



FIGHTING HUNGER

WHO'S HUNGRY

2010 PROFILE OF HUNGER IN THE GTA



Daily Bread
Food Bank



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MESSAGE FROM THE CHAIR OF THE BOARD AND THE EXECUTIVE DIRECTOR

In last year's Who's Hungry report, we described how food banks across the GTA had experienced an 8 per cent spike in client visits, largely attributed to the economic crisis that began in 2008. While economists were optimistic that an economic recovery was well underway, our clients were the first to get hit by the recession — and we knew that they would be the last to recover from it. We weren't prepared, however, to see an increase of 15 per cent — the largest increase in food bank use since social assistance rates were cut by 21.6 per cent in 1995.

Food bank use is an important indicator of the economy as well as how well social policies are working or not working. It is why food banks experienced the first signs of economic trouble and it is the reason why no matter how often people continued to mention an economic recovery, we weren't completely convinced. Member agencies were still seeing more and more families walking through their doors for the first time. The job opportunities — good jobs with full-time hours and benefits — are not there. Personal financial recovery for people after a recession is a long process, and that process is being extended because of the severe limitations around Ontario's current income security programs.

As part of its Poverty Reduction Strategy, the Ontario government committed to undertaking a review of its social assistance program. In spite of a major recession and competing priorities, they are following through on that promise. Appointing a Social Assistance Review Advisory Council to set out the scope of the review was the first step and is now complete. This would not have been possible without Gail as chair of the council, along with Michael Oliphant (Director of Research and Communications) and John Stapleton (member of Daily Bread's Board of Directors) as active participants of the council. The province is now proceeding with assembling a board to review and make recommendations for improvement.

Changing a complex system such as social assistance doesn't happen overnight, and cannot be limited to band aid solutions. A major transformation of the income security system, in which social assistance is a part, is needed. Income security programs should be in place to help people find pathways out of poverty. These programs should not help keep people trapped in poverty, in a system that isn't working.

A crucial step in transforming the income security system is making sure people are able to pay their rent AND put food on the table. Unlike other expenses, the rent must be paid at the beginning of the month. People can skip meals or go to a food bank, walk instead of taking transit or put off buying clothes and other necessities, but they cannot decide to skip paying their rent, or pay just for the living room and not the bedroom. If they do, they can be evicted, have their credit impaired and at worst become homeless. That is why Daily Bread has been working with partners on a new Ontario Housing Benefit. The Housing Benefit is a bold new idea that would narrow the gap between high rents and low incomes for people accessing food banks. Most of all, unlike with social assistance, it would be paid to the working poor, allowing people to survive in the low-wage jobs that have become the new normal for many in our economy.

There is still a long way to go in the fight against hunger. Join the fight. **Learn** more about hunger and poverty and how it is affecting your community. Reading this report is a good first step. **Volunteer** with Daily Bread Food Bank, or at the local food bank in your community. **Share** the valuable information you are learning about poverty and hunger with friends, family and neighbours. Please donate because Daily Bread Food Bank relies on your generous donations to be able to fund research, pressure the government for change, educate youth in schools about poverty and provide food and resources to those in need.



Eric Meerkamper
Chair of the Board



Gail Nyberg
Executive Director

WHO'S HUNGRY 2010 REPORT: KEY FINDINGS

EVERY YEAR, WITH THE ASSISTANCE OF VOLUNTEERS, DAILY BREAD FOOD BANK CONDUCTS A SURVEY ACROSS THE GTA OF PEOPLE WHO USE FOOD BANKS. THE SURVEYS WERE COMPLETED WITH THE COOPERATION OF DAILY BREAD MEMBER AGENCIES AND REGIONAL PARTNERS: THE MISSISSAUGA FOOD BANK, NORTH YORK HARVEST FOOD BANK, YORK REGION FOOD NETWORK AND FEED THE NEED IN DURHAM.

This past year, food banks experienced the largest increase in client visits since social assistance rates were cut by 21.6 per cent in 1995. The percentage of children 18 years of age and under requiring food banks remains the same, while the percentage of people 45 years of age or older using food banks is getting larger.

Overall number of client visits to food banks across the GTA: **1,187,000**

Percentage increase in client visits since 2009: **15%**

Percentage of children 18 years of age and under using food banks: **34%**

Percentage of adults 45 years of age and older using food banks: **28%**

Percentage of children who go hungry at least once a week: **15%**

Percentage of adults who go hungry at least once a week: **39%**

Food bank use is an important indicator of the state of the economy as well as how well social policies are (or are not) working. The increase in this year's food bank use shows that financial recovery for people after a recession is a long process, and that there are severe limitations of Ontario's current income security programs that are affecting this recovery.

Percentage of clients who have used a food bank for six months or less: **35%**

Of the food bank clients who have been coming six months or less, the reasons for visits include:

Losing their jobs or reduced hours at work: **46%**

Living on savings: **13%**

Employment Insurance ran out or refused

Employment Insurance : **11%**

If social assistance is a household's primary source of income, food banks often become a necessity. Almost three quarters of clients get their income from one of Ontario's social assistance programs – Ontario Works or Ontario Disability Support Program. The rules and regulations of these programs, as well as the low income levels provided, have created barriers for food bank clients.

Median monthly household income: **\$1,000**

Percentage of clients receiving Ontario Works: **46%**

Percentage of clients receiving Ontario Disability Support Program: **23%**



The cost of housing is another key driver of food bank use. Almost three quarters of food bank clients pay market rent, with most of their income spent on housing costs. Since the mid-1990s, the shelter allowance allotted by social assistance has declined drastically as a percentage of average rent.

Percentage of income spent on rent/mortgage including utilities: **68%**

People who pay market rent: **73%**

Shelter allowance of social assistance as a per cent of average rent:¹

1994: 90%

2008: 55%

Historically, single person households are most likely to rely on food banks. Food bank clients who are single person households have the least amount of income supports available to them. The majority have some form of self-reported disability.

Percentage of households who are single persons: **46%**

Percentage of single persons who have not eaten for a whole day because of lack of money: **54%**

Median length of time coming to a food bank: **18 months**

Percentage of singles with a disability: **57%**

With no adequate income security system, food bank clients are going into debt in order to meet their basic needs. Increasing levels of debt will make recovery from this recession much more difficult.

In order to make ends meet, food bank clients have:

Borrowed from friends or family: **59%**

Worked outside the formal economy: **28%**

Used a credit card or line of credit: **28%**

¹For reference 2 bedroom apartment in Toronto

PATHWAYS INTO POVERTY

Nick and Linda live with their two children, ages three and five, in central Scarborough. Originally from South East Asia, Nick has worked as a quality control inspector at a printing company for the past 10 years. His wife Linda worked part time in advertising for a community newspaper. In February 2008, Nick was laid off. Linda was let go from her job in the summer of that same year.

Nick received a six-month severance package. Linda received no severance, and did not qualify for Employment Insurance. At that time, the couple was renting a two-bedroom apartment, and were planning to purchase their first home using \$18,000 in RRSP savings as a down payment.

By mid-2009, Nick's severance package and Employment Insurance had run out, and neither had been able to find other work. During this time the couple had to rely more and more on their credit cards just to be able to afford rent and food for them and their children. Meeting their minimum credit card payments had become increasingly difficult.


Good news finally came when Nick managed to get a part-time contract position for another printing company, but rental costs began to overwhelm them. Realizing they could no longer afford even their small two-bedroom apartment, the couple applied for subsidized housing — and were told that the wait list was about six years. The couple made the difficult decision to apply for social assistance. However, they were told they did not qualify because of their RRSP savings. To qualify they would have to withdraw this money and reapply when they had no more than \$2,194. With no other options and being threatened with eviction, they reluctantly agreed to do this.

By early 2010 the couple had no savings left, having used it all to pay for rent, food and bills for the past eight months. They reapplied for social assistance and were told their application for social assistance was successful. At that same time, they found out that they now had a large tax bill which they could not afford as a result of withdrawing their RRSPs early. Withdrawing their RRSPs meant that this income was now taxable, and they also had to pay a penalty fee for withdrawing the money early. In order to pay this, Canada Revenue Agency suggested they accept a reduction in their Canada Child Tax Benefits. The family had little choice but to agree.

