

Who's Hungry

A Tale of Three Cities

2013 Profile of Hunger in the GTA



Daily Bread
Food Bank



Throughout the report we will refer to “three cities” within the GTA. By those three cities we mean:

City Core Former city of Toronto, East York, and York

Inner Suburbs Former inner suburbs of Etobicoke, North York, and Scarborough

905 Peel, York, and Durham regions



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Message from the Chair of the Board and the Executive Director

It was the best of times, it was the worst of times.

Aside from the reference to the well-known book from Charles Dickens, it is far from the best of times for thousands of people coming to food banks across the GTA. For the fifth year in a row, we are still seeing over one million visits to food banks across the GTA. That is more than double the ridership of the Bloor-Danforth subway line for an entire year.

These numbers represent people who cannot afford food because their resources are insufficient to keep a roof over their head and to keep food on the table at the same time. These numbers only show those who actually come to a food bank when they can't afford food – it's been previously shown that for every person who comes, there is at least one other very hungry person who cannot afford food who does not come. To determine why people wouldn't come when they're hungry, just imagine yourself in their shoes. Would you be able to admit right away you couldn't afford to feed yourself or possibly your children? Pride prevents many people from getting help when they need it.

Yet there are signs of hope. The total number of client visits in the report illustrates a stabilization of client visits. Many are starting to get back on their feet following a sharp and damaging recession, which is welcome news after several years of uncertainty and a large upsurge of people needing help from their local food banks. For thousands of clients, food banks throughout the GTA were there when they were needed. For a substantial number of people, charitable food assistance is a temporary but essential service.

We still have a long way to go. While client numbers in the city core have finally come down to pre-recession levels, the inner suburbs have seen close to a 40 per cent increase in number of visits. The face of poverty in Toronto is also changing, and includes highly educated but under-employed newcomers with children living in a barely affordable apartment in Scarborough, or the Canadian-born baby boomer living downtown who fell victim to economic restructuring and a sudden onset of a disability. Too many people are being left behind and shouldn't have to make the choice of whether to buy food or pay the rent.

Time for a new system where no one is left behind.

We see that an improved economy can help to a certain point. But much more needs to be done. We need a transformed income security system where no one is left behind. Fortunately, the last provincial budget set strong commitments towards meeting this vision, and implemented some key recommendations outlined in the "Brighter Prospects: Transforming Social Assistance in Ontario" report that was the result of a comprehensive review of social assistance in Ontario.

Measures in the budget included letting people receiving social assistance keep more of their earned income, paying special attention to improved benefit levels for singles on Ontario Works, and continuing to increase the Ontario Child Benefit. All these commitments will help make a further dent in the need for food banks and levels of hunger. Moving forward, it will be important to work alongside others in the province towards implementing the longer term recommendations outlined in the “Brighter Prospects” report such as reorienting social assistance from a focus on surveillance to offering real supports, improving the availability and quality of employment services, and implementing a new housing benefit.

In the meantime, people still have to eat.

While we continue to push the government/politicians for the changes needed so more people can afford to buy their own food, people still need help in the short term. On this end, our aim at Daily Bread is to feed people who are hungry first. Secondly, food banks can be a place to go to connect, learn, and move forward. This is why, in addition to distributing food to over 170 community food programs, Daily Bread also has various programs such as information and referral services, food services training, and a catering kitchen, all of which provide possibilities to escape poverty.

We know that food banks are not a long-term solution to hunger. However, they DO reduce hunger. For many, food banks are there to help while they find their own paths out of hunger and poverty. As someone who is hungry will tell you, it is very hard to find a job on an empty stomach.

Sincerely,



Anne Kothawala
Chair of the Board



Gail Nyberg
Executive Director

Key Findings

For the 5th year in a row GTA food banks have seen over one million visits, with an increase of nearly 40 per cent in Toronto's former inner suburbs since 2008.

1,120,000

Overall Client Visits in the GTA
April 2012-March 2013

763,700

Overall Client Visits to
DBFB member agencies

937,500

Overall Client Visits in Toronto

182,500

Overall Client Visits in the 905

Percentage Increases from 2008

0%

City Core

+38%

Inner Suburbs

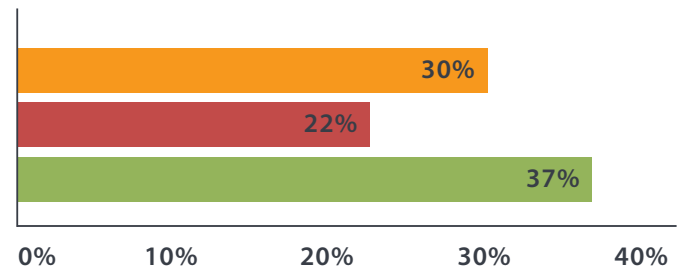
+19%

905

Different trends have emerged in the GTA in regards to who is accessing food banks. Those in the inner suburbs and 905 region are more likely to be families with children, whereas those in the city core are more likely single people with a disability.

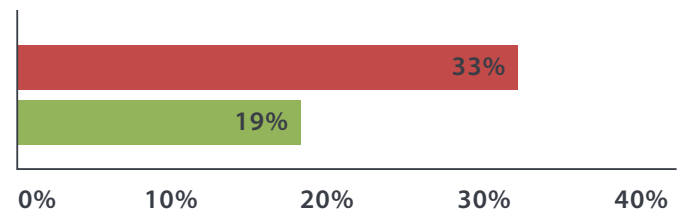
Percentage of food bank clients aged 0 to 14

Inner Suburbs / City Core / 905



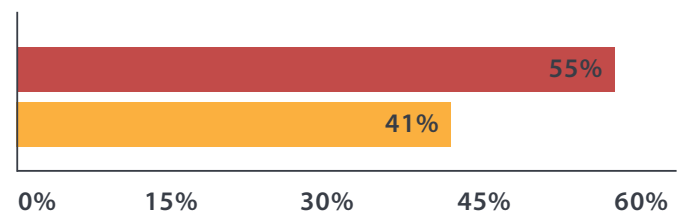
Percentage of food bank clients aged 45-64

City Core / 905



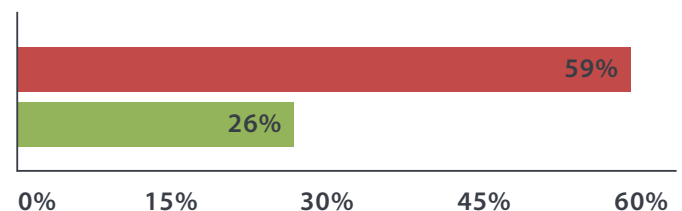
Percentage of food bank clients with a disability

