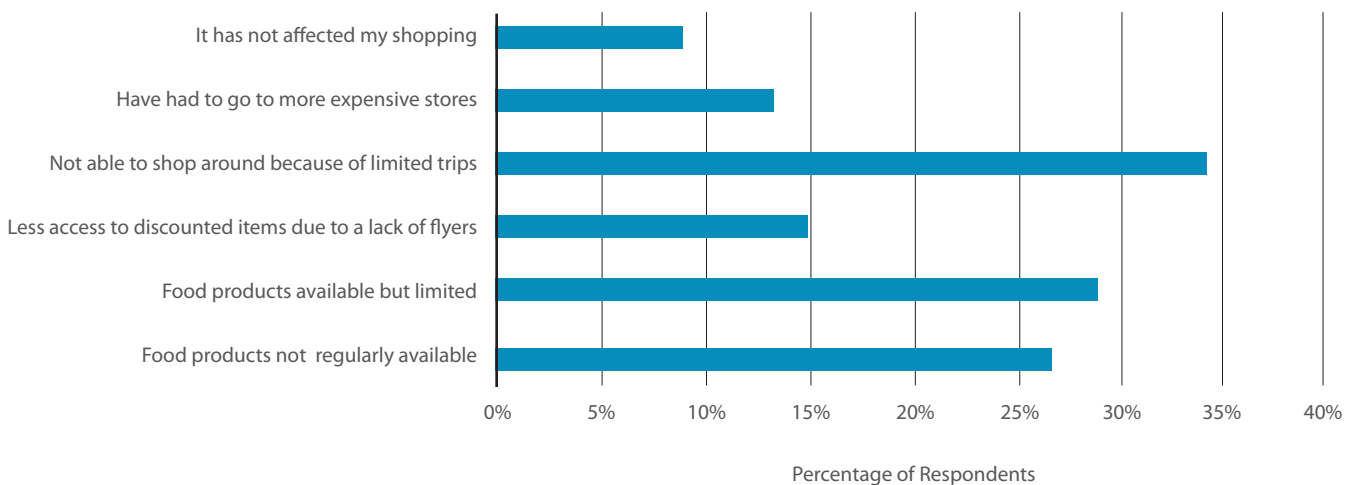
Despite visiting food banks as often as before COVID-19, one client found that dietary and health issues can effectively reduce the food accessed at food banks:

"Since we can no longer select our food at the food bank and we get [prepacked boxes], then it became even harder since we cannot eat or prepare all the foods since we're not used to them or we can't for health reasons. And so sometimes we end up only able to eat a third of what we get."

Food banks are just one coping mechanism to deal with food insecurity. With resources already stretched, many food bank clients had to stretch them further to purchase items like fresh food and diapers due to decreased availability during the pandemic.

Clients have also had to adjust how they shop. Adults in food insecure households are four times more likely to budget for their grocery shopping,¹⁶ and respondents demonstrated different strategies that might be used to meet their budget. The pandemic has upset many of these strategies, with 91% of respondents identifying at least one restriction to their grocery shopping, including the inability to shop around and a lack of availability of different foods (Figure 10).

FIGURE 10: HOW COVID-19 AFFECTED RESPONDENTS' GROCERY SHOPPING



Additional food access challenges were experienced by people who were high risk and were advised not to leave their home. According to a survey of food banks conducted in April 2020, close to three quarters of food banks reported that their biggest challenge during the pandemic was supporting clients who were in self-isolation. To address this need, many food banks began home delivery programs to serve their local community members. Daily Bread partnered with the Canadian Red Cross, United Way Greater Toronto, and the City of Toronto to deliver 12,000 pre-packaged food boxes between April and June 2020 to people in Toronto who were unable to leave their homes due to COVID-19 to access food. This program continues to operate at the time of writing.

Maintaining Community During a Pandemic

While many respondents discussed the challenges faced during the pandemic, many also talked about how they are working through those challenges. One client summed up her experience in a way that may sound familiar to many:

"Right now, the only support I have is my friends. We talk to each other and we check on each other. But we don't meet! It makes you realize the importance of physical presence. You don't realize it until it's gone."