The reduction in child benefits was only part of the financial penalty this household was facing. Even though Nick was receiving employment income, he had to pay back 50 per cent of every dollar he earned. The combined social assistance and money from Nick's part-time job barely covered the rent. The shelter allowance within social assistance only pays a maximum of \$620, even though their rent was at the current market rate of \$1,100.

The couple had been 'cycling' their utility bills (paying their separate utility bills on alternate months) in order to manage both housing costs and food for the family, but were threatened with having the heat cut off in mid-February because they were behind on payments. To prevent this from happening the couple went to a food bank for the first time in order to feed themselves and pay off some of the heating bill so it would not be cut off. While thankful for the support that social assistance and food banks provide, they would like to be self-sufficient once again and provide a brighter future for their children and themselves. Yet with no savings, maxed out credit cards and two young children to support, social assistance and food banks may be part of their future for longer than they would like.





"IN FEBRUARY 2008, NICK WAS LAID OFF. HIS WIFE, LINDA, WAS LET GO FROM HER JOB THAT SAME SUMMER. BY MID-2009, NEITHER HAD BEEN ABLE TO FIND WORK."

"BY EARLY 2010 THE COUPLE HAD NO SAVINGS LEFT, HAVING USED IT ALL TO PAY FOR RENT, FOOD AND BILLS FOR THE PAST EIGHT MONTHS."

"...WITH NO SAVINGS, MAXED OUT CREDIT CARDS AND TWO YOUNG CHILDREN, SOCIAL ASSISTANCE AND FOOD BANKS MAY BE PART OF THEIR FUTURE FOR LONGER THAN THEY WOULD LIKE."



INTRODUCTION

In economic terms, the second quarter of 2009 marked the official end of the recession. However, what often happens on the ground after a recession can be very different, as the profile of Nick and Linda shows. The path to poverty is often a long process. The path out of poverty can be even longer and more difficult. Often the time between when a job is lost and when someone realizes they need a food bank can be months or even years, as housing and food costs rise and savings start rapidly depleting.

This family is far from alone. Use of food banks has increased by 15 per cent across the GTA — the largest increase since social assistance rates were drastically cut in the mid-1990s by the Ontario government. This increase happened one year after the recession was officially ‘over’ and economic growth had finally returned.

The last 30 years has seen three major recessions: the early 1980s, the early 1990s, and most recently in 2008. It is not unusual for households to continue to struggle after a recession is over. Many people have to make difficult choices, such as dipping into hard-earned savings, downsizing their living quarters and other sacrifices both large and small. Daily Bread Food Bank was formed in response to the recession in the early 1980s — seen as a temporary response to a temporary economic crisis. Charitable food distribution provided by organizations like Daily Bread complemented the existing social safety net, supplementing the purchases people could make at the grocery store in order to stretch their dollar further to cover other necessities such as rent or utilities.

During the most recent recession, gaps in our income security system have become more of a problem. A key component of our social safety net, the present income security system in Ontario for working age adults, similar to those of other provinces, is a patchwork of various income support programs. There are federal programs such as Employment Insurance and

the Canada Child Tax Benefit, and provincial programs such as the Ontario Child Benefit, Ontario Works and Ontario Disability Support Program.

Some of these programs (Ontario Child Benefit and Canada Child Tax Benefit) are delivered through the tax system. Other programs such as social assistance are needs tested, meaning the programs are only open to people who are in dire financial need and fit very specific criteria. When people lose their jobs, some are able to receive Employment Insurance, which is time-limited and pays only 55 per cent of former earnings. For those who are not eligible to receive Employment Insurance or whose Employment Insurance has run out, social assistance is often the only option.

Social assistance in Ontario consists of two programs, Ontario Works (often referred to as welfare) and Ontario Disability Support Program. Ontario Works is designed for people who are able to work but are in need of financial assistance. The Ontario Disability Support Program is designed for people who have a long-term disability that prevents them from securing full-time employment. Social assistance was originally intended as an income program of last resort, and was created during a time when the labour market provided more full-time employment opportunities. As such, both social assistance programs are administered by very rigid and restrictive rules and regulations and Ontario Works provides the bare minimum of income.

In the recession in the early 1980s, a more generous Employment Insurance system (known as Unemployment Insurance at the time) helped to keep welfare caseloads lower than they otherwise might have been. A more restrictive Employment Insurance system in the early 1990s recession meant much higher welfare caseloads. With the elimination of the Canada Assistance Plan in 1996 and the cutbacks made by the Ontario government a year earlier, welfare became a much less realistic option during tough times. Not only were rates

“SOME WILL NO DOUBT THINK IT STRANGE THAT THE NUMBER OF VICTIMS OF THE RECESSION IS INCREASING AFTER THE RECESSION HAS BEEN DECLARED OVER. BUT THAT’S HOW IT WORKS. THAT’S HOW IT HAS ALWAYS WORKED. THAT’S THE WAY WE SET THE SYSTEM UP TO WORK.”

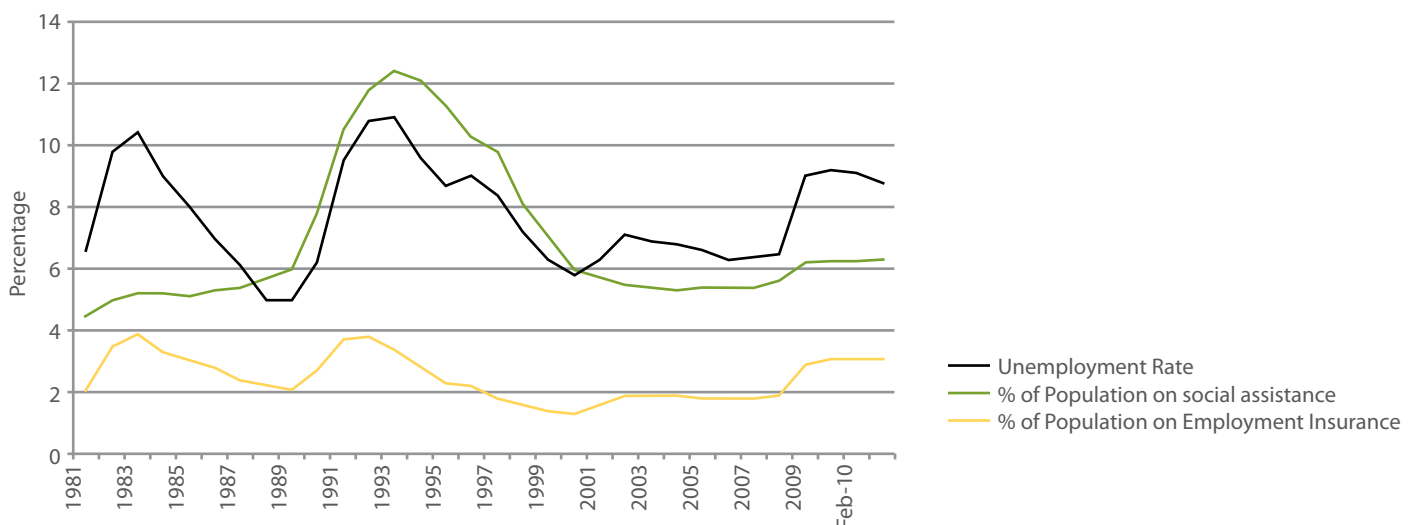
John Stapleton, The Mark, February 24, 2010

reduced by over 20 per cent, but restrictions in access to the program were also implemented, such as a large reduction in asset limits. Nick and Linda were casualties of this restriction in access as they had to deplete their future financial security – their RRSPs – before they could successfully apply for assistance. Today, Ontario has a restrictive income support program of first resort (Employment Insurance) and a restrictive income support program of last resort (Ontario Works). The accompanying chart shows how access to these programs has changed over the last several decades by illustrating the caseloads as compared to the unemployment rate.