City Core / Inner Suburbs



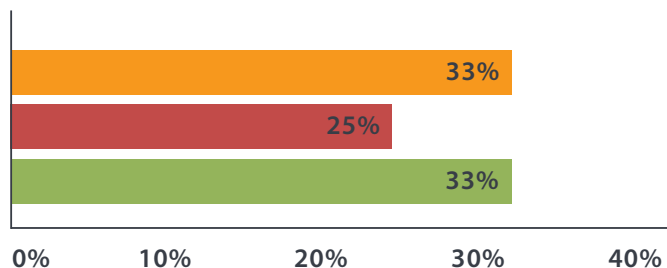
Percentage of food bank clients who are single

City Core / 905



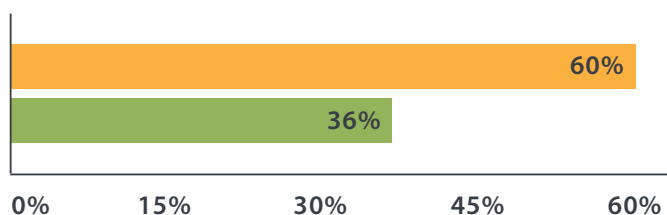
Percentage of food bank clients with university education or higher

Inner Suburbs / City Core / 905



Percentage of food bank clients who were not born in Canada

Inner Suburbs / 905



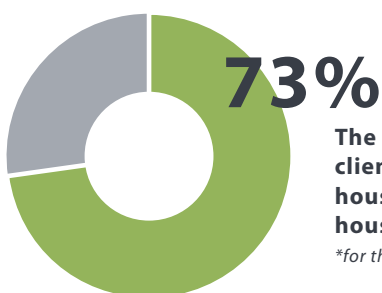
The reason people go hungry in the GTA comes down to dollars and cents. The average monthly income is \$693, and after rent is paid people are left with \$5.83 per person per day. Close to one quarter of people accessing food banks have someone in their household working, and in the 905 region that number is almost 40 per cent. Paid employment is not always a ticket out of hunger and poverty.

\$693

Average monthly income

\$5.83

Money available per person per day after rent is paid



The average food bank client spends 73% of their household income on housing.

**for those paying market rent*

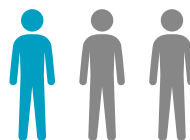
With income this low people have little money left to spend on food, and have to come to food banks in order to eat while being able to afford rent. Unfortunately, people also go hungry in order to afford other necessities such as rent, bills, and transportation.

Average length of time coming to a food bank

2 years **1 year**

City Core

Inner Suburbs and 905



Over a third of adult clients have not eaten for an entire day



40% of adult clients are hungry at least once a week



20% of children are hungry at least once a week

A Tale of Three Cities

THIS REPORT IS ALMOST A GOOD NEWS STORY. The total numbers in the report illustrate that client visits have stabilized compared to one year ago. This is consistent with a recent reduction in unemployment rates and social assistance caseloads, which are often used as indicators of the state of the economy. When the economy improves, people are more likely to be able to find employment, which may mean an increase in income and less need for food banks.

Still, for a large number of people in the GTA, coming to a food bank is still a necessity. People are being left behind in the current period of recovery, and those being left behind are a further example of the increasing economic and social divide that is already evident within the city.

These cities, the city core, the former inner suburbs, and the 905 area, are seeing different trends in regards to who is coming through the doors of their local food banks.

This report talks about three “cities” within the GTA. These cities, the city core, the former inner suburbs, and the 905 area, are seeing different trends in regards to who is coming through the doors of their local food banks. These trends illustrate what many already know, that the GTA and the City of Toronto are rapidly evolving and there are challenges that are emerging as a result of that evolution. Recent studies, such as David Hulchanski’s report “The Three Cities in Toronto” and the Metcalf Foundation’s “The Working Poor of the Toronto Region”, show how poverty in Toronto is becoming more prevalent in the former inner suburbs of Toronto, particularly Scarborough and North Etobicoke. The results in this report add to this discussion, showing that while client visits to the central core are now back to pre-recession levels, visits to food banks in the inner suburbs have skyrocketed since 2008.

The basis of this report, Daily Bread’s annual Who’s Hungry survey, gives us a unique glimpse into hunger in Toronto. The survey, unique of its kind in Canada, consists of approximately 100 survey volunteers conducting one-on-one interviews with over 1700 people accessing food banks through the GTA. This process allows us to get behind the numbers and get the complete story of who needs to access food banks and why. While we see a diverse group of people, we see similarities of who they are: people transitioning to a new country, an aging demographic contending with a disability or illness, and people simply struggling with the rising costs of basic needs (such as food) regardless of whether their income comes from social assistance or from employment.

We can also see key reasons why people need help. It comes down to dollars and cents. With clients receiving an average monthly income of less than \$700 and spending close to three quarters of their income on rent, food becomes a luxury. You need a roof over your head, and the risk of homelessness is very high in this situation. Going hungry is but one coping strategy that people use when struggling with this level of income. Other strategies might also include getting help from friends or family when possible, using a credit card, or selling off personal