Connecting with friends and family was commonplace among respondents, but so too were efforts to reach out to neighbours and to help others who might be suffering during this time. Some also conveyed how helpful it was hearing from community service and support workers, even if only by phone. For one client, the sense of community was as strong as ever:

"The best experience so far has been people showing love. Everywhere around us. Organizations reaching out to us, even if we didn't reach out to them. Neighbours trying to help. The neighbourhood group here has been sending us food... The love, the love, that's what gets me. I've been overwhelmed."

Clients frequently demonstrated not only their adaptation to the current crisis but their planning for the future as well. Within this crisis, most respondents reported an ability to adhere to public health guidelines, often within the context of the higher risks discussed earlier. Doing so could mean isolating more or spending more money on supplies or transportation—and could mean compromising food security. Similarly, while expenditures on rent and groceries were increasingly strained, respondents were often nonetheless spending similar amounts as part of their budgeting.

EMERGENCY POLICY RESPONSES AND REACH

The economic impact of COVID-19 across Canada has been profound. More than 3 million jobs were lost between February and April 2020, leading to an historic 13.7% unemployment rate in May.¹⁷ All levels of government mobilized to limit the effect of the pandemic on public health and the economy.

In a press release announcing measures to help Canadians, the Government of Canada stated, “No Canadian should have to choose between protecting their health, putting food on the table, paying for their medication or caring for a family member.”¹⁸ Income supports were rapidly rolled out at the federal level, including the Canada Emergency Response Benefit (CERB) and top-ups to existing income supports such as the Canada Child Benefit (CCB), GST credit, Old Age Security (OAS), and Guaranteed Income Supplement (GIS). In Ontario, investments were made to increase Guaranteed Annual Income System (GAINS), social assistance emergency benefits, and a one-time payment to families with children. The City of Toronto worked to ensure that residents had access to these benefits, while also addressing local needs such as increasing access to free WiFi and increasing access to rent loans through the Toronto Rent Bank.

Despite these important interventions, the depth and pervasiveness of poverty prior to COVID-19 meant that far too many Canadians continue to be faced with the choice between paying for their household expenses or purchasing food. Those most financially vulnerable to economic shocks—including recent immigrants and people with disabilities¹⁹—did not receive sufficient supports and emergency benefits to prevent the need to access food banks.

Gaps in the Canada Emergency Response Benefit

CERB is a taxable and limited-time benefit of \$2,000 a month primarily for workers who lost their income as a result of the pandemic. CERB was necessary to extend the reach of an Employment Insurance (EI) system that is ill-suited for such a high volume of job loss across a variety of sectors. The new benefit also generally increased the amount of money received by recipients, an important consideration for a government encouraging people to stay home during the pandemic wherever possible. As of June 28, 2020, over 8 million Canadians had applied for CERB, including over 3 million in Ontario.²⁰

It is likely that CERB mitigated the need to access a food bank for many Canadians who used the benefit to buy basic necessities such as groceries. However, as with EI, not all working households are eligible for CERB. Of all households surveyed, nearly one in three (32%) had at least one member of their household working before COVID-19 and 76% of these households reported job loss. Susan’s household faced this experience, but since her Permanent Resident appointment was cancelled and her work permit expired, she did not meet the eligibility criteria for CERB at the time. Her food insecurity became more severe as a result.

"I’m not eligible for the CERB, and my work has also stopped. So I have no income. I’ve just been trying to save on everything. I would say my eating habits have changed. I’m not missing meals, but I am eating less at each one."