As illustrated by Linda’s situation, people working in Toronto are even less likely to have Employment Insurance as an option after losing their jobs, especially when compared to Ontario and Canada as a whole. Only about a third of Torontonians are able to get Employment Insurance after losing a job.

Food bank use, the inability to be able to afford food, is one way to measure the extent of poverty. This indicator is very sensitive and therefore useful because it can capture any adverse or positive effects that economic or social policy changes have on the amount of money in people’s wallets.

Ontario Unemployment Rates and percentage of population on Employment Insurance and Social Assistance, 1981-2009, monthly for 2010



Source: Adapted from John Stapleton, The 'Ball' or the 'Bridge'. Canadian Centre for Policy Alternatives, May 2009. Percentage of Employment Insurance caseloads added by author, data from Statistics Canada.

That is why Daily Bread recognized that something was very wrong long before economists declared a recession. Food bank client visits to member agencies in the first three months of 2008 had increased drastically, even though the recession did not officially hit until the fourth quarter of that year.

Recessions may not be sudden, but for those who are affected the most it can often be a huge shock, both financially and personally. How do people manage after an economic shock such as the one we just had? What would you do if you lost your job, or couldn't access Employment Insurance? How would you support yourself or your family? What would happen if your only option was to go on social assistance? In times of recession, more and more people have to face the reality of living in poverty as a result.

What is the government doing to help people in poverty? This year as part of the Poverty Reduction Strategy, the Ontario government began a review of social assistance programs, with the goal of "removing barriers and increasing opportunity for those who require this assistance."² On a provincial level, addressing issues with the social assistance system is crucial in helping to reduce poverty. The social assistance system in Ontario has many problems with it and is the main source of income for the vast majority of food bank clients. A review of the social assistance program with the goal of improving it is a very positive beginning.

While addressing social assistance is an important and essential first step, it is only one piece of the poverty puzzle. Social assistance itself only constitutes 23 per cent of pre-retirement income security programs in Ontario, and should be reviewed as a whole in conjunction with other federal, provincial and local support programs.

Revamping the income security system in Ontario requires that we look at the bigger picture. A recession should not mean having to sacrifice future security by depleting savings in order to get on social assistance and as a result end up getting stuck in the social assistance system. Looking at the stories of people coming to food banks such as Nick and Linda enables us to dig deeper into that puzzle to find possible solutions.

² <http://www.children.gov.on.ca/htdocs/English/growingstronger/report/2009/firstyear.aspx>



OVERVIEW OF FOOD BANK USE IN THE GTA

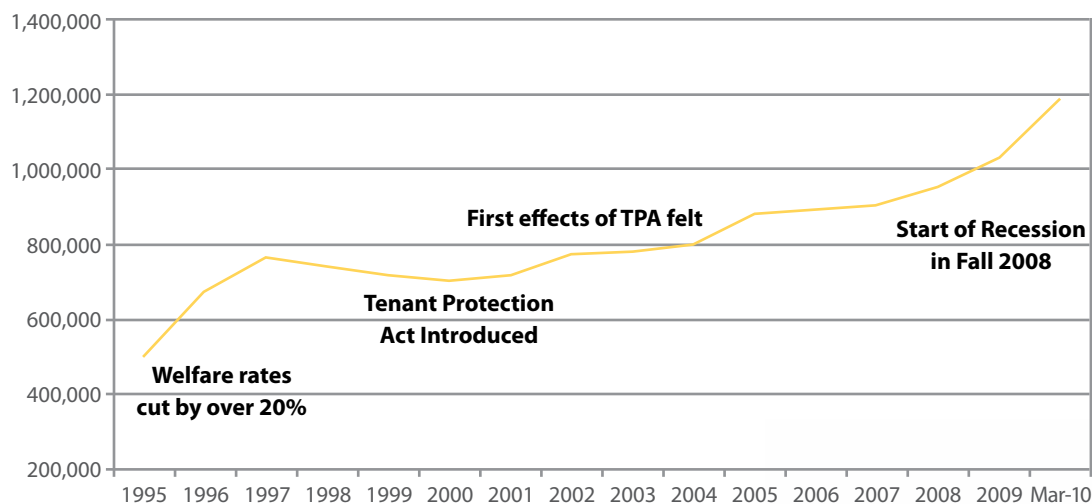
Who is hungry? Food is a basic need. When the financial circumstances of a household are strained, choices have to be made between paying rent or putting food on the table and it is the food budget that is usually sacrificed. We can try and eat less food, but we cannot pay less rent. When confronted with these difficult choices, getting food from a food bank becomes a necessity. In this sense, food bank use can be an important marker of the state of the economy as well as the effects of social policy.

The impact of social policy and the recession on food bank use becomes clear when looking at the number of food bank client visits from 1995 to the present. From April 2009 to March 2010 the total number of client visits to food banks in the GTA was

1,187,000 which is an increase of 15 per cent over the previous year. This is the largest increase over a one-year period since social assistance rates were cut by 21.6 per cent by the Ontario government in 1995.

Another notable increase that occurred was related to policy changes around housing. The introduction of the Tenant Protection Act in 1998 loosened rent regulations allowing landlords to more easily raise rents. After the Tenant Protection Act became law, rents increased which resulted in another immediate jump in food bank use in 2000 to 2001. This is not surprising given that housing is a non-negotiable expense.

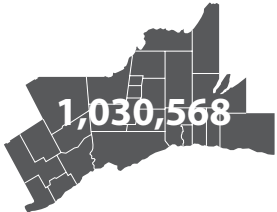
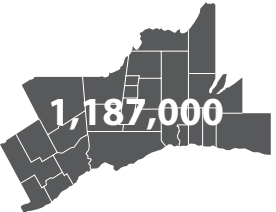
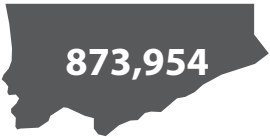
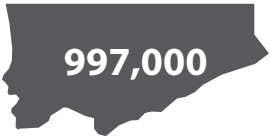
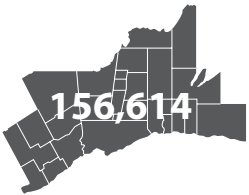
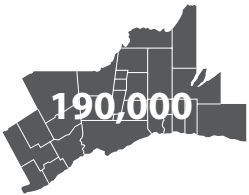
Total Food Bank visits, GTA 1995 to present



In Toronto total food bank use rose by 14 per cent from 873,954 in 2009 to 997,000 in 2010. Participating agencies in the 905 region reported an even larger spike in client visits with a 21 per cent increase over the previous year. The increase in this region highlights the impact the recession has had on the manufacturing sector, as the 905 region is where many manufacturing industries are located (such as the auto industry in Oshawa).



Food Bank Use By Region

Region	2009	2010	Percent Change 2008-09	Percent Change 2009-10
Overall	 1,030,568	 1,187,000	8%	15%
Toronto	 873,954	 997,000	9%	14%
905	 156,614	 190,000	2%	21%
Daily Bread Member Agencies	749,000	872,000	12%	16%

DEMOGRAPHIC CHARACTERISTICS OF PEOPLE COMING TO FOOD BANKS

Even with some recent changes in patterns of food bank use due to the recession, there are long-term trends around who are using food banks. These trends are more visible when looking back at food bank usage over the past five years. One long-term trend is that the proportion of food bank clients who are children has remained steady since the percentage dropped several points three years ago. That percentage has been holding at a third of the food bank population. One reason for this might be because of the different sources of income available to families with children, such as the federal Canada Child Tax Benefit and the Ontario Child Benefit. Having a greater availability of income support benefits means that a larger number of families with children have been able to afford basic needs such as food even during tough economic times.

Single person households have always been the largest household type accessing food banks, and the percentage of this

type of household has been steadily increasing over the past five years. This increase is mainly due to very low social assistance levels for this demographic group, but is also affected by the fact that there are very few income support options available when job loss or barriers to employment occur. Employment barriers can include having a disability (mental or physical), developing a serious illness or an addiction.