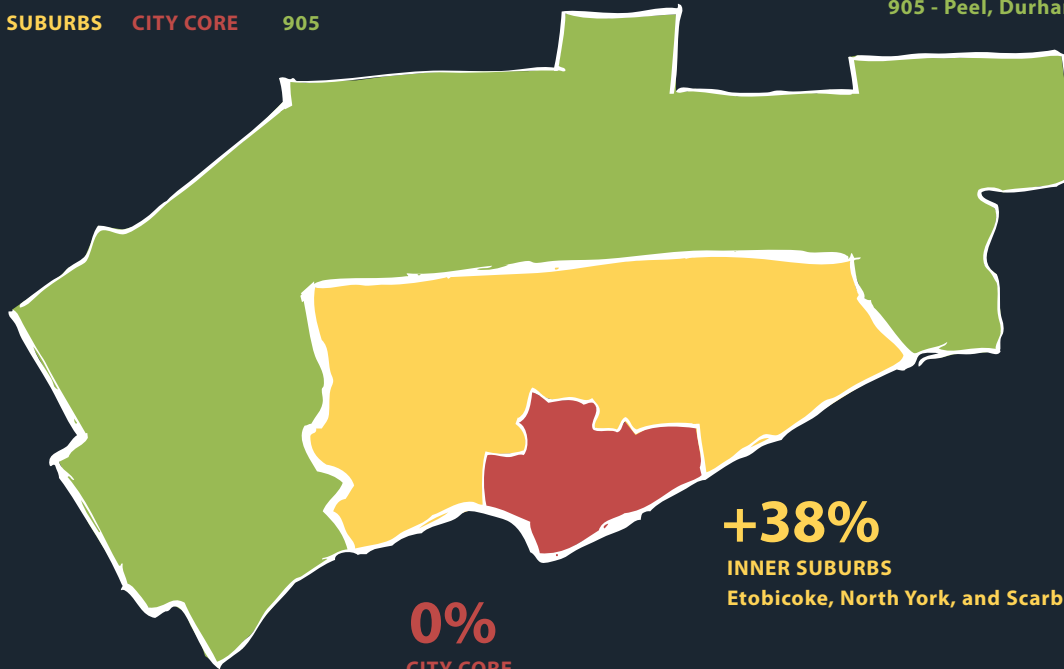
Greater Toronto Area

Percentage Increases from 2008

INNER SUBURBS CITY CORE 905

+19%

905 - Peel, Durham, and York



+38%

INNER SUBURBS
Etobicoke, North York, and Scarborough

0%

CITY CORE
Toronto, East York, and York

items that might have any value. For some this is a short-term crisis that lasts a few months, while others may have to manage this way for years. For everyone, a food bank can make a significant impact in people's ability to cope by providing a few days' worth of food once a week.

While providing food helps people cope, it can only help part of the problem. We see that when times are good and work becomes available, some people can be lifted out of poverty. What is needed is an income security system that can help more people pay the rent and buy food regardless of how the economy is performing. Whether the person who needs help from a food bank is a single baby boomer with a disability living in the Toronto core or a newcomer family with children living in central Scarborough, it is very difficult for anybody to be productive on an empty stomach.

Profiles of Hunger¹



John is a single 52-year-old male living by himself in a bachelor apartment in downtown Toronto. He used to work, until he was diagnosed with a degenerative condition that left him unable to work. John has been trying to receive ODSP and hopes he is close to getting onto the program; so far the application process has eaten up six months and counting. John has submitted multiple medical reports, financial documentation, talked to several caseworkers, and has a date in a couple of weeks to attend a tribunal in hopes of receiving ODSP. Receiving ODSP would mean John would receive a higher monthly income, a few hundred dollars more than what he currently receives from Ontario Works.

In the meantime, John receives the maximum allowance for a single person in Ontario which is \$606 a month. John lives in a rooming house and pays \$500 a month for his room. This leaves about a hundred dollars per month for everything else, such as food, transportation, personal hygiene items, and other necessities. Near the beginning of the month when the money comes in, John eats well and eats the things he chooses at his local grocery store, being careful to purchase things that are on sale and trying to stretch his money as best he can. John is happy that the grocery store is just a few blocks away and he can cart his grocery bags inside his metal buggy walking

to and from the store. He can spend the \$6 TTC fare that he saves on food. Later in the month, John's cart is empty and he has no way of refilling it unless he goes to his local food bank many blocks away. He saves and spends his last \$6 for the TTC fare to get to his local food bank.

At the food bank, John receives enough food to last him another couple of days and he wonders if he will have to forgo some breakfasts or lunches to make it last until the next cheque comes in. One day, out of the blue, John receives a call notifying him that he secured a spot in a subsidized housing unit. John had forgotten he'd applied over a year ago, and was delighted to hear rent would cost just \$155 a month. His delight turns to disappointment when he realizes Ontario Works clawed back his monthly allowance. After rent is paid, John will only have \$110 left over for daily living expenses. This is not much more than what he already is dealing with, but John considers himself lucky that at least he is still within walking distance of his new local food bank and can walk to Chinatown for discounted groceries to fill his buggy.



Maria is a 38-year-old single mother of two boys, aged 14 and 8. Maria graduated from university in the Philippines and did well as a dental hygienist there. The family recently immigrated to Canada and settled in Scarborough, closer to her brother and his family. Maria needs to re-train as a hygienist, since her

credentials are not recognized in Canada. Maria discovered she wouldn't be eligible for social assistance if she received OSAP, which wouldn't be enough to sustain her family while in school re-training, so Maria spent all her savings on tuition. Her brother bought her books after Maria reluctantly asked for help.

In Maria's situation, transportation to and from school for both her and her teenage son are non-negotiable. TTC passes for Maria and her oldest son cost \$226, leaving about \$500 for food and other expenses. Because it costs about \$580 a month to feed her family,² Maria makes regular weekly visits to her food bank, and so far, no one in her household has ever gone hungry.

Maria has discovered some basic monthly toiletries are stretched further by watering them down (such as shampoo, dish soap, liquid laundry detergent). Maria finds that she'd also benefit from home internet for assignments and papers for college instead of walking to the library and waiting for a computer, but won't give up food, toiletries, or the bus passes for it. Maria doesn't want to ask for any more help.



Ali, 45, and Sabrina, 40, live in Peel region.

They are newcomers from the Middle East and have been here just over one year. They left their country of origin due to ongoing violence. They have three children, daughters 11 and 9 and an 8-year-old son.

Both have Masters Degrees from their home country, Ali in Biochemistry and Sabrina in Agronomy. Fluent in English, both are volunteering in order to get Canadian work experience. In the meantime, aside from casual part-time jobs such as babysitting and landscaping, the only other income they are receiving is from child tax benefits and a GST refund cheque.

Every month is a struggle to afford their two-bedroom apartment, which costs \$1500 a month, in addition to \$300 for utilities such as gas, hydro, and water. The couple have used a line of credit and a credit card to help them with their monthly rent and utility payments, but money left over for food is scarce. Often the only food available in the apartment is some milk and cereal. As a result, both parents regularly go hungry, and struggle to admit that their children go hungry at least a couple days a week.

Ali and Sabrina's first visit to the food bank, ironically, wasn't to get food – but rather looking for any job opportunities in the community centre where the food bank is located. Sabrina says the effect of hunger is devastating on her family. She says, "We are educated and just want any kind of job to survive."

¹ These profiles are fictional based on composite statistics from each area as well as real client stories.

² Food calculation based on Toronto Nutritious Food Basket, http://www.toronto.ca/health/pdf/nutritious_food_basket_2012.pdf

Food Bank Visits in the GTA

TOTAL CLIENT VISITS TO FOOD BANKS across the GTA from April 2012 to March 2013 were 1,120,000. This is the fifth year that total visits have surpassed one million. While the total number remains high, numbers have stabilized. This stabilization is consistent with the reduction of unemployment rates during the same period. Toronto food banks had 937,500 visits, which was a 1 per cent decrease from last year. The 905 areas, which consist of Durham, York Region and Peel Region, saw an increase of 3 per cent.

