

# Click/Hear Quick Take:

## "If I had \$100, I would buy a new book..."

Food bank clients speak out about the recent 5% ODSP increase

**Fall 2022**



**Daily Bread**  
Food Bank

## Background

As a result of sustained advocacy by people with disabilities, each of the major political parties promised an increase to the Ontario Disability Support Program (ODSP) during the June 2022 election. To fulfill this promise, the provincial government raised ODSP rates five percent, an increase that came into effect in September of this year.

So, starting this past fall, ODSP recipients received five percent more in the basic needs and shelter amounts provided through their monthly payments. The provincial government underscored that the hike was the first time in four years that social assistance rates had been raised and added the promise to index ODSP to inflation in coming years. This also fulfilled a political promise made in the June election. In counterpoint, disability advocates reminded the public that the last increase in 2018 was halved by the current government (from 3% to 1.5%) and called for a doubling of social assistance rates in order to move recipients above the poverty line.

Those on social assistance are the largest group of people who use food banks in Ontario. The data from our [Who's Hungry Report 2022](#) shows that 44% of Toronto food bank users have a disability or health condition. In 2022, 22% of food bank users reported their primary income source is provincial ODSP.

## Methodology

Click/Hear surveys are designed to be confidential and swift, providing an easy way to garner and amplify client voices.

74 food bank clients on ODSP participated in the survey. Nearly half of them were interviewed over the phone as their access to computers was limited. Because of this and with their consent, we recorded their individual stories and voices.

This report captures those responses and is focused on the voices of those who told us what an income increase means to them.

## Introduction

The Barenaked Ladies once dreamt what they would do if they had a million dollars. The popular song, by the Toronto-based band, included ideas of fancy mustard and avoiding walks to the store.

So, in this month's Click/Hear survey, Daily Bread asked food bank users on ODSP what they too might do, if they had more money. Their answers echoed those same aspirations of eating better food and accessing better transit.

In this new quick-take survey, Daily Bread asked food bank clients receiving ODSP what the new hike in assistance rates would mean for them. The 5% increase applied to the basic and/or shelter portions of the payments. This October, we reached out to food bank clients who have ODSP as their primary source of income to gather insights on their actual spending, the impact of the new 5% hike, and their aspirations if they had extra support.

### **Respondents were asked these four questions and allowed room to comment:**

1. What additional expenses do you have besides shelter and basic needs?
2. With the recent 5% increase in ODSP rates, what will you spend it on?
3. If you had an extra \$100 per month, what would you spend it on?
4. If you had an extra \$1,000 per month, what would you spend it on?

### **Basic needs and shelter**

ODSP payments cover the core categories of basic needs and shelter. Supplementary funds may also be provided for special dietary requirements, pregnancy, and living in the North. The 5% hike only applied to the basic needs and shelter amounts.

For most single individuals that meant an additional \$59 on the \$1,169 they once received, for a new monthly total of \$1,228. A single parent of two children received \$1,906.66, including the Ontario Child Benefit; now they receive \$1,989.50. For a family of four, the monthly payment increased from \$2,132.66 to \$2,233.50<sup>1</sup>.

## Additional costs-of-living

Respondents were asked what additional costs they have aside from the categories of shelter and basic needs, as provided through ODSP. Medication and transportation were named most frequently. Multiple responses were allowed.

Additional costs, aside from shelter and basic needs	
Off-list medications and supplements	54%
Accessibility device	15%
Therapies	20%
Travel costs	57%
All of the above	7%

Others reported incurring costs regularly related to their disability, including food delivery, special dietary needs, night-time coverage, glasses, a battery for a diabetes meter, and elder care.

## Recent hike to ODSP

Food bank clients on ODSP were asked “With the recent 5% increase in ODSP rates, what will you spend it on?”

I’m spending the 5% increase on...	
Food	60%
Clothing	23%
Transportation	19%
Personal support	15%

Perhaps unsurprisingly because they are food bank clients, the most frequent response, given by 60% of respondents, was that they used the additional \$59 to purchase food, clearly underscoring how income insecurity is tied to food insecurity.

Other daily costs of living included purchases of clothing, transportation, and personal support.

A substantial number of clients emphasized in their comments that the 5% increase in ODSP rates is insignificant and will not make much of an impact on their lives.

Inflation was seen as a particularly aggravating factor. Statistics Canada’s October 2022 food price index numbers show Ontarians were paying 10% more for food when compared with the same period in 2021.