Another trend is that households requiring food banks are getting older. This group includes a greater portion of people who are over 45, but who are not yet of retirement age. This is the result of a core group of people who are aging but are not adequately supported by the current income security system. It is also a marker of a population who have lost their jobs but are at a stage where retraining or switching careers is much more difficult.

A larger percentage of food bank clients also have higher levels of education than five years earlier. A key reason for this can be attributed to many foreign-educated professionals who cannot get work in their field in Canada because their foreign credentials are not recognized. Increasingly, more people with university degrees from Canadian institutions are also turning to food banks, having been unable to use their higher education to find stable employment.

“THE OLDER THE PEOPLE ARE THE HARDER IT IS TO MANAGE. TOO HARD TO FIND WORK OR GET EI. NO ONE IS HIRING. IT’S A SLIPPERY SLOPE AND I JUST GET POORER.”

Single parent receiving Ontario Works, Toronto

Demographic Statistics

Age Groups	2010	2005
18 and under	34%	37%
19 to 44	37%	39%
45 to 64	24%	21%
65 and up	4%	3%
Immigration Status	2010	2005
Canadian citizen	76%	72%
Landed immigrant	13%	17%
Convention refugee	6%	5%
Temporary status (Student/Visitor/Refugee Claimant)	5%	6%
Other	1%	1%
Country of Birth	2010	2005
Born outside Canada	47%	45%
Length of time in Canada	14% (Less than 1 year) 23% (1 to 4 years) 14% (5 to 9 years) 49% (10 years or more)	
Aboriginal Status	2010	2005
Yes	7%	5%
Household Composition	2010	2005
Single	46%	42%
Single parent	19%	21%
Couple without children	9%	8%
Couple with children	18%	17%
Extended family without children	5%	6%
Extended family with children	2%	6%
Education	2010	2005
Grade school or less	6%	7%
Some high school	22%	26%
Graduated high school	23%	20%
Some college or university	20%	15%
Graduated college or university	25%	23%
Post graduate degree	4%	4%
Trade certification	–	5%
Disability	2010	2005
Yes	45%	41%

HUNGER IN THE GTA

The original intent of food banks was to supplement the food that people were able to purchase themselves. Food banks were not meant to be a sole source of dietary support. Unfortunately, for many people food banks are their main source of food. People are going hungry and making food bank hampers stretch as far as possible as a result. According to our survey, 39 per cent of adults go hungry at least once a week. Within the past year almost half of the respondents did not eat for a whole day because of lack of money to buy food. For families with children, parents will do what they can to make sure that their children do not suffer the effects of poverty and hunger, often by going hungry themselves. Even so, 15 per cent of children still go hungry at least once per week, again because of lack of money.

“I DO SOMETHING TO KEEP MY MIND BUSY SO THAT I AM NOT CONSTANTLY THINKING ABOUT IT. THE MORE YOU THINK ABOUT IT THE MORE HUNGRY YOU GET.”

Single person with a disability receiving Ontario Works, York region

Hunger is not just about lack of food. Hunger also means being severely limited in the variety and quality of foods because there is not enough money available to buy it. This limitation includes fresh meat, fresh vegetables and fruits as they are the most expensive and least likely to be available through food banks because of their perishable nature.

How often were you hungry in the last 3 months?

Amount	2010
At least a couple days per week	21%
At least one day a week	18%
At least one day a month	16%
Rarely	17%
Never	29%

How often were your children hungry in the last 3 months?

Amount	2010
At least a couple days per week	7%
At least one day a week	8%
At least one day a month	7%
Rarely	15%
Never	62%

In the past 12 months, have you ever not eaten for a whole day?

Amount	2010
Yes	48%

If yes, how often?

Amount	2010
Almost every month	55%
Some months but not every month	31%
Only 1 or 2 months	14%

WHAT ARE RECENT DRIVERS OF FOOD BANK USE AND POVERTY?

The poverty puzzle is complex and requires a range of policy solutions to help solve it. The key reason that people come to a food bank, lack of money, cannot be attributed to a single factor. There are a range of key drivers that result in the need to use a food bank. While these drivers are highlighted separately, they are interrelated with one another. All drivers can be linked to social policy and how it affects people.

The economy

A poor economy is a key driver of food bank use, and the recent spike in client visits is evidence of that. Food bank use is greatly impacted by recessions, and shows a pattern of change that is similar to unemployment rates. The largest portion of new clients have lost their jobs or have had their hours reduced at work. Even after an economic recovery has taken place, much of the population has not yet recovered. Ongoing changes to the labour market have led to far more part-time and casual employment when what is needed are full-time, permanent positions. This lack of opportunities for full-time jobs has made recovery even more difficult for many.

Receiving social assistance as a main source of income

The median amount of income for food bank clients is \$1,000 a month, and this amount of income is the biggest barrier to being able to afford enough food. Where people receive their income from is another key factor that drives food bank use. The majority of food bank clients receive their income from two sources: Ontario Works or the Ontario Disability Support Program. The amount of income provided under these programs, especially Ontario Works, falls below any acceptable standard of low income in Canada. Neither of these programs are indexed to inflation, which means that while the costs of food and housing increase over time, social assistance can never catch up.

In addition to the lower levels of income, rules connected to social assistance make it difficult to earn an income. Social assistance is administered in a way that penalizes any extra income or benefits that clients receive, creating barriers that prevent people from being able to achieve an adequate standard of living or financial independence.

Cost of housing

Food bank clients spend an extremely high portion of their income on housing. Housing is a fixed expense, particularly for the majority of food bank clients who pay market rent. For social assistance recipients, shelter allowances do not even come close to market rent in Toronto, and those not receiving social assistance but still living on low-income get no financial support for their housing. Subsidized housing for most people in Toronto means a wait time of between four to six years. Those who obtain subsidized housing and are receiving assistance have their overall social assistance rates reduced as a result of obtaining subsidized housing. Any extra income earned while living in subsidized housing means a rent increase. Individuals are always trying to catch up, rather than making enough gains to help push themselves out of poverty and into financial independence.

Type of household

Single persons have historically had a more difficult time financially than those who are partnered. They also tend to be less of a priority when it comes to considering social policies. Single persons not only have the least amount of money available from income security programs, but also have the fewest options of income support. In Ontario, the primary source of income available to single persons experiencing hardship is social assistance. Single households are also most likely to have a long-term disability or other barriers that prevent transitioning out of assistance and towards full-time employment.

“I HAVE A LOT OF PROBLEMS BECAUSE THE GOVERNMENT WON’T ACCEPT MY PROFESSIONAL DEGREE. WHEN I APPLIED FOR IMMIGRATION, THE CANADIAN GOVERNMENT ACCEPTED MY DEGREE BUT WHEN I CAME HERE, THEY DIDN’T ACCEPT MY DEGREE.”

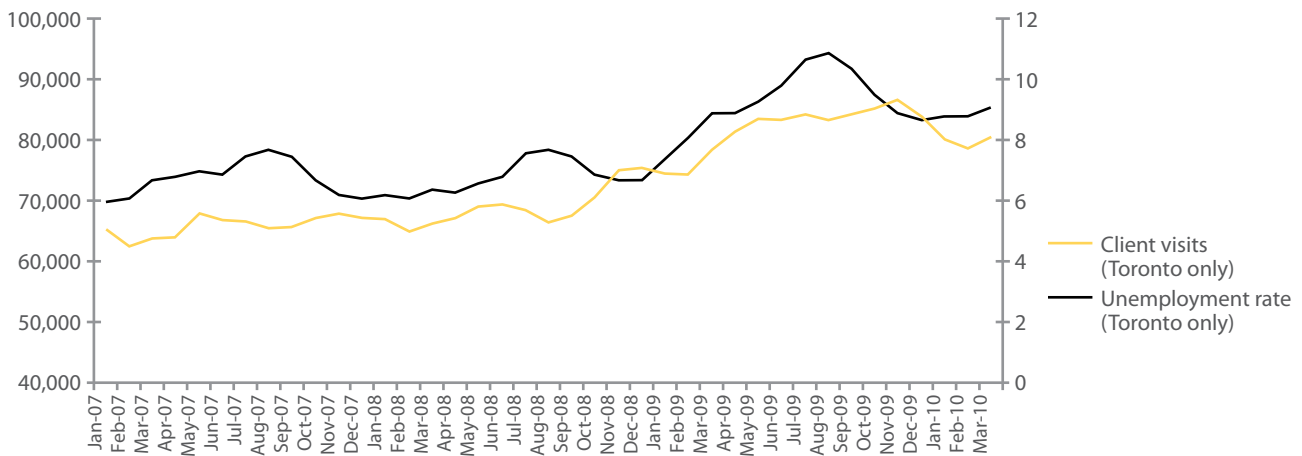
Newcomer from Iran, single parent receiving
Ontario Works, York region

ECONOMY

Unlike the other spikes in food bank use since the mid-1990s, the most recent is related to the state of the economy. In the City of Toronto, food bank visits and unemployment rates have shown very similar trends, increasing at similar points in time as illustrated by the accompanying chart. The majority of Torontonians who are unemployed do not receive income supports such as Employment Insurance, and are thus more likely to rely on savings immediately after a job loss to meet their expenses, and eventually food banks as a last resort.