Of the 32% of households that had at least one person working before COVID-19, 76% reported job loss

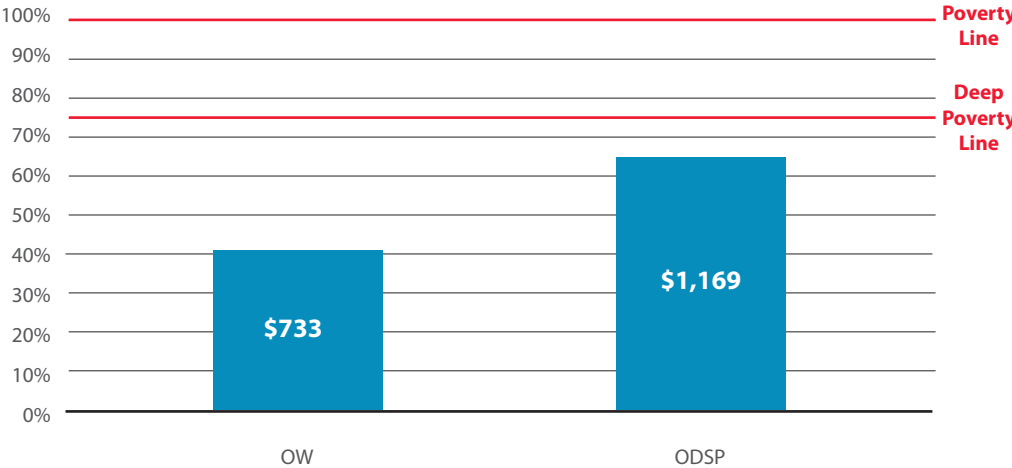
Of the households we surveyed where at least one person stopped working due to COVID-19, only 28% of respondents reported having received CERB payments.^b An estimated 16% of unemployed workers in Canada²¹ were unable to receive CERB for reasons such as precarious immigration status, unreported employment, or insufficient income over the past year. Others believed they were not eligible and did not apply, while some feared facing penalties if they did apply.

Despite some gaps in coverage, CERB was critical to ensuring that the majority of working Canadians had access to income supports during the pandemic. The successes and lessons learned through the rapid implementation of this national income support program will be integral to shaping future national and provincial programs.

Additional Financial Supports have not fully Prevented Reliance on Food Banks

The Government of Ontario provided a discretionary benefit of \$100 for single households or \$200 for families receiving social assistance to support recipients with additional costs associated with COVID-19, such as cleaning supplies, increased transportation costs, and increased food costs. It is difficult to quantify the number of food bank visits that may have been diverted as a result of this emergency benefit. However, social assistance rates are well below the Market Basket Measure, Canada’s official poverty line (Figure 11). At \$733 for a single individual on Ontario Works (OW) and \$1,169 under Ontario Disability Support Program (ODSP), many social assistance recipients struggle to afford basic necessities. Social assistance recipients continue to make up the largest proportion of food bank visits, even after this benefit was introduced.

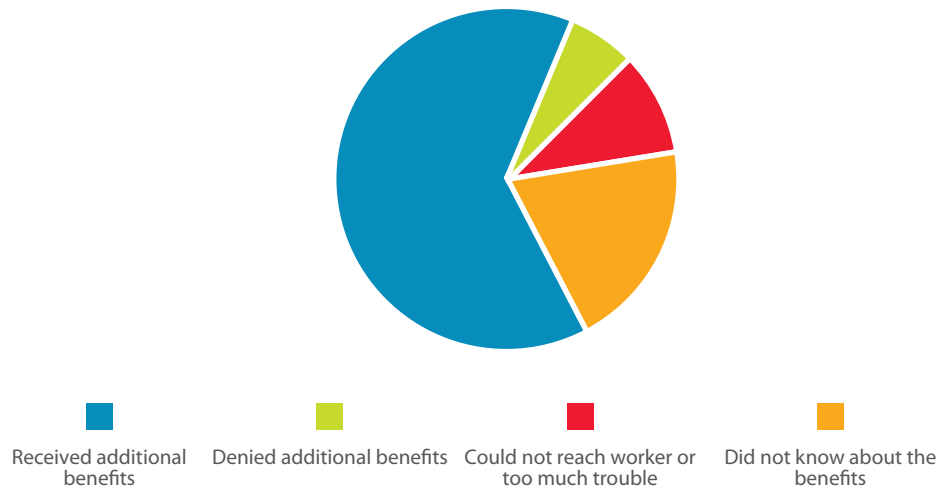
FIGURE 11: SOCIAL ASSISTANCE RATES AS PERCENTAGE OF THE POVERTY LINE



^b It is important to note that many of those who received CERB may not have accessed food banks during COVID-19, and would therefore not have participated in the survey.