1,120,000

Overall Client Visits in the GTA
April 2012-March 2013

937,500

Overall Client Visits in Toronto

182,500

Overall Client Visits in the 905

763,700

Overall Client Visits to
DBFB member agencies

0%

Percentage change in Toronto
city core since pre-recession 2008

+38%

Percentage change in Toronto inner
suburbs since pre-recession 2008

Change in Toronto city core versus inner suburbs: The best of times, the worst of times?

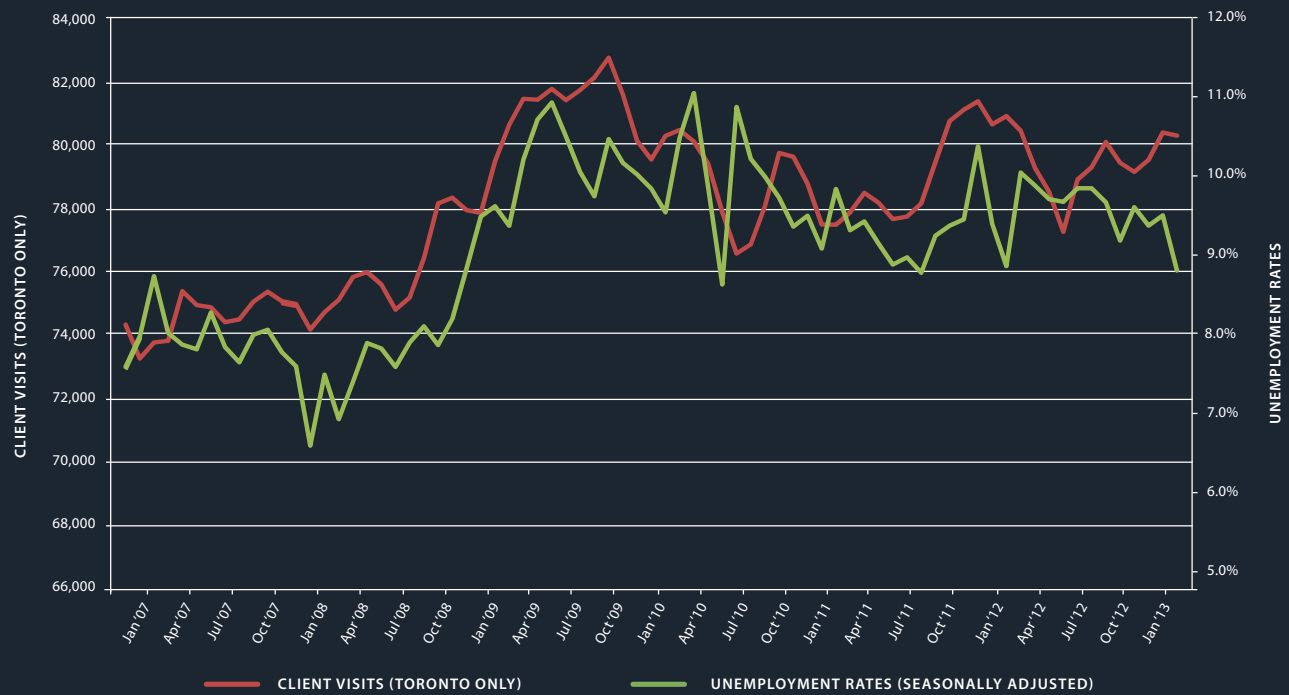
Agencies in the Toronto city core, consisting primarily of the pre-amalgamated City of Toronto, have finally reached pre-recession levels of client visits, seeing approximately the same number of visits that they had in early 2008. On the other hand, agencies in the inner suburbs (Etobicoke, Scarborough, and North York), have seen a 38 per cent increase since 2008. This trend of poverty moving outward towards the inner suburbs was illustrated in David Hulchanski's "The Three Cities within Toronto", which observed a decrease in average income of over 20 per cent throughout the inner suburbs from 1970 to 2005.³ Gentrification, a decrease in affordable housing in the downtown core, and more affordable rental options in the outlying areas of the city are cited in his report as key reasons for a growing gap of income between these regions within the city. This trend is now evident in food bank visits as well.

Reasons people come for the first time

Reason	Percentage
Lost job	32%
Disability	17%
New to area	17%
Just found out about food bank	16%
Living on savings	12%
Family break-up	8%
Reduced hours at work	5%
Refused or can't access E.I.	3%
Left E.I.	2%
Not eligible for social assistance	2%

³ J.David Hulchanski, "The Three Cities within Toronto. Income Polarization Among Toronto's Neighbourhoods, 1970-2005", University of Toronto.

UNEMPLOYMENT RATES AND FOOD BANK VISITS (TORONTO) ⁴



UNEMPLOYMENT RATES AND FOOD BANK VISITS OFTEN FOLLOW SIMILAR TRENDS. In fact, visits to food banks might be a more sensitive indicator than unemployment rates of how the economy is doing. When people lose jobs, they come to a food bank when other options have run out. When they find work and get back on their feet, they tend not to return to the food bank. For most months following April 2012, Daily Bread member agencies saw a reduction in client visits from over the previous year. This precipitated a downward trend in unemployment rates in Toronto, which appears to have taken place in the fourth quarter of 2012.

Why People Initially Need Help

Job loss or reduction in hours

Losing a job is a key reason that a significant portion of people come to a food bank for the first time. There is often a time delay between when people lose work and when they come to a food bank. They may have run out of Employment Insurance benefits (E.I.), have spent down their savings, or used a line of credit. Many have part-time, casual, or seasonal work arrangements and are not eligible for E.I., and have to come to food banks so they can get food during gaps in their employment income. These more precarious work arrangements are becoming more commonplace in Toronto and are more vulnerable to downward shifts in the economy.

Disability or serious illness

The sudden onset of a disability or serious illness is often a trigger for poverty, especially when there are few income supports available (except for social assistance) for those who do not have disability coverage. Those with long-term

disabilities receiving fixed incomes, not indexed to inflation in the case of provincial disability support, have to contend with food and energy prices rising above inflation. The cost of medication that is not covered by a drug plan, specialized treatment, or other increased costs that accompany a disability also quickly eat into household budgets, including food budgets.

New to the country

Those who are new to the area are often newcomers who have been in the country for five years or less. Some are refugee claimants waiting for their claims to be processed, while others are landed immigrants who are having difficulty getting their foreign credentials and education recognized and finding employment. Many are living on savings from back home to help carry them through the transition.

⁴ Unemployment rates from City of Toronto, Open Data Initiative, Economic Indicators Database. Food Bank Client Visits from Daily Bread Food Bank and North York Harvest Food Bank

The Profile of Hunger in the GTA

PEOPLE ACCESSING FOOD BANKS across the GTA are reflective of Toronto's diversity. There is no stereotypical food bank client. There are, however, key differences in overall demographics that indicate who might be more vulnerable to poverty and is already being left behind in the current period of economic recovery. These demographics are also significantly different depending on the region of the GTA, whether it is the city core, inner suburbs, or the 905 region.