The burden of expenses after job loss is heightened for those who have to withdraw their RRSPs in order to make ends meet, and have to pay taxes on the money they have withdrawn from this source. When people withdraw their RRSPs they pay taxes on the income. In addition, they pay a penalty if they withdraw prior to retirement age. If individuals cannot pay these taxes and penalties, which they are often not able to do if they have lost their job, federal tax benefits can be cut to pay for the arrears. In the case of Nick and Linda, they had to have their federal child tax benefits reduced to pay off what the government considers extra income.

Total Food Bank visits for Toronto and unemployment rate for Toronto – Monthly from January 2007 to March 2010



Source: Unemployment rates from Statistics Canada, Table 282-0090, Labour force survey estimates (LFS) by census metropolitan area, 3 month moving average. Total client visits from Daily Bread Food Bank and North York Harvest Food Bank member agencies.

NEW CLIENTS TO FOOD BANKS

For new clients, there is often a gap in the period of time from when their income drops to actually coming to a food bank. People who finally come to a food bank have usually hit rock bottom. For many, the stigma that is often associated with food banks is so strong that people will wait until all their financial resources are depleted before they will use a food bank.

Traditionally, the majority of food bank clients have relied on a food bank for one year or less and 2009 was no exception. For the majority of people, food bank use is a temporary measure to assist in getting through challenging economic periods. These difficult periods are usually due to a sudden and unexpected drop in income because of job loss, a family break up or an onset of a disability or an illness.

This past year the largest increase in new clients was because of job loss. This was particularly notable in the 905 area where there is a higher portion of manufacturing jobs, which have been harder hit by this recession. Many of these new food bank clients had actually lost their jobs back in late 2008 or early 2009. By the time they came to a food bank, it was because their Employment Insurance had run out and much of their savings were gone. In Toronto, many who were working casual or seasonal hours to supplement social assistance or other income supports had lost those jobs as well.

New clients coming to a food bank who are new to the area are most often households who are new to Canada and who have been in the country for less than a year. These households have yet to find work in their chosen profession, or are waiting for legal papers to be processed in order to be able to earn an income.

Length of Food Bank Use

Length	Percentage
6 months or less	35%
More than 6 months to 1 year	20%
More than 1 year to 2 years	17%
More than 2 years to 5 years	17%
5 years to 10 years	7%
10 years or more	5%

New clients (6 months or less) reasons for coming

Reason	Percentage
Lost job	40%
New to area	26%
Other	18%
Just found out about food bank	16%
Disability	16%
Living on savings	13%
Family break-up	10%
Employment Insurance ran out	7%
Reduced hours at work	6%
Refused Employment Insurance	4%
Refused social assistance	2%

Reason	Percentage (905 Area)	Percentage (416 Area)
Lost job	45%	38%
Reduced hours at work	9%	4%

THE CHANGING NATURE OF THE LABOUR MARKET

An ongoing trend made worse by the current recession is the transition of the labour market from full-time to part-time work. The trend of the labour market towards less stable employment without benefits means work no longer provides security, and is not necessarily a ticket out of poverty. People who are affected by this trend are more likely to become part of the working poor. Those who are the working poor are also more likely to be women, youth, racialized groups, newcomers or First Nations.

Food bank clients who are employed are a prime example of this transition of the labour market. For those who are working, 76 per cent earned more than the minimum wage (\$9.50 at the time of the survey). However, the median hours worked is 20.5 hours per week. Even with the recent increase in minimum wage for most food bank clients the main issue is lack of full-time work, and work that does not provide benefits.

Percentage with someone in household employed	23%
Median hourly wage	\$10.69
Hourly wage (categories)	
Less than \$9.50	15%
\$9.50	10%
More than \$9.50 to \$12.00	41%
More than \$12.00	35%
Median hours of work per week	20.5
Benefits	
Dental	2%
Drug	4%
Both	13%
Neither	81%

"THREE-MONTH WAITING PERIOD FOR ASSISTANCE IS TOO LONG—CAN'T PAY RENT—MAY GET EVICTED"

Single person receiving Ontario Works, Toronto

"I LOST MY JOB UNEXPECTEDLY AND SO DID MY HUSBAND. WE THOUGHT EI WOULD LAST BUT IT DIDN'T"

Couple with two children nearing the end of their Employment Insurance payments, York Region

SOCIAL ASSISTANCE AS A MAIN SOURCE OF INCOME

Primary Source Of Household Income	Percentage
Ontario Works	46%
Ontario Disability Support Programs	23%
Employment	11%
Other	5%
Pension	6%
Child Tax Benefits	3%
Employment Insurance	3%
No Income	2%

Median monthly household income:



Relying on social assistance as a main source of income almost guarantees food bank use. The vast majority of those coming to a food bank get their main source of income from social assistance, specifically Ontario Works or the Ontario Disability Support Program. These programs were designed to be programs of last resort. As such, they provide low levels of income, and are administered in a way that often creates hardships for the recipients. Both factors contribute to social assistance being a driver of food bank use.

LEVELS OF SOCIAL ASSISTANCE INCOME

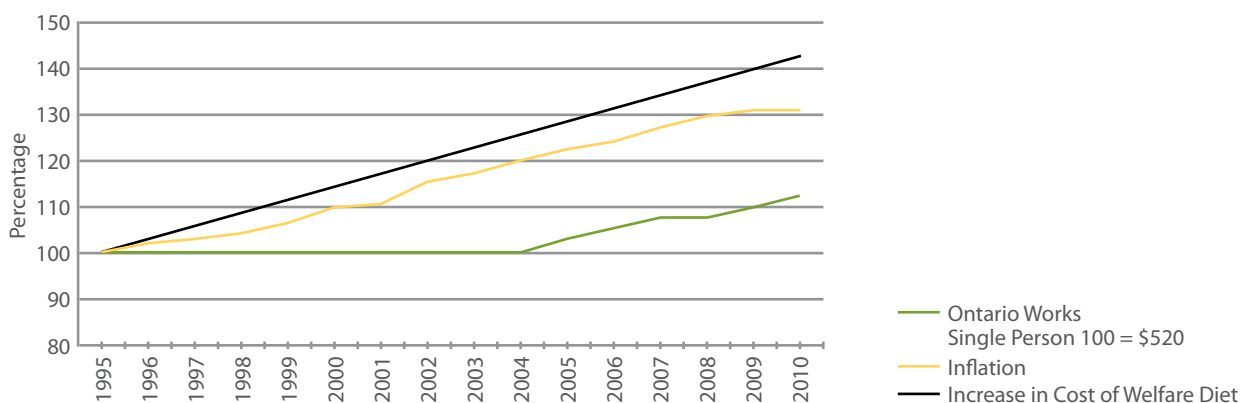
Since programs designed under the social assistance system provide the bare minimum of income support, they are not indexed to increased costs of living. Large cuts were made to the program in 1995 and only marginal increases have been made since. That means that in real dollars the value of allowance people received has decreased substantially since 1995. As a result, the program does not even meet the criterion of providing a bare minimum of income support.