The decision to make this emergency benefit discretionary meant clients had to justify their need for the benefit to their caseworker, whose approval may be subjective and inconsistent. This left many people without the additional funds to help adjust to the new realities amid COVID-19. Approximately one in three respondents on social assistance reported that they did not receive the additional benefit (Figure 12).

FIGURE 12: RESPONDENTS' ACCESS TO SOCIAL ASSISTANCE EMERGENCY DISCRETIONARY BENEFITS

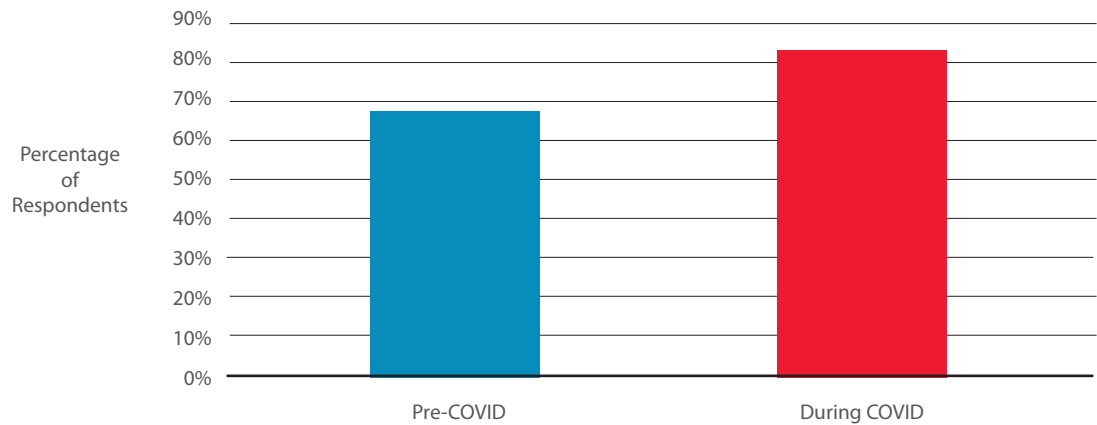


An increase to the GST benefit from a maximum of \$443 to \$886 for single individuals was also meant to help with increasing costs and debts faced by residents during the pandemic. However, this money was not immediately available to the 13% of respondents who did not file their taxes this past year. While respondents noted accessing other income supports, such as those for seniors and parents, these financial supports were insufficient to prevent these clients from accessing a food bank when considering the high cost of living in Toronto.

Food Bank Clients Are Increasingly Worried About Eviction

Before COVID-19, 94% of our survey respondents lived in private rental units that were considered unaffordable, which is typically defined as 30% of the household's income. However, as a result of household income losses, many struggled to afford rent. The percent of households facing deep housing unaffordability, defined as spending 50% or more of household income on rent, rose from 67% pre-COVID-19 to 81% during the pandemic (Figure 13).

FIGURE 13: RESPONDENTS PAYING 50% OR MORE OF INCOME ON RENT



Toronto has been facing a housing affordability crisis since well before COVID-19. The average cost of rent has risen significantly over the past decade, with average one-bedroom rent increasing 34% from 2010 to 2018.²² Nearly half of all Toronto renters spend more than 30% of their income on rent.²³ For low-income renters, 87% live in unaffordable housing.²⁴

Investments in subsidized and affordable housing have been outpaced by demand, with the Toronto Community Housing waiting list now over 100,000 people.²⁵ This is a conservative number: not all low-income people are on the waiting list, whether because they do not know about it, missed an annual update, or felt the wait was too long. Of our survey respondents who do not own their own place or live in subsidized housing, 53% were not currently on the subsidized housing waiting list.