Compared to five years ago, people accessing food banks are getting older, more highly educated, and more likely to be born outside of Canada.

	2013	2008
Gender		
Female	55%	50%
Male	45%	50%
Age groups		
18 and under	34%	34%
19-44	35%	39%
45-64	26%	23%
65 and up	4%	3%
Born in Canada		
Yes	50%	54%
First Nations		
Yes	5%	8%
Household composition		
Single	45%	47%
Single parent	18%	19%
Couple without children	9%	8%
Couple with children	16%	17%
Extended family without children	7%	6%
Extended family with children	5%	4%
Education		
Grade school or less	7%	5%
Some high school	20%	24%
Graduated high school	21%	25%
Some college or university	23%	20%
Graduated college or university	25%	22%
Post-graduate degree	5%	4%

Children 14 and under disproportionately represented at food banks, particularly in the 905 and Inner Suburbs

	City Core	Inner Suburbs	905	Overall GTA (Survey respondents)	Overall GTA (General population)
0-14	22%	30%	37%	28%	18%
15-24	13%	15%	17%	15%	13%
25-44	27%	27%	25%	27%	29%
45-64	33%	22%	19%	26%	28%
65 and up	4%	5%	2%	4%	13%

Children under 14 are disproportionately represented in the food bank survey sample. Twenty-eight per cent of the of the food bank survey population are children in this age range, in comparison with 18 per cent of the general Toronto population.⁵ The fact that there are more children in the food bank sample than the general population shows that children are more vulnerable to poverty. This disproportion becomes more pronounced as one moves farther away from the city core, with the 905 area having nearly twice the number of children 14 and under living in households going to food banks. Baby Boomers between 45 and 64 are the largest age group in the City Core. Seniors over 65, who make up a much smaller portion of the food bank population than the general population, may be underrepresented because of greater difficulty being able to access a food bank due to lack of mobility and/or cost of transportation.

New immigrants disproportionately represented at food banks, particularly in the Inner Suburbs

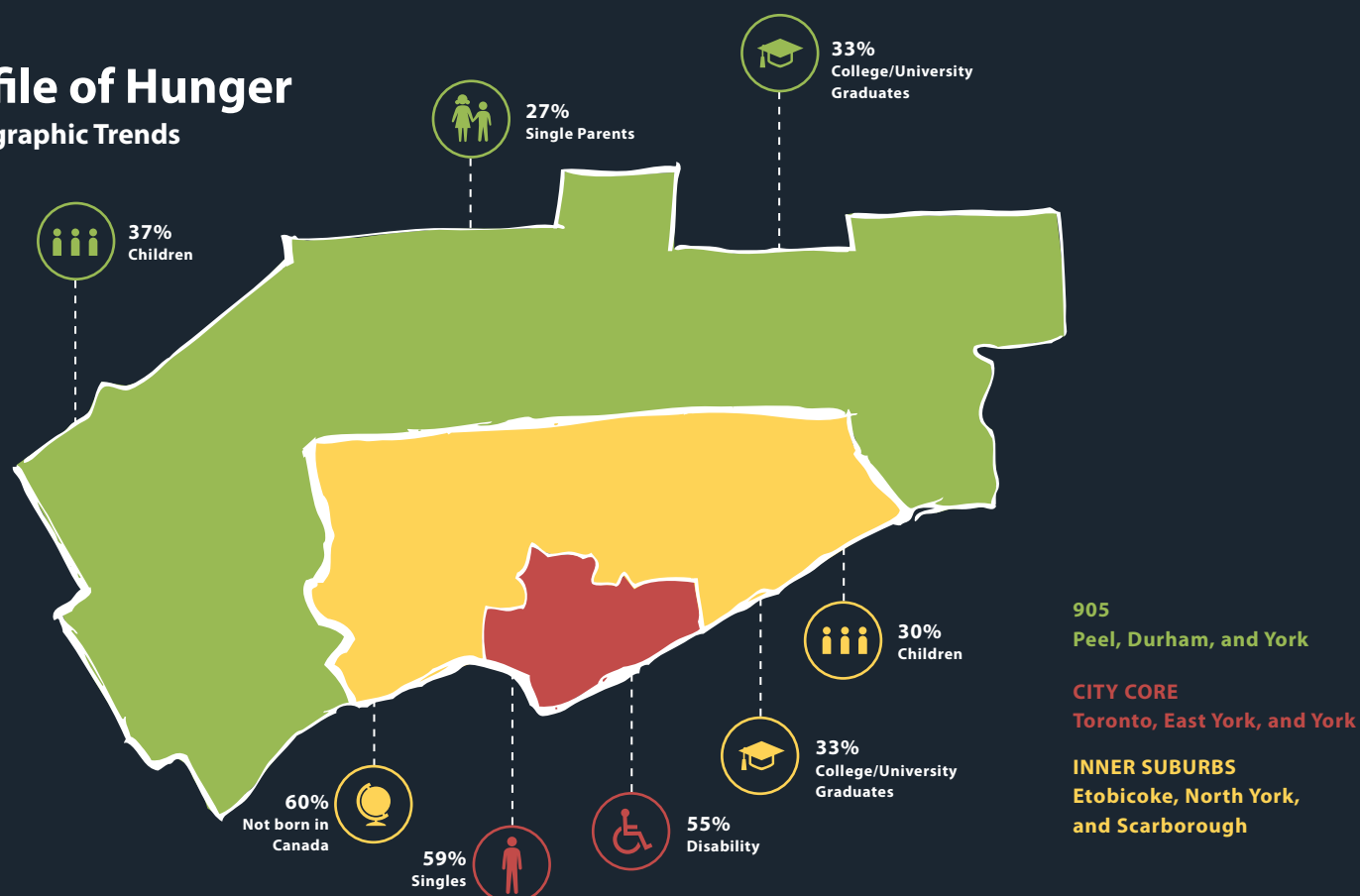
	City Core	Inner Suburbs	905	Overall GTA (Survey respondents)	Overall GTA (General population)
Born outside Canada	45%	60%	36%	50%	51%
In Canada 5 years or less	28%	38%	29%	33%	17%

Overall, the proportion of immigrants accessing food banks is the same to the general Toronto population, where half of the population was not born in Canada. However, newcomers to the country for five years or less represent twice the proportion than the general GTA population. This difference is even larger in the inner suburbs where close to 40 per cent of the newcomer population coming to food banks have been in the country for five years or less.