# With the recent 5% increase in ODSP rates, what will you spend it on?

**"My money goes into my rent because my rent is very high, and then I pay for my phone and internet."**

"I haven't noticed the increase. It's not significant. It's not enough. I have a text alert on my phone and it's \$41 right now to live another week till the end of the month."

**"Even with 5% of ODSP, they increased my rent 2.5%. The other thing they increased is Rogers cable — 10%, they do it twice a year. Groceries — barely we can get fruits and vegetables."**

**"It's 5% on the base amount so it's only 20 something bucks extra. What a joke. That will go to a pack of bacon at \$7.99, eggs at \$5, tea, and toast...IF I treat myself to a homemade hot Sunday breakfast."**

"The small increase we occasionally receive is fast eaten up by the yearly rent increase and inflation. Every month you are forced to decide if you will do laundry or buy some healthy food for example. Every month you are forced to make a choice of what you can live without so you can afford something you have needed and have been putting off. You can't afford to go out for a cup of coffee or a sandwich and you lose your friends as they become tired of you being a financial burden."

**"Still not enough for shelter and basic needs. Can't afford additional anything still, are you kidding."**

"Food, because we don't have enough. We get clothes for free. All we get we spend on food and it's not enough we have to use a food bank every time."

**"It is NOT a life-saving amount of money."**



## With the recent 5% increase in ODSP rates, what will you spend it on?

**"Won't even cover what [I] spend on travel to appointments."**

**"Clothes – I can't afford a winter coat; I don't have one right now because I can't afford one."**

**"It's the beginning of the 3rd week of the month and I'm so broke."**

**"I haven't bought clothes in years, can't afford it. Rent is expensive, food is expensive. The 5% increase helps a little bit but it doesn't help much."**

**"Most of my ODSP goes on my rent. I put the rest on hydro and then my food."**

**"I understand they increase that, but it's not enough. Nowadays I'm controlling myself because I cannot pay."**

**"It's nice to have it, but it's not a lot. Clothing is the biggest issue. One thing I really need is clothing. I don't have a real winter jacket. That's why I will be spending my extra money on clothing."**



## The difference of an added \$100 per month

“Dream bigger,” as the Ontario Lottery and Gaming Corporation lottery ad says.

The next two survey questions explored the impact of a larger rate increase. First, ODSP recipients were asked what they would do with a monthly \$100 hike.

They were given several options — and invited to add additional ones. Multiple responses were allowed.

<b>If I had \$100 more, I'd spend it on...</b>	<b>% of respondents</b>	<b># of responses</b>
More food	34%	31
Better food	51%	47
Skills/training	4%	4
Visiting/social/community events	20%	19
Hiring help	4%	4

Note that a \$100 hike in the monthly rate would still leave recipients \$8,796 below Toronto’s poverty line, which is \$24,720 per year for a single person. On a monthly basis, this is still \$733 below what the Market Basket Measure determines is needed to live a basic and dignified life.

Perhaps unsurprisingly then, “food” was once again the most frequent response. Survey comments emphasized the insufficient and inadequate quality of food they are able to afford given current ODSP rates.

However, given the choice between “more food” and “better food,” clients were much more likely to choose the latter category. They made comments about wishing to be able to purchase healthier food, including fish, “nice kind of meat,” “some chicken, beef or fish,” fresh fruits, and salads. They mentioned it in the context of their own health and their families’ health. Clients frequently mentioned being unable to obtain food products that match their dietary requirements. (Some recipients may have been eligible for the provincial special diet allowance, but this was not explored. Also, the special diet allowance was not increased 5%.) The survey responses illustrate that clients not only regularly experience insufficient access to food, but the worrisome reality by clients on ODSP that they need to rely on cheaper food, which is unhealthier and potentially harmful alongside their health conditions.

In terms of other responses, 20% expressed a wish to go out into the community. This was echoed disturbingly in their comments; food bank clients with disabilities largely have limited or no access to social integration. Clients talked about “a prisoner” in their own apartment, not being able to afford going out to the movies or “buy a Timmys coffee,” and “being a financial burden” to their friends. Insufficient funds limited their ability to be a part of the community, and feelings of social isolation were clearly highlighted in many responses.