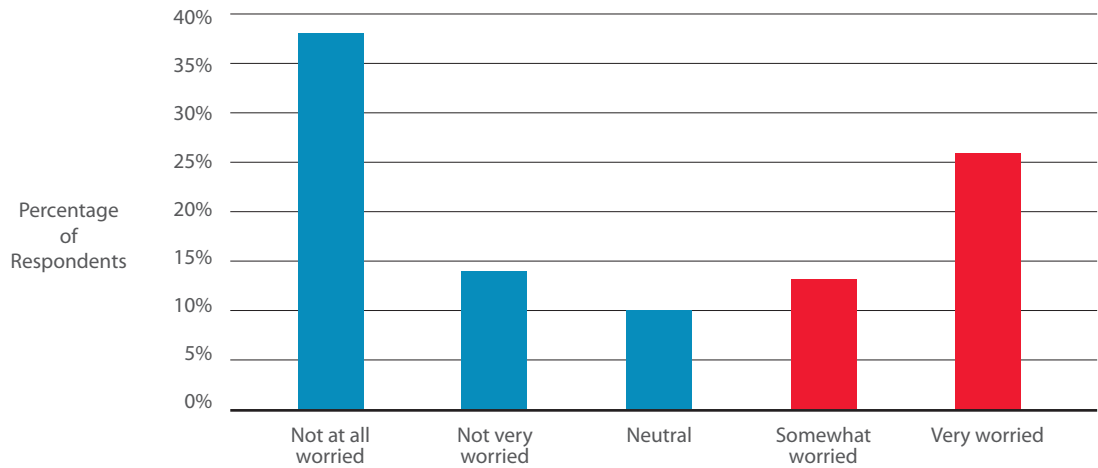
Those left in the private rental market have faced deteriorating tenant protections in recent years as a result of legislation that repealed rent controls, raising concerns of both longer-term affordability and—more pressingly—evictions. On March 17, 2020, the government of Ontario declared a state of emergency due to COVID-19 and on the same day, instituted a temporary ban on evictions notices and enforcement proceedings. This was an essential public health step during the pandemic, especially as the City of Toronto struggled to ensure the safety of people experiencing homelessness. As time passes, however, many people are facing increasing debts from rent or utilities payment deferrals.

Of the 38% of respondents living in private rental units, 20% had stopped paying or were paying less in rent and/or utilities at the time the surveys were conducted, two months into the pandemic. When asked about their ability to continue to pay rent, 34% of respondents reported that they would be unable to continue to pay rent four to six months from now if the crisis continues.

With accruing debts and continued uncertainty about the future, 38% of respondents are somewhat or very worried about facing eviction in the coming months (Figure 14). As the province moves to re-open, lifting the eviction ban may result in many low-income households displaced from their homes as a result of COVID-19.

34% of respondents will be unable to continue to pay rent four to six months from now if crisis continues

FIGURE 14: RENTERS' LEVEL OF WORRY ABOUT FACING EVICTION IN THE COMING MONTHS



BUILDING A NEW NORMAL

Respondents spoke about being “squeezed” and “holding on” while waiting for a better future. We cannot keep them waiting. As government begins to re-open the economy, it is critical that addressing inequities and securing pathways out of poverty are top priorities.

COVID-19 has disproportionately traced paths of financial vulnerability, which intersect with race, gender, immigration, and disability status. Now, more than ever, we cannot ignore the impacts of structural racism and the deep inequities that are embedded in our communities.

This is our opportunity to build a new normal. By building on community resilience, we can create a more just and more equitable Toronto where diversity is truly our strength. By continuing to protect our most vulnerable communities and by raising the floor for those facing poverty, we can reduce food insecurity and create pathways out of poverty. Our city and our country will be stronger for it.

Government responses to the pandemic have been swift and decisive, demonstrating that when there is political will, we can mobilize effectively to change policy. The economic impacts of COVID-19 will be experienced for years to come. As the government’s state of emergency ends, many of our residents will remain in emergency situations and will require additional supports.