⁵ Demographic statistics from the general Toronto population are from City of Toronto Backgrounder publications, highlighting results for the GTA from the 2011 National Household Survey.

Profile of Hunger

Demographic Trends



More Single People Accessing Food Banks in the City Core

	City Core	Inner Suburbs	905	Overall GTA (Survey respondents)
Single person	59%	38%	26%	45%
Single parent	13%	21%	27%	18%
Couple with or without children	19%	27%	36%	25%
Extended family with or without children	9%	14%	11%	12%
Median number of people in household	1	2	3	2

In the city core, there is a greater likelihood that someone accessing a food bank is a single person. The overall proportion of single people in the survey sample is the highest (45 per cent), due to low levels of income assistance available for this group. Yet this difference is more noticeable in the city core, where nearly 60 per cent of clients are single people. In the inner suburbs and 905 people accessing food banks are more likely to be couples with or without children, with the 905 region having their largest proportion of households in that category. This is linked to the higher number of newcomers in these areas, who are more likely to be married coupled households with children. The 905 area also has a higher proportion of single parents.

More Mothers Accessing Food Banks in the Inner Suburbs and 905

	City Core	Inner Suburbs	905	Overall GTA (Survey respondents)	Overall GTA (General population)
Female	49%	59%	60%	55%	52%
Male	51%	41%	40%	45%	48%

The proportion of female to male respondents is slightly higher for people accessing food banks than the general population, with 55 per cent of those coming to food banks being female compared to 52 per cent of the general population. The inner suburbs have a higher proportion of female respondents, with more single mothers represented in the 905 area, and perhaps greater numbers of women who make the trip to the food bank on behalf of the household.

Other Information

	City Core	Inner Suburbs	905	Overall GTA (Survey respondents)
Have a Disability	55%	41%	44%	47%
Graduated college or University	25%	33%	33%	30%
Median length of time coming to a food bank (in months)	24	12	12	13

Close to half (47%) of all survey respondents have a long-term illness or disability, with the number being higher (55%) in the City Core. Having a disability can make entering the job market difficult or unlikely, which also translates to needing to access a food bank for longer periods of time. The median length of time for those in the City Core coming to a food bank is two years, whereas that number is one year in the inner suburbs and 905 region.

Food bank clients have similar levels of education to the general population, with 30 per cent having at least a college or university degree if not higher. That number is one third in the Inner Suburbs and 905 regions, where there are more newcomers, including those with landed immigrant status, who often have high levels of education and credentials but face ongoing challenges in the Canadian job market around recognition of these credentials.

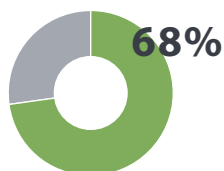
The Dollars and Cents of Hunger in Toronto

\$693

Average monthly income

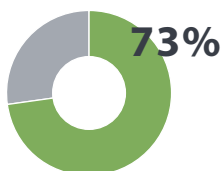
\$5.83

Money available per person per day after rent is paid



MARKET RENT

68% of food bank clients are paying market rent for their housing.



COST OF HOUSING*

The average food bank client spends 73% of their household income on housing.

**for those paying market rent*

WHEN PEOPLE GO HUNGRY IN THE GTA, it is usually due to lack of money. The median monthly income for a food bank client stands at \$693 per household. Last year the average market rent for a bachelor apartment in the GTA was \$836 and \$1003 for a one-bedroom apartment.⁶ Spending about 30 per cent of one's income on rent, including utilities, is considered an affordable amount. Given that the typical food bank client spends 73 per cent of their income on rent, it's no surprise that food banks remain a necessity. The high cost of shelter leaves little room for clients to purchase necessities like food, TTC fare, or other daily living expenses. One survey respondent summed up the root of the hunger problem well when he stated that "It's not a matter of hunger; it's a matter of finances."

What is your primary source of income?

Source of Income	Percentage
Ontario Works	41%
Ontario Disability Support Program	28%
Job/Employment	11%
Pension	6%
Child Tax Benefits	5%
Employment Insurance	2%
No income	2%
Other	4%

Receipt of Social Assistance: a guarantee of hunger in Toronto?

The main reason food bank visits remain so high is because 69 per cent of food bank clients are on social assistance. The City of Toronto, as a whole, sees nine per cent of the population receiving social assistance.⁷ Social assistance in Ontario consists of two programs: Ontario Works, (OW - otherwise known as welfare) and the Ontario Disability Support Program (ODSP). Ontario Works is meant to provide a temporary financial safety net for those who are out of work and looking for employment and have no other source of income; ODSP is meant to help individuals who suffer from a long-term disability that prevents them from participating in the full-time workforce. Neither program provides amounts that are sufficient to cover basic necessities and neither are indexed to the cost of living. In 1995, welfare rates were reduced by 21.6 per cent, and only raised by small increments since that period. To bring the income of a single person receiving social assistance back to where it was before the cuts, and indexed to inflation, would require a 60 per cent increase in social assistance rates.

⁶ Canada Mortgage & Housing Corporation. Rental Market Report, Greater Toronto Area, Fall 2012. Table 1.1.2 p. 16

⁷ City of Toronto Management Information Dashboard

Hunger and social assistance is not only a Toronto phenomenon. Research by Health Canada shows that, nationally, receipt of social assistance as a main source of income is by far most closely associated with food insecurity.⁸

When Work Doesn't Pay

Jobs are seen as an exit out of poverty and hunger; social assistance programs promote job searching and help with resume creation and training to help people find work. However, for many who have managed to find work, visiting a food bank is still necessary. Overall, about a quarter (23 per cent) of food bank clients have someone in their household working, and 11 per cent rely on work as their main source of household income. Across the three cities, clients surveyed in the 905 regions are more likely to have someone in their household working (39 per cent), compared to 20 per cent in the city core and 22 per cent in the inner suburbs. This may be due to higher disability rates found in the city core, or possible language barriers and unrecognized credentials in the inner suburbs for many who were not born in Canada.

Percentage of food bank clients with someone in household employed.

Overall	23%
City Core	20%
Inner Suburbs	22%
905	39%
Median hourly wage	\$15/hour
Median hours work/week	20 hours
Hourly wage categories	
Less than \$10.25	13%
\$10.25 (current minimum wage)	12%
More than \$10.25 to \$15	51%
More than \$15	25%

Benefits	
Dental	3%
Drug	5%
Both	14%
Neither	78%

One of the main reasons working isn't a safeguard against poverty is the lack of full-time jobs available and the trend towards more part-time or seasonal job opportunities. The median hours of work per week for a food bank client is 20 hours per week and a median wage of \$15 per hour. This amounts to about three working days per week. A significant majority of working food bank clients, 76 per cent, made more than the current minimum wage of \$10.25 an hour, and a quarter made more than \$15 an hour, but often couldn't get enough hours needed to lift them out of poverty. Coupled with the fact that a large majority, 78 per cent, do not receive either drug or dental benefits, working clients often find themselves having to pay for expensive medications and other health-related treatments out-of-pocket, sometimes sacrificing meals in order to do so.