# If you had an extra \$100 per month, what would you spend it on?

**"I'd buy more food, better food. Because of my arthritis I need good salad, fruits, ginger lemonade, vegetarian options."**

**"Gluten-free food. I spend more on food because I can't go to the food bank because I'm handicapped. I spend on medications, and I have no money after I pay my rent."**

**"I'd buy better food – food that is healthy for my son, whatever he needs. And whatever I can afford to buy him – clothes, shoes, especially shoes, he grows out of shoes every 3 months. I have to tell the school I can't afford it, it's kind of embarrassing for my son."**

**"Have more help and food. Other food that I need, that I don't get, nice kind of meat. I'd like to get that once in a while. For going out to the community or movies or stuff like that."**

**"I would buy better food. I only have breakfast and lunch. I can't afford dinner. Every month I pay \$150 for my drug store. I suffer sinus the whole year around, I pay \$42 for the pills that I have to take once a day. I have a really bad back. I can hardly walk, I can walk 1 block only. My life is getting even worse with the cost of the food and everything. Wherever you go you pay \$20 and you come back with just a bag of milk."**

**"I would save some money and with the rest I would buy fish. I can't buy fish now, for 6 months I couldn't buy fish."**

**"Most of the food we eat is junk food. I have cancer and I can't eat whatever, but because I cannot afford it, I don't buy organic stuff. I buy stuff just to eat, because it's cheap I'm buying it."**

**"If I had \$100 more I'd make a soup instead of eating a canned meal."**





# If you had an extra \$100 per month, what would you spend it on?

**"Better food because I need to buy certain food for diabetes that are expensive sometimes."**

"I'd buy better food, quality of food, I try eating natural as much as I can, vegetables, vitamins and herbs are not cheap."

**"I'd buy food, better and fresher food. Fruits and vegetables are becoming more expensive than meat and canned food. I'm always looking for sale or cheaper stuff but not necessarily a good diet. A balanced diet is impossible with the money I have. The rent is going sky-high, 90% of money is going for the rent."**

**"Better food. Better quality. I'm on a strict diet. I'm doing better than the guy next door, because he has nothing, I help him. I have to buy stuff on sale. I look for sales and deals cause I don't have a choice. Extra \$100 will give me some choice."**

"It's a struggle. Food from the food bank does not always match my dietary restrictions. I need yoghurt, vegetables, juices. These are things I need to maintain my sugar level and my blood pressure. If I cannot maintain it, I need more medication. It either I buy more food or more meds to maintain my health."

**"I eat very little protein except beans and eggs. It's nice to afford some chicken, beef or fish. I am anemic and struggle."**

"Bettering my appearance and eating healthy. I'm a severe diabetic, I know how it is to be in a bad situation in my health. If nutrition is not right, I'm not going to heal."

**"I'd spend \$50 on my own food and \$50 on my pets food, we both have to eat."**



## The dream of an added \$1,000 per month

Early findings from Ontario’s Basic Income study and other research on Minimum Income have found that people who have an adequate, reliable, and long-term income are able to better stabilize and better plan to improve their lives.

So, respondents were asked to think about how an additional \$1,000 a month would change their lives. The added sum would move many of them to just above the poverty line. Multiple answers were allowed.

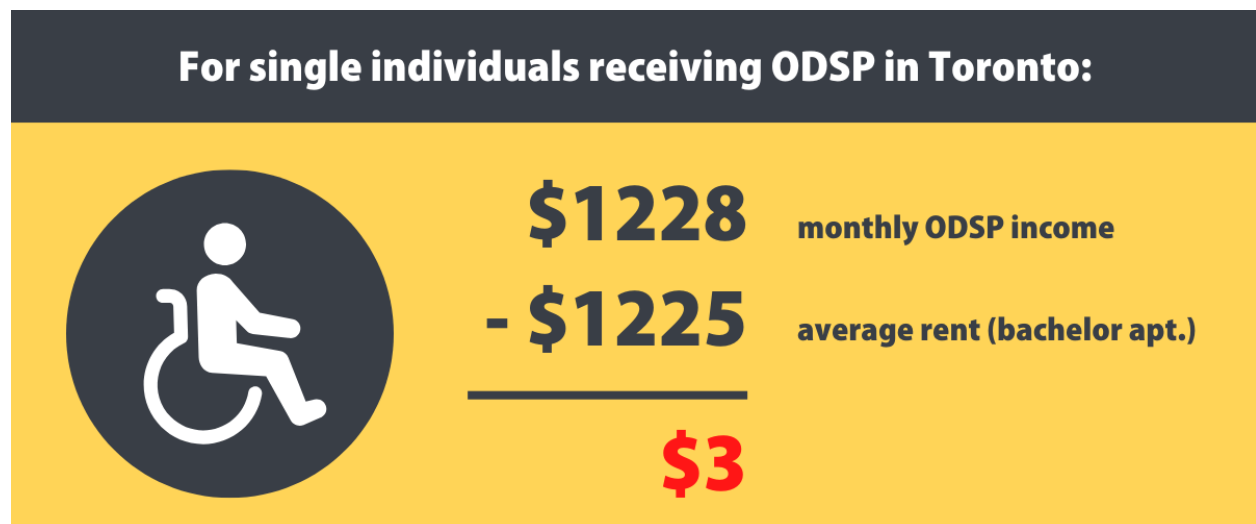
If I had \$1,000 more, I’d spend it on...	% of respondents	# of responses
Better and more accessible housing	49%	46
Education/training	20%	20
Therapy	24%	23
Day-to-day support	14%	13
Savings	19%	18