Prioritize and Enhance Income Supports

Income supports have played a critical role throughout the pandemic, and their importance will continue into long-term economic recovery. Putting money into people's pockets fuels participation of low-income households in the economy, who are likely to use income supports to purchase goods and services. We recommend that the federal and provincial governments take the following steps to enhance income supports.

Emergency Actions

Federal Government

Collaborate with Provinces to ensure that CERB recipients have access to income supports once the emergency benefits are ended.

Provincial Government

Raise the assets limits for social assistance eligibility to ensure recipients have a better ability to transition out of poverty.

Make the COVID-19 top-up of \$100 (\$200 for families) a mandatory benefit that is paid automatically to all recipients, and commit to providing this top-up at least six months after the economy has fully re-opened.

Permanent Actions

Federal Government

Commit to reviewing and reforming the E.I. system to ensure workers in non-traditional occupations have access to employment supports.

Refine Poverty Reduction Strategy targets to halve deep poverty and racialized poverty by 2030.

Expand access of the Canada Child Benefit so that every parent who resides in Canada and files taxes is eligible for the benefit.

Provincial Government

Commit to raising ODSP to match the Market Basket Measure (MBM), and set Ontario Works at 75% of the MBM.

Raise the Ontario Child Benefit by \$200 and index future annual increases to inflation.

Make the Low-Income Families Tax credit (LIFT) a refundable benefit.

Protect and Build Affordable Housing

The lack of affordable housing in Toronto has been a primary concern of food bank clients for years, but this is heightened during a health and economic crisis. With nearly two of five respondents concerned about eviction, we need immediate action. We recommend that all levels of government invest and prioritize affordable housing in recovery. If a second wave of COVID-19 occurs, we cannot risk having more people without housing.

Provincial Government

Commit to a concerted approach to protecting tenants and preventing eviction during the pandemic and into recovery by taking the following three actions:

- **Continue the evictions ban for at least six months after the economy has fully re-opened.**
- **Provide funding to municipalities to expand Rent Bank programs to support those who have accrued rent arrears during the pandemic.**
- **Implement a temporary rental supplement program of \$300 (\$500 for families) targeting low-income households spending more than 30% on rent.**

Temporarily raise shelter allowances for social assistance recipients through automatic payments.

Federal Government

Prioritize the implementation of the National Housing Strategy and commit to building 300,000 new permanently affordable and supportive housing units.

Provincial Government

Re-implement rent control on all new and vacant units and strengthen tenant protections against evictions.

City of Toronto

Change the definition of "affordable" housing used in city planning to ensure new units are accessible to low-income residents.



**Emergency
Actions**



**Permanent
Actions**

Improve and Expand Health Benefits

Basic health benefits remain out of reach for many people who live and work in Ontario, particularly those who have precarious employment status, such as the migrant farm workers who are integral to our current food system. For our survey respondents, the transition from social assistance into the workplace left many struggling without health benefits. Of respondents receiving employment income, only 5% received dental and drug benefits. Many laughed at the question. COVID-19 has demonstrated the importance of health services and we call on the provincial and federal government to continue to prioritize population health moving forward.

Emergency Actions

Provincial Government

Ensure migrant farm workers have immediate access to medical benefits and health care. Additionally, the province should ensure migrant farm workers have the same labour protections as Ontarians, including protections from hazardous conditions.

Permanent Actions

Federal Government

Follow the recommendations of the Advisory Council on the Implementation of National Pharmacare and enact a national pharmacare plan that is universal, comprehensive, accessible, portable, and public.

Provincial Government

Extend the health benefits program provided through social assistance to all low-income Ontarians.

Provide ten paid sick days to all working Ontarians.

While poverty prevention policies have been integral to dampening the impact of COVID-19, we need a renewed focus on poverty reduction to prevent persistent poverty and widening inequities. Given the financial vulnerability among Canadians, many will enter poverty despite emergency responses like CERB. For some, this poverty will be temporary as the economy recovers—but without further supports as this health and economic crisis continues, not everyone will have an equal opportunity to exit poverty. There has never been a better time to invest in community.