Seasonal job opportunities, such as construction or landscaping, can also be a precursor to food bank visits. During off-season, when savings have been spent down and work hours are non-existent, some food bank clients find themselves having to receive Ontario Works to fill the income gap until steady work hours resume. Thirty-five per cent of food bank clients who have been on Ontario Works have cycled on and off it two or more times, illustrating how precarious employment has led to food bank use.

Subsidized housing not necessarily "affordable"

Thirty-two per cent of food bank clients, or approximately one in three food bank clients, live in affordable housing, also known as rent-geared-to-income (RGI) housing. The purpose of affordable housing is to offer lower-income individuals and families rent prices that are equivalent to about 30 per cent of a household's monthly income, as this is considered the standard for housing affordability. For this reason, subsidized housing is commonly seen as a major pathway out of hunger and poverty. However, for many of our clients who manage

⁸ Canadian Community Health Survey, Cycle 2.2, Nutrition (2004) "Income-Related Household Food Insecurity in Canada"

Percentage of food bank clients living in subsidized housing

Overall	32%
City Core	41%
Inner Suburbs	26%
905	19%

	Subsidized Housing	Not in Subsidized Housing
Disability	58%	40%
Median time visiting food bank	24 months	12 months
Gave up meal to pay for something else	57%	60%

to gain entry into these units and receive social assistance as their source of income, a significant portion of the social assistance cheque is deducted, or 'clawed back,' as a result of the rent decrease. That means what's left after paying rent is usually insufficient to live on. This leaves many on social assistance only slightly better off than they were had they not obtained affordable housing. Clients in affordable housing are significantly more likely to suffer a disability than those who are not. Those living in affordable housing also come to food banks for longer periods of time, coming an average of two years, as opposed to one year for those who are not living in affordable housing. Fifty-seven per cent in affordable housing have had to give up a meal to buy something else, including transportation, child/child-related items, and health and medical expenses that aren't covered under any plan.

The demand for subsidized housing far outweighs the supply and wait times for entry remain high. Although Toronto represented only about 20 per cent of the Ontario population, residents in the Greater Toronto Area represented 44 per cent of those on a waiting list.⁹ Over 150 000 households were waiting for affordable RGI housing in Ontario as of January 2012, yet this figure does not account for the high drop-out rates. For every family that was housed, more than 2.5 households dropped off waiting lists, a result from no longer needing the service or from

discouragingly long wait times. In 2011, the average wait for subsidized housing was between two and four years).¹⁰

The frequency at which food bank clients are able to secure subsidized housing is uneven at best. Depending on the region in which a client resides, the availability of subsidized housing units fluctuates. In the city core, where most of the subsidized housing units are located, 41 per cent of clients live in subsidized housing, compared to 26 per cent in the inner suburbs and 19 per cent in the 905 regions. More RGI housing everywhere is needed, but especially in the inner suburbs and 905 areas.

⁹ Ontario Non-Profit Housing, August 2012. Waiting Lists Survey 2012: ONPHA's 2012 report on waiting list statistics for Ontario.

¹⁰ Ibid.

Most people were incredibly resourceful, finding ways to stretch what little they had, like watering down soup to create several meals. It was definitely hard to hear how little money people had to buy food.

~ Survey Volunteer



Hunger and Managing Day to Day

WHEN CIRCUMSTANCES DICTATE THAT people must live on less than six dollars a day, they come up with a range of coping mechanisms, including accessing food banks and going hungry to save money.

Most respondents say that food banks are essential to meet their daily needs and have relieved hunger in their household. The extent that their hunger is managed by food bank visits depends on a variety of factors, including how much income they have after rent is paid, whether they are a single person or part of a larger household, and where the majority of their income comes from.

During interviews, people coming to food banks have said that they are hopeful and that coming to a food bank was not planned as a permanent survival measure but rather a much needed form of temporary assistance, one that would help them bridge into future opportunities to support themselves. Half of people coming to a food bank have been doing so for a year or less, with people coming on average for 13 months.

How often were you hungry in the last 3 months because you could not afford to buy food?

Frequency	Percentage
At least couple days/week	21%
At least one day/week	19%
At least one day/month	15%
Rarely	22%
Never	23%

Those who have been coming for longer than two years are often receiving fixed incomes such as welfare or disability payments, and cannot sustain paid employment. With prices for basic items such as food and fuel increasing beyond rates of inflation, those on fixed incomes are finding it increasingly difficult to put food on the table and keep a roof over their head. This is the scenario for many in the city core, who have been coming on average for 24 months. This is almost double the overall average.

Per cent of respondents who have not eaten for an entire day: 39%

Frequency	Percentage
Almost every month	52%
Some months but not every month	31%
Only 1 or 2 months	16%

What hunger looks like in the GTA

Hunger means not eating a full meal (such as watering down soup to create several meals), not eating a balanced meal, or not eating at all. Often clients have to sacrifice meals for living expenses like rent, transportation, or making sure their kids don't go hungry.

Forty per cent, or two out five adult clients have gone hungry at least once per week. Thirty-nine per cent, or again about two in five adults surveyed, have not eaten for an entire day due to lack of money. For more than half of those

who haven't eaten for a whole day, 52 per cent, this has happened almost every month in the past 12 months.

Often, parents do their best to shield their children from hunger, going hungry themselves so their children don't have to. Fifty-one per cent of children of food bank clients never go hungry. Despite parents' best efforts, twenty per cent of children go hungry at least once per week.

How often have your children gone hungry in the last three months due to lack of money?

Frequency	Percentage
At least a couple days/week	9%
At least one day/week	11%
At least one day/month	8%
Rarely	22%
Never	51%

Hunger can be the result of sacrificing meals to pay for other essential living expenses. In the past three months, 59 per cent of survey respondents have given up a meal to pay for something else. Most commonly this was rent, at 31 per cent. One respondent summed up his situation by saying "sometimes there is no food option available, as one has to choose between a roof over their head or eating". Twenty-six percent have had to give up meals to pay for bills, bills that include utilities like hydro, heat and water.