Improved housing was the most frequent response among the widest number of respondents.

This came as no surprise — rising housing costs play a pivotal part in income insecurity for food bank clients. According to the City of Toronto, [average market rents](#) are<sup>2</sup>:

Average housing costs in the City of Toronto in 2022	
Unit size	Monthly rent
Hostel	\$961
Bachelor apartment	\$1,225
1 bedroom apartment	\$1,446
2 bedroom apartment	\$1,703

This simple stat illustrates the discrepancy between the ODSP rates, and the market housing costs:



# If you had an extra \$1,000 per month, what would you spend it on?

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**"Clothing for me and my child."**

**"The 1st thing I do I would buy some furniture for my home because we don't have furniture. And then I would buy whatever my son needs, for different activities. Whatever you want to do for kids – everything costs money. They say it's free, but most of them cost money."**

"After rent there is nothing left to manage. If not for the food bank help I would starve."

"More and better food is a start to helping me. Then if I could afford to get out I'd be seeking training and skills so I could volunteer or find some occasional work all of which would contribute to my being able to visit with family/friends and other community activities."

**"Savings, I don't know. I'd buy a freezer, so I put extra food there. With the little freezer I have it is hard to put anything there."**

**"Get physiotherapy, other medical needs, try to get education, and if I could I'd upgrade my living condition."**

"I'm living with my son in 1 bedroom apartment. My rent is \$1500. Always we have argument because we don't have enough money to pay. I'm sleeping in the living room...I don't have enough money to afford my own bedroom. I'd like to close my door and sleep. I don't have my privacy. It makes me depressed too much."



# If you had an extra \$1,000 per month, what would you spend it on?

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**"I could lift myself out of poverty and depression and find a way to a better more fulfilling life. Rather than being an outcast and marginalized I could once again become part of society with friends and a purpose."**

**"We have leaks, cockroaches, I'd move to a better place, our rent is already expensive but I would move to a better place."**

**"I'd live a lot better, afford clothes, afford to go out. Now I cannot go anywhere, I can't afford it."**

**"I'd buy more necessities, better housing."**

**"Apartment and maybe new furniture, clothing and saving. Definitely moving first. This is not the best place but it's cheap. The shelter portion doesn't cover the rent. Nobody can find an apartment for 500 a month. You won't get room for that money now. Bachelor in my bld go for 1200 a month. If I moved in now my ODSP wouldn't even cover my rent. That's why I can't move out of here."**

**"Probably try to get better accommodation. I'm looking for it right now because my room doesn't fit my wheelchair properly, I'd like to get more accessible housing. Save some of it for the case of emergency."**



# Psychological impact

While answering the survey, many clients clearly articulated the psychological impact of living in poverty and/or with a disability. They feel sad, depressed, and desperate about their life conditions.

**"I never get out because I can't even afford to buy a Timmys coffee, and it makes me depressed."**

**"Thank you for calling me because I was going to give up my life. I was awake since 2 o'clock in the morning. I don't know what to do, I was very stressed out...They increased internet and TV. It's too much money if I pay it, I won't be able to eat and get my meds."**

**"Living so far beneath the poverty line I cannot participate with friends who earn more. Shopping, local travel, a trip to a show or buying new clothes are out of reach and weigh heavy on my self esteem."**

**"I cannot eat proper. I don't have any friends to talk, I cry too much..."**

**"In short it's a long slow lonely painful death. You never stop worrying as you know you are 1 step away from being homeless. When MAID becomes more accessible, it will be my final solution as I can't stand living with uncertainty about how I'll survive till the end of the month, caught in an inescapable cycle of poverty and feeling that I'm a burden and don't deserve to live..."**