Lack of income is the biggest barrier for most food bank clients in regards to meeting their nutritional needs. The median income of a food bank client household is \$1,000. This level of income can be mostly attributed to the large portion of clients who get their income from social assistance, with a single person on the Ontario Disability Support Program receiving approximately \$12,000 per year, and singles on Ontario Works receiving just over \$7,000 annually. Regardless of household size, the annual income allotted by social assistance for most families falls far below any standard low income measure in Canada.

Based on the present situation it is unlikely the current social assistance system will ever be able to allow people to purchase enough food for their dietary needs. Since the large cuts in 1995, rate increases only began in 2004 and do not come close to the rate of inflation, and the cost of food surpasses even that of inflation. The following chart shows the rate of increase of Ontario Works for a single person compared to that of inflation and the approximate cost of a 'welfare diet' suggested by the Provincial Conservative government back in 1995. This diet was used by the Minister of Community and Social Services at the time, Dave Tsubouchi, as justification that even with a 20 per cent reduction in welfare rates people receiving welfare would still have enough money to eat sufficiently. The diet included a limited range of foods from each food group that contrary to the Minister's claims, could not ensure even basic nutritional needs were met over a month-long period.



Percentage change in Ontario Works single rate and cost of welfare diet compared to inflation, Ontario 1995 to 2010



Source: John Stapleton, Open Policy Ontario, 2010.

Regardless of the inadequacies of the welfare diet, the intent of the chart above is to illustrate that even the most basic inexpensive food has increased in price above inflation. Healthy nutritious food that included more fruit and vegetables would be even more costly. Therefore, increases necessary to social

assistance that would be able to keep up to the cost of food would be financially untenable and politically unlikely. When it comes to having an adequate income to buy food, solutions must be sought outside the present social assistance system.



**"THEY MAKE IT TIGHT ON PEOPLE.
I DON'T KNOW WHY WHEN THEY
NOTICE A PERSON GETS A LITTLE
COMFORTABLE, THEY START
DEDUCTING MONEY."**

Single parent receiving Ontario Works, York Region

HOW SOCIAL ASSISTANCE IS ADMINISTERED

For those whom social assistance is their only source of income, rules connected to receiving this income can create as much difficulty for the recipients as the amount of income. Both programs operate on a budget-deficit method, in which sanctions or penalties are imposed on any excess income or benefits. This method of administration creates difficulties in that it is contrary to the intended goal of the programs which is to assist people in becoming financially independent.

One way these sanctions can be quantified is through the term known as overpayments, which in social assistance terminology refers to automatically generated reports made by the system for any reported change of routine income received. Changes in routine income could be the result of being asked to work extra hours by an employer, or retroactive pay from other income support programs. For survey respondents the reasons for these overpayments ranged from clerical or computer error or delayed Employment Insurance or child support payments. Even taking out a loan from a life insurance policy was considered extra income that triggered an overpayment. Ultimately, this means that any extra income that could enable purchases of basic needs such as food is immediately deducted from the assistance cheque, with many not even knowing why their benefits were reduced or cut that month.

Respondents who have had their benefits reduced or cut because of an overpayment	Percentage
On Ontario Works	26%
On Ontario Disability Support Programs	41%

Being employed part time is a frequent trigger of overpayments, and a prime example of the contradiction of the intended goal of social assistance in promoting financial independence. Looking from a self-sufficiency lens that views employment as a pathway out of poverty and to independence, earning enough money to meet basic needs and contribute to income taxes would be seen as a positive step. However the current budget-deficit method views it simply as money to be deducted from a monthly cheque.

6% of households earn income from both social assistance and employment

Another example of the contradiction created by the budget-deficit method of administering social assistance is in the area of relationships or living with family. Most would view a person having a spouse as a positive step in a relationship, with the added benefit of enabling resources to be pooled in order to escape poverty. Using a budget-deficit method, it results in a reduction in benefits so that both parties now become financially disadvantaged by being together. This approach often means that it actually makes sense for a couple to consider separating in order to improve their standard of living.

“ODSP BINDS US AS A COUPLE FROM IMPROVING OUR SITUATION. AS SOON AS ONE OF US GETS EMPLOYMENT IT IMPACTS ON OUR ODSP CHEQUE. WE HAVE BEEN MARRIED FOR 13 YEARS AND HAVE EVEN CONSIDERED SEPARATING TO GENERATE MORE INCOME.”

Couple receiving Ontario Disability Support Program, Etobicoke



“I WOULD LIKE TO SEE THOSE ON ASSISTANCE WHO ARE IN APARTMENTS BE ABLE TO KEEP THEM AT A REASONABLE RENT. I WOULD LIKE TO SEE THE GOVERNMENT PAY MORE ATTENTION TO OVERPRICED HOUSING.”

Single person receiving Ontario Disability Support Program, Scarborough

HOUSING

Shelter costs are one of the biggest contributors to food bank use. While people can eat less food when money is tight, they cannot pay less rent. The majority of food bank clients are not homeless but live in rental apartments, some newer clients and those in the 905 area are home owners. In the 905 area access to affordable rental housing can be more difficult than in other areas of the GTA.

Average wait time to access social housing in Toronto for all households is from four to six years. In Peel region if you are not a senior the wait time is up to 21 years.¹ Subsidized housing waiting lists have shown the first substantial increase in this past year, mainly due to the effects of the recession. The waiting list is so long many do not even bother trying, or quickly give up.

“I UNDERSTAND WHAT THEY TRY TO ACHIEVE WITH REGARDS TO SUBSIDIZED HOUSING BUT AT THE END OF THE DAY WHEN THEY INCREASE MY RENT, I STILL CAN’T AFFORD IT. THE LITTLE THINGS ADD UP (PARKING, UTILITIES, ETC) AT SUBSIDIZED HOUSING AND MAKE IT HARDER TO MOVE AHEAD. AT THE END OF THE DAY, THE RATIOS ARE NOT EVEN IN LINE TO ENCOURAGE PEOPLE TO TRY AND GET OFF OF OW AND ODSP.”

Single parent whose main source of income is employment, York Region

Average monthly rent (Market only): **\$750**

Average monthly utilities: **\$120**

Percent of income spent on rent/mortgage including utilities: **68%**

Housing tenure:

Subsidized: **27%**

Market housing: **73%**

Twenty-seven per cent of food bank clients have been able to enter subsidized housing. While subsidized housing reduces shelter costs for those living on low income, it does not necessarily lead to a better standard of living or being able to afford basic needs such as food. That is because those receiving social assistance who are living in subsidized housing have their overall assistance rates reduced, and any extra income earned means a rent increase. As a result there is no real gain in overall income.

The vast majority of food bank clients who live in rental apartments pay market rent. Food bank clients pay 68 per cent of their income on rent and utilities. Having to pay anywhere over 50 per cent puts people at a high risk for homelessness. The

cost of housing is a main issue for most people coming to food banks regardless of their other circumstances or demographic characteristics. For those who do not have it included in their monthly rent, the cost of utilities is an additional concern. As with Nick and Linda, people will often try and cycle their utility payments in order to make ends meet.

Many on social assistance, particularly single households, are able to find units that are lower in price than the average. These units are often single rooms in rooming houses with shared communal facilities. The quality of this housing tends to be substandard and often unsafe, with issues of pest control

¹ Ontario Non-Profit Housing Association, Waiting lists survey, May 2010

“YOU CAN’T EVEN FIND A PLACE TO LIVE. YOU HAVE TO LIVE LIKE AN ANIMAL AND BE AT THE MERCY OF PEOPLE SOMETIMES EVEN UNSCRUPULOUS LANDLORDS IN ILLEGAL APARTMENTS.”

Single person receiving Ontario Disability Support Program, York Region



and fire hazards being prevalent. For those with mental health issues or addictions, poor housing and living environments can exacerbate these issues.