METHODOLOGY

Data was collected from two sources:

Link2Feed

Food banks across Ontario use an online client intake database called Link2Feed to capture demographic data and track visits. Due to the pandemic, many agencies switched to manual data collection mid-March, which tracked number of visits (total individuals served per household) but did not track by unique household ID. In May, Daily Bread Food Bank member agencies adopted a new system to enable clients to self-register online through Link2Feed. As a result, data relating to unique client visits was pulled for June 2020 onwards. Data from February 2020 was analyzed as a pre-COVID-19 comparison. New client rates are estimates rounded to the nearest hundred, adjusted to account for duplicate client records.

Phone Survey

Between May 14 and June 5, 2020, phone surveys were conducted with food bank clients. Participants were recruited with flyers distributed to all Daily Bread’s member agency food banks. The flyers described the length and confidential nature of the survey and noted that participating in the survey would have no impact on ability to access food program. Participants were offered a \$25 grocery store gift card for participation. Participants in the home delivery program administered by the Canadian Red Cross were excluded.

Target number of participants were set for each region of the city and interested participants in these geographic zones were selected on a first-come first-served basis. Food bank clients were eligible to participate if they were 18 years or older, conversant in English, had access to a phone and had accessed a food bank in Toronto between March 16, 2020 – March 29, 2020.

In total, 221 phone surveys were completed across at least 35 agencies, with six incompletes. The demographic features of the participants were as follows. Where percentages do not add up to 100%, the remainder of respondents preferred not to disclose the information.

| Gender | |
|-------------|--------|
| Female | 64.7 % |
| Male | 33.9 % |
| Transgender | 0.5 % |
| Non-binary | 0 % |
| Other | 0 % |
| Age | |
| 18-29 | 2.3 % |
| 30-44 | 31.2 % |
| 45-64 | 50.7 % |
| 65+ | 14.9% |

Education

| | |
|----------------------------|--------|
| Grade school or less | 9.5 % |
| Some high school | 14.0 % |
| Graduated high school | 21.7 % |
| Some college or university | 10.4% |
| Trade school/professional | 1.4% |
| College diploma | 19.5% |
| Bachelor degree | 16.7% |
| Graduate degree | 5.9% |

Status

| | |
|--|--------|
| Canadian citizen/First Nations/Inuit/Métis | 75.6 % |
| Landed immigrant/permanent resident | 14.9 % |
| Refugee claimant | 5.9 % |
| Temporary status | 2.3% |

Race / Ethnicity

| | |
|-----------------|--------|
| Black | 19.5 % |
| East Asian | 6.3 % |
| Indigenous | 4.1 % |
| Latin American | 3.2% |
| Middle Eastern | 13.1% |
| South Asian | 10.9% |
| Southeast Asian | 2.7% |
| White | 3.8% |

Household Composition

| | |
|---------------------------|--------|
| Single individual | 38.9 % |
| Single parent/guardian | 18.1 % |
| Two parents/guardians | 23.5 % |
| Couple with no dependents | 8.1% |

Results and analysis were generated using GNU PSPP Version 1.2.0. All respondents quoted have been de-identified and/or given a pseudonym to protect anonymity.



ACKNOWLEDGEMENTS

This report was made possible thanks to the 221 food bank clients who shared their time and personal experiences with us. Special thanks to all Daily Bread Food Bank's member agency food banks who not only played an integral role in recruiting participants, but who have been working tirelessly to distribute food throughout the pandemic.