Transportation is another reason many can't afford food on a fixed income; 21 per cent of respondents have had to give up meals for TTC fare. Transportation is essential to get to and from work, school, and doctor's appointments and even to visit a food bank. One respondent revealed that he gave up a meal to save for transportation money to get to his local food bank, trading one meal in exchange for access to a few days' worth of food. Another respondent said that he "I can't afford rent, bus, clothes, and other things all the time. It sometimes has to be one or the other that has to be left out". These are a few of the choices that respondents make on a daily basis to manage living on a low income.

Per cent of survey respondents who gave up a meal to pay for something else: 59%

Reason	Percentage
Rent	31%
Bills/Utilities - hydro, gas, water	26%
Transportation	21%
Phone	17%
Child/child-related	10%
Health/medical	8%

Seventeen per cent of respondents gave up a meal to pay for the phone to stay in touch with loved ones, make appointments, and to have a contact number for potential employers. Meals are also sacrificed for child-related expenses (10 per cent) such as diapers, formula or school trips, and health and medical expenses (eight per cent) that insurance plans don't cover. Examples include over-the-counter medications, dental work, or eyeglasses.

Food banks and emergency food programs are part of a bundle of coping strategies clients use when facing poverty and hunger. People in the Greater Toronto Area who visit food banks employ a variety of other coping strategies, such as shopping at discount stores, receiving social assistance, retaining a stable residence, borrowing from friends or family, applying for cash advances, or walking instead of taking public transit¹¹. Survey respondents have shown similar results, as the majority of survey respondents receive social assistance, have gone hungry to live in stable housing or pay for daily living expenses. About half of respondents, 52 per cent, have had to borrow from friends or family in the last year. Twenty-two per cent of survey respondents managed day-to-day living on a low income by using a credit card. Twenty per cent have sold property such as a car, TV, or jewelry and nine per cent used a line of credit, which could potentially worsen an already difficult financial situation by pushing them in to debt.

Have done any of the following in the past year to pay bills

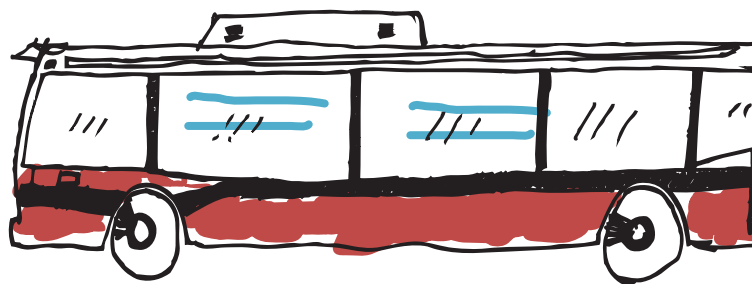
Actions	Percentage
Borrow from friends or family	52%
Use credit card	22%
Sell property (e.g. car, TV, jewelry)	20%
Use line of credit	9%
Other	6%
Cash in RRSP's or other financial	5%
None of the above	30%

Thirty per cent of survey responses said 'none of the above' was strategies used to manage. This could be for a variety of reasons, from not having items to sell or no access to a line of credit, to a matter of not wanting to ask friends or family for help. One respondent stated "I am not the kind of person to go out and ask people or neighbours for food, money, or help. Without it (food banks), I often would not eat." Food programs can be a last resort for many clients for a variety of reasons. One woman with a post-graduate degree explained, "Initially, I refused to come because I preferred to tough it out over taking food out of circulation for families and people who are much less employable but I have gotten pretty thin and it is often tough to concentrate (on trying to find work)."

Sometimes food banks offer both formal and informal sources of support for clients. Not only do food banks offer an emergency supply of food and sometimes referrals to supports like housing help, food programs may also serve as a social space for some and create a sense of community for isolated individuals. While food is the main reason to come to a food bank, it is often not the only reason.

I am not the kind of person to go out and ask people or neighbours for food, money, or help. Without it (food banks), I often would not eat.

~ Survey Volunteer



¹¹ Michalski, Joseph H. (Winter 2003). The economic status and coping strategies of food bank users in the Greater Toronto Area. Canadian Journal of Urban Research, Volume 12, Issue 2, pages 275-298

Creating a new system where no one is left behind

THE STABILIZATION OF FOOD BANK VISITS may be a sign of hope after the instability following the 2008 recession. Unfortunately there are people being left behind, and this could increase the economic and social divide already evident in the city.

The inner suburbs are a striking representation of this trend. Visits to food banks show a well-educated but struggling population of newcomers, often with children, trying to get a foot-hold in the labour market but faced with numerous barriers to employment. Lacking Canadian work experience, credentials, and networks, newcomers struggle to contend with the strain of going without food in order to pay the rent, or pay for public transportation to get to job interviews across the city. The 905 regions are in a similar predicament, with many newcomers already employed, but in jobs that simply do not pay in a region with little access to affordable housing.

The city core paints another equally troubling picture: that of an aging baby boomer population, including many single people with disabilities. Aging but not yet eligible for seniors benefits, they are contending with incomes that leave little left over for food and medication. Food banks are less of a short-term coping mechanism and more of a monthly budgeting plan. Going hungry, including not eating for an entire day, becomes the new normal.

It is clear that the root cause of hunger comes down to a lack of dollars and cents. Lack of income, along with high housing costs, are a recipe for hunger no matter what part of the city you live in or where you're from. When jobs aren't available and more people have to rely on social assistance, the need for food banks becomes stronger. When jobs are available, people work hard to get them and are able to earn enough money to buy their own food. Current food bank and unemployment numbers provide evidence that this is the case.

The root causes of hunger can be solved. What we need is a transformed income security system, which can further improve employment outcomes for people during good economic times, and provide an adequate safety net during bad times. The most recent provincial budget included positive measures that are important immediate steps toward this goal. These measures included letting people who receive social assistance keep more of their earned income, increasing asset limits, paying special attention to improved benefit levels for singles on Ontario Works, and continuing to increase the Ontario Child Benefit. These things will all help make a further dent in the need for food banks and hunger. Moving forward, it will be important to work alongside others in the province towards implementing the longer term recommendations outlined in the "Brighter Prospects: Transforming Social Assistance in



It is their belief that the future will bring better things that will help them stay optimistic through difficult times, and that coming to a food bank can help them bridge into future opportunities to support themselves.



Ontario” report that was the result of a comprehensive review of social assistance in Ontario.¹²

These recommendations are wider and more transformative in scope, and included:

- reorienting social assistance from a focus on surveillance to offering real supports;
- improving the availability and quality of employment services; and
- implementing a new housing benefit.

Throughout the interviews, survey respondents often demonstrated an energetic, hopeful outlook, which was a striking contrast to the physical hunger and economic hardship they were experiencing. It is their belief that the future will bring better things that will help them stay optimistic through difficult times, and that coming to a