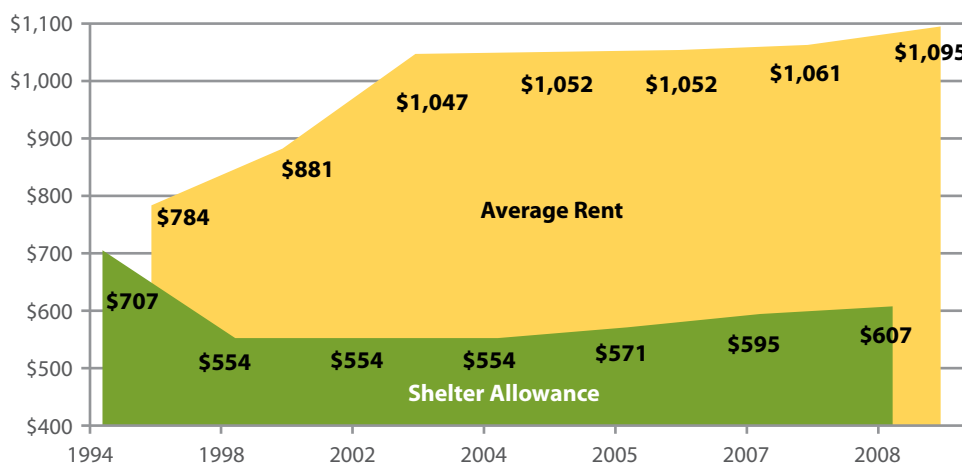
Households with children are more likely to live in units that are closer to average market rent. These types of households receiving social assistance receive a shelter allowance that is higher than that of singles. Unfortunately, this allotment still falls far below the average market rent, a gap that has continued to grow since the mid-1990s even including the increases given in the last several years. Whereas shelter allotment was 90 per cent of the cost of the average market rent in 1994, it is now only 55 per cent. Unless extremely large

increases are made in shelter allowances or rent becomes more affordable, it is unlikely that the fixed shelter allowance within the present social assistance system could ever come even close to keeping up with the rental market.

“THERE’S NO WAY FOR A FAMILY TO LIVE IN A \$600/MONTH APARTMENT.”

Single parent receiving Ontario Works, Toronto

Shelter Gap: Single + 2 Children, 2 Bedroom Apartment



Source: Adapting from the Pay the Rent Feed the Kids, “Raising the Shelter Allowance: Evaluating Income-Geared-to-Rent in Toronto”, 2002. Source data from Canada Mortgage and Housing Corporation, Rental Market Survey Reports
Ontario Ministry of Community, Family and Children’s Services

BEING A SINGLE PERSON

In this most recent recession, the number of single unattached individuals on social assistance has increased drastically, a different trend from 20 years ago. Throughout the 1990s single parent households were the highest household group receiving social assistance. By the turn of this century that had started to change. Now the number of single persons on Ontario Works is about double those of single parent households. Single person households on Ontario Works have increased 62 per cent since 2000, whereas single parent households have dropped by 21 per cent.

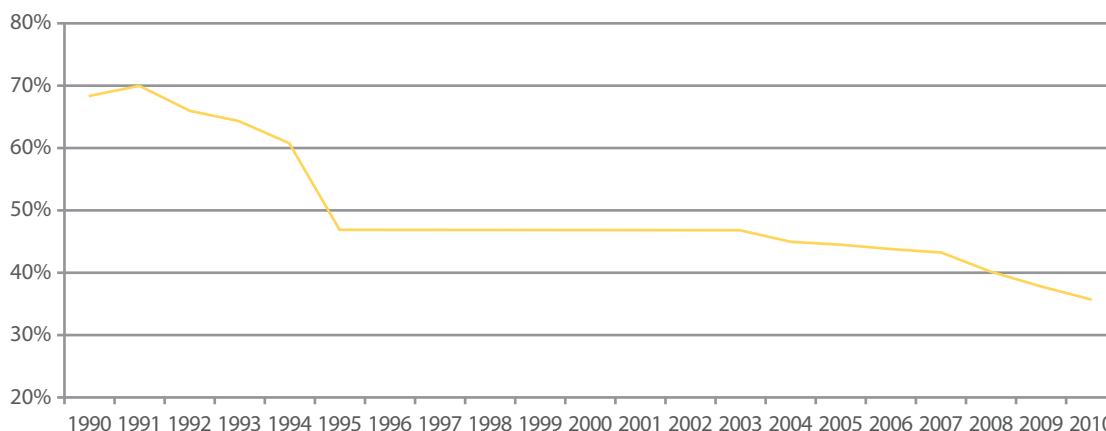
Single persons going through difficult financial periods have few financial options other than social assistance. Single parents have other income benefits from which to draw from such as child tax benefits. Single people who have to go on Ontario Works are forced to take an income that is a third of what they would make with full-time employment, which at present is \$585 per month. This is the lowest ratio since the Depression in the 1930s. As illustrated by the chart below, the continual downward trend of this ratio has become most noticeable since 1990. This situation implies that single persons receiving social assistance for an extended period of time are facing multiple barriers that are preventing them from getting steady employment, which includes having a disability.

New Ontario Works caseloads since 2000 by Household Structure

Household Structure	2000	2010	% Change
Single	91,672	148,594	62%
Lone parent households	95,233	74,955	-21%

Sources: Social Assistance Trends, June 2009, Statistics and Analysis Unit; Policy, Research and Analysis Branch; Social Policy Development Division. All departments with the Ministry of Community and Social Services. Monthly Statistical Report, May 2010 from the Ministry of Community and Social Services.

Annual Social Assistance Income as Percentage of Annual Income from Minimum Wage Employment Single Employable Person 1990 to 2010



Source: Adapted from John Stapleton, Close Encounters of the 'Thirties' Kind, 2009. Canadian Centre for Policy Alternatives.

The demographic trends occurring with social assistance mirror those of food bank clients. Historically, the largest demographic using food banks have been singles, and recently this has been increasing. Single person households now constitute almost

half of all food bank respondents to the annual survey. With the lowest social assistance rates and the fewest available options, single people are also more likely to go hungry more often, and require the use of food banks for longer periods of time.



Singles and Hunger

Percentage	Single Person	All other household types
Who have not eaten for a whole day because of lack of money	54%	42%
To whom this happened to almost every month or more	59%	51%
Who were hungry at least once per week in the last 3 months	46%	32%
Median length of time coming to a food bank	18 months	12 months

Food bank clients who are single person households are also more likely to have a disability, which is a main barrier to full-time employment. While a higher portion of singles with a disability are accessing the higher incomes enabled by the Ontario Disability Support Program, food bank use is still a necessity when housing costs, medication and other health

requirements are taken into account. The current system also does not do a good job of helping singles transition to employment as this demographic group is more like to have cycled on and off Ontario Works multiple times. Clearly the current social assistance system is not meeting the needs of this expanding demographic group.

Percentage	Single Person	All other household types
With a disability	57%	35%
Who have cycled on and off Ontario Works two or more times	38%	21%

HOW DO PEOPLE MAKE ENDS MEET?

Poverty is not just about low income. It is reflected in a standard of living that involves making difficult choices between basic needs such as rent and food. Poverty can be seen in the social isolation that arises when one cannot afford the cost of public transportation to visit a friend or go to a job interview. It results in having little ability to have control over one's life, and having to do things like live in substandard and unhealthy housing because a better place to live is too expensive. Accessing a food bank helps to meet some basic needs, but many still go hungry in order to manage day to day. People employ a range of strategies to make ends meet, each which come with significant costs both financial and non-financial.



“I GO WITHOUT FOOD AND TRANSPORTATION AND STAY HOME. I ISOLATE.”

Single person receiving main source of income from employment Toronto

Have you had to do any of the following in order to pay your bills?

	Yes
Borrow from friends or family	59%
Work outside formal economy	28%
Use a credit card or line of credit	28%
Sell assets or property	26%
None of the above	24%
Other	6%

“IF YOU GET ONE DOLLAR FROM A TEMPORARY JOB YOU HAVE TO GIVE UP 50 PERCENT. PEOPLE WORK UNDER THE TABLE TO AVOID THIS.”