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APPENDIX

FIGURE 15: COVID-19 CASES PER 100,000 PEOPLE AS OF JUNE 2, 2020²⁶

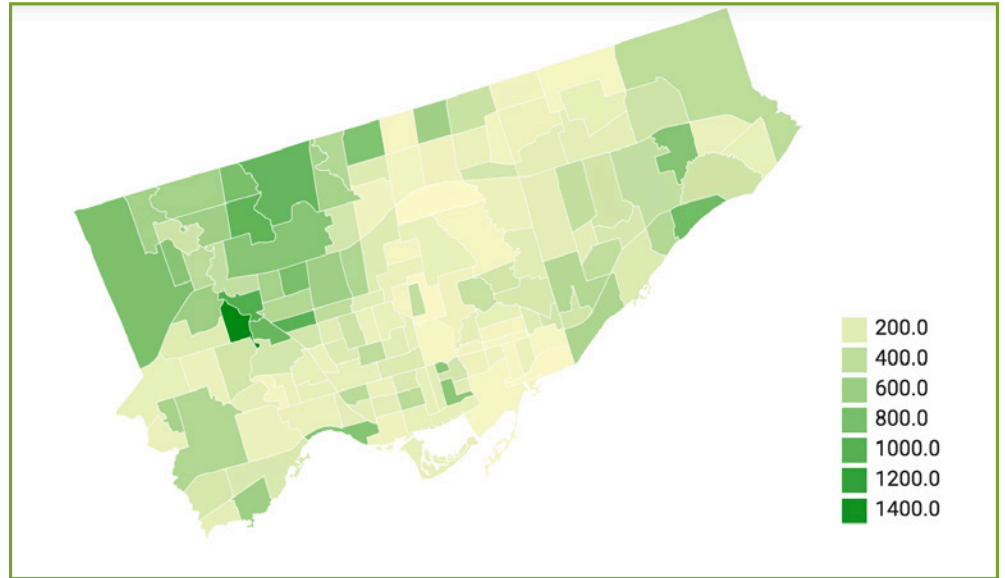
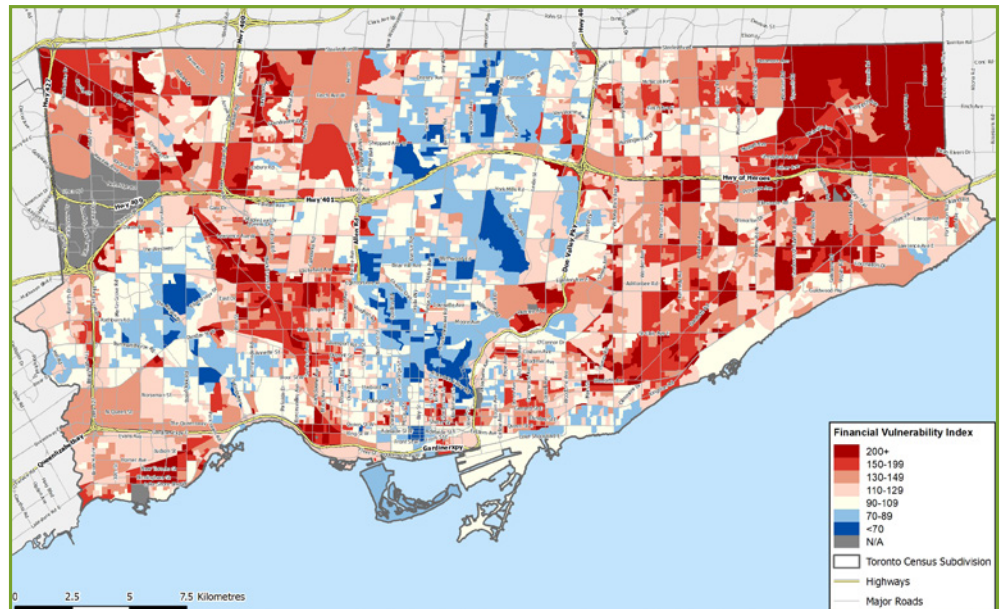


FIGURE 16: TORONTO NEIGHBORHOODS BY FINANCIAL VULNERABILITY INDEX²⁷



©2020 Environics Analytics Group Ltd. Financial Vulnerability Index by Dissemination Area.
Prepared for Daily Bread Food Bank.

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