**"I'm sleeping in the living room...I don't have enough money to afford my own bedroom. I'd like to close my door and sleep. I don't have my privacy. It makes me depressed too much."**

**"Sometimes when I hear somebody is dying, I feel like it's better to be me, like dying is better than to suffer in this life. You just cry the whole day."**

**"Even if you want to take your son for small treat at McDonalds it costs 8 dollars, and I cannot afford it."**

**"It's very hard, there's no support. I feel alone in this world."**



# Inadequate social assistance

The adequacy of social assistance rates has received sustained attention over the years. Under the current and previous provincial governments, stakeholder and advisory groups have pressed for a substantial increase to the rates, and reviews and commissions have been convened. But the issue remains a constant. Although unnamed in the survey, respondents raised this issue most often.

**"Good question because my ODSP is 1200 and my rent 1175, I have nothing left even for phone and internet."**

**"Sometimes I go for a walk at the Beaches and browse. I am so tired of browsing. I want to buy myself something. Even a new book."**

**"I used go out but not anymore because I can't afford it. I can't afford to \$30 for a burger or Chinese food. I haven't been a movie theatre since 2001. When my sister took me one time back then. We get enough money to scrape by. We don't live anymore, we just manage the money, I cut back on a lot of things."**

**"I don't remember the last time I ate an apple or salad. 15-20 years I haven't bought anything new cant afford it. I'm not mobile, I don't move, only go to doctors' appointments. I'm kind of a prisoner in my own apartment. Can't afford to go anywhere."**

**"I have prescriptions that are not covered, you either pay for it yourself or you go without meds. My grocery bill has grown by 170 dollars more and I don't buy expensive, I buy chicken wings, ground beef, I don't buy any expensive foods, I use flyers, I barely making it right now. The only therapy they pay for 6 weeks therapy, after that there's no coverage, so I stopped going to therapy I can't afford it."**

**"I eat 1 or 2 meals a day. I can't afford 3 meals a day because of the cost. If it were not a food bank, I would not be able to make it, it would be 8-10 days without food per month."**

**"Oh boy, I can't afford to replace my appliances, my AC and my kettle are broken. If there's an accident, I can't fix it. I'm stuck in the house I can't go out cause there's no money. It's very depressing."**

**"Just ODSP isn't going to be enough for me even for food that's why I have to go to the food bank."**



## Policy implications

Daily Bread is advocating for policy solutions that will increase income security for our clients. This survey, along with the [Who's Hungry](#) report, the [Deep Poverty](#) report, and earlier reports by Daily Bread and others, underscores the inadequacy of ODSP rates. Inadequate incomes and ODSP rates have driven people with disabilities into deep poverty.

Discrepancies between market housing costs in the city have aggravated the situation further. Social assistance shelter allowances are so low they force recipients to make impossible choices between having a meal or having a roof over their head. ODSP recipients who pay market prices for their housing are obliged to spend most of their income to cover the housing cost, leaving them reliant on food banks and other charities for other costs of living, and making them vulnerable to homelessness, malnutrition, and health deterioration.

ODSP was established to provide income support for people with disabilities who are in financial need<sup>3</sup>.

**We recommend that the shelter allowance of the ODSP cover the actual housing cost each recipient is paying at the time. This would entail switching from a fixed shelter allowance to floating rates, where each individual's shelter allowance would be calculated individually by reflecting their eligibility for ODSP housing charges.**

**We also recommend the doubling of ODSP social assistance rates, lifting most recipients above the poverty line.** (In other reports, we have recommended the same for Ontario Works recipients.)

**Finally, we recommend that supplementary allowances be expanded and facilitated to cover costs outside of basic needs and shelter.**

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1. OW & ODSP Rates and the Ontario Child Benefit; [https://incomesecurity.org/wp-content/uploads/2022/09/Sept-2022-OW-and-ODSP-rates-and-OCB-EN\\_.pdf](https://incomesecurity.org/wp-content/uploads/2022/09/Sept-2022-OW-and-ODSP-rates-and-OCB-EN_.pdf)
  2. Current City of Toronto Average Market Rents & Utility Allowances; <https://www.toronto.ca/community-people/community-partners/social-housing-providers/affordable-housing-operators/current-city-of-toronto-average-market-rents-and-utility-allowances/>
  3. Ontario Disability Support Program Impacts; <https://www.toronto.ca/legdocs/2001/agendas/council/cc011002/cms10rpt/cl017.pdf>