Couple with children receiving Ontario Disability Support Program, Toronto

For those who can, borrowing from friends or family is most common, as it is the least formal and easiest form of lending available. Results from previous surveys have shown that many do not have this option. This forces people to consider riskier sources of income such as working outside the formal economy.

Working outside the formal economy includes activities that range from working at jobs that pay under the table to illegal activity. This form of income carries risks that come with an unregulated labour market such as unsafe working conditions,

lack of rights, and possible criminal charges. For those on social assistance, there is the constant threat of being cut-off that source of income if caught or if being suspected of earning any extra money. Taking these risks become increasingly likely when people have limited options. People are often forced to make this choice because of rules that accompany social assistance that generate overpayments and deduct extra income.

A less risky but still problematic form of managing financially is going into debt by using a credit card or borrowing a line of credit. An inadequate income security system combined with easier access to credit is creating a troublesome trend where going into credit debt is becoming necessary in order to pay for basic needs such as food or rent. Relying on credit during difficult financial periods can create an endless cycle of debt, which makes any future borrowing less likely. This includes people having to withdraw their RRSPs in order to make ends meet or be eligible for social assistance, and who then have to pay taxes on this income. This trend also leaves a greater portion of people who will have to rely solely on government pensions when they get older.

PATHWAYS OUT OF POVERTY

The large increase in food bank clients this year shows the reality of a delayed government response to economic shocks. The food bank system is overwhelmed and cannot support the present need. The drivers that bring people to food banks show evidence of a flawed income security system.

Increasing social assistance rates on its own will not lead to long-term poverty reduction. As evidenced by food and housing costs, social assistance will continue to erode to inflation and is unlikely to provide for basic needs, due to its nature as being administratively problematic and politically unpopular. People want to work and need a system that encourages and supports people to reach their full potential. We need a new system that can carry people through economic recessions without creating future dependency and long-term poverty. A new system is also needed to adequately support those who cannot enter the workforce due to various barriers.

A larger overhaul of the income security system is what is required for long-term change, such as the one outlined in the recent report by the Social Assistance Review Advisory Council.¹ Benefits paid outside of welfare, such as the Ontario Child Benefit, have shown positive results in regards to keeping people off social assistance even in tough economic times. A solid next step would be the implementation of a Housing Benefit,² which would assist all low income Ontarians with their housing costs whether receiving social assistance or not. Such a benefit paid outside the social assistance system would improve circumstances for those on social assistance, and prevent those who are not on social assistance from falling into the system in the first place. It would also address the extremely high portion of food bank client's income that goes towards rent.

As much as people need food they also need hope. Whether it is temporary support for people like Nick and Linda, or longer term assistance for those who require, a revamped income security system that meets today's realities can enable both needs to be met.

**"SOCIAL ASSISTANCE MUST HELP
IN FINDING JOBS. IF EVERYBODY
GETS JOBS, NOBODY WOULD WANT
ASSISTANCE."**

Couple with children, North York

**"PROVIDE A SYSTEM THAT ALLOWS
YOU TO WORK AND KEEP YOUR
BENEFITS. SOMETIMES A JOB
DOESN'T WORK OUT AND YOU NEED
TO RE-APPLY. THEY SHOULD KEEP
YOUR BENEFITS MORE LONG TERM.
THEY SHOULD KEEP AN EYE ON YOU."**

Single person receiving
Ontario Disability Support Program, Toronto

**"YOU SEE HOW I SURVIVE, WITH
HARDLY ANY MONEY. NO NEED TO
SAY MORE."**

Couple with children receiving main source of
income from employment, Toronto

¹<http://www.mcass.gov.on.ca/en/mcass/publications/social/socialServices.aspx>

²See http://www.dailybread.ca/PDFS/03_LearningCentre_/Publications/Housing-Benefit-Summary.pdf

2010 ANNUAL SURVEY METHODOLOGY

Reporting Food Bank Use

Who's Hungry 2010: Profile of Hunger in the GTA reports the number of people served (versus the number of individuals) in participating neighbourhood food banks in the Greater Toronto Area. The total numbers reported on page 12 are for Daily Bread Food Bank member agencies and regional partners only (regional partners are The Mississauga Food Bank, North York Harvest Food Bank, York Region Food Network, and Feed the Need in Durham). These total numbers do not include meal programs or non-Daily Bread affiliated organizations such as St. Vincent de Paul and the Salvation Army, with the exception of Salvation Army Ajax.

Collecting the Data

Daily Bread Food Bank's annual survey took place from mid-February until mid-April 2010, in neighbourhood food banks across the Greater Toronto Area. Volunteers were trained to conduct a survey of 36 questions in an open-style interview with food bank recipients. 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. As in previous years, the target number of interviews for each food bank was set at three per cent of their average monthly client visits. Overall, 46 food banks

participated in the survey and 96 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 randomness. 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 that they could skip any question within the survey. Additionally, volunteers emphasized that the interview was confidential, and that clients could not be identified by any of their responses.

Analyzing the Data

About 1750 surveys were conducted for this study; 1703 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 software called Statistical Package for Social Sciences v17 (SPSS).



ACKNOWLEDGEMENTS

The Annual Survey of Food Bank Clients is made possible through the contributions of hundreds who have donated their time and experience.

Foremost, Daily Bread Food Bank thanks the nearly 1800 food bank clients who shared their personal accounts. We are always grateful that you are willing to share your time and experiences year after year, and this year was no exception. You are helping to reveal the faces of hunger in the Greater Toronto Area, and the Annual Survey would be impossible without your participation. Hopefully, your stories will inspire others to join the fight against hunger.

Daily Bread thanks the hundreds of volunteers who participated in conducting the surveys. Your commitment to the successful completion of this project is greatly appreciated. We would also like to thank June Larkin and Stanley Doyle-Wood from the Equity Studies program at the University of

Toronto and Daniel Okuloski from the Police Foundations Program at the Humber Institute of Technology and Advanced Learning for including volunteering for the survey as part of a structured component of their curriculum.

Daily Bread thanks the participants in our survey committee, including Daily Bread Food Bank board member John Stapleton, Andy Mitchell from the Social Assistance in the New Economy Project of the University of Toronto. Joan Stonehocker and Catherine Cook from York Region Food Network, Daniel Liadsky from North York Harvest Food Bank and Harvey Low from the Social Policy Analysis & Research Unit at the City of Toronto.

Daily Bread extends its thanks to regional survey partners, including York Region Food Network, North York Harvest Food Bank, The Mississauga Food Bank, and Feed the Need in Durham for their contributions.

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:

Allan Gardens Food Bank
Agincourt Community Services Association
Agnes Macphail Food Bank
Apostles Continuation Church
Aurora Food Pantry
Central Etobicoke Emergency Support
Churches by the Bluffs
Churches on the Hill
Community Alliance
Community Share Food Bank
New Toronto Street Food Bank
Eastview Neighbourhood Community Centre
Eden Food Bank
Fareshare Oakville
Flemingdon Park Ministry
Fort York Food Bank
Georgina Community Food Pantry
Glen Rhodes United Church
Haven on the Queensway
Lansing United Church
Malvern Healthy Community Cupboard
Markham Food Bank
New Life Neighbourhood Centre

Newmarket Food Pantry
North York Harvest Food Bank
OASIS Dufferin Community Centre
Pape Food Bank
Patterson Presbyterian Church
PWA Toronto
Richmond Hill Community Food Bank
Scott Mission
SDA Oshawa
Society of St. Vincent de Paul
Sorauren Food Bank
South Asian Women's Centre
St. James Humber Bay Food Pantry and Family Centre
St. Paul's Church-on-the-Hill
Syme-Woolner Neighbourhood and Family Centre
The Mississauga Food Bank
The Stop Community Food Centre
Vaughan Road Food Bank
West Hill Community Services
Weston King Neighbourhood Centre
Whitchurch-Stouffville Food Bank
Woodbine Heights Baptist Church
Yonge Street Mission

Who's Hungry 2010 was written by Richard Matern with the support of the Research and Communications team: Michael Oliphant, Sarah Anderson, Rachel Singer and Melissa Mascarin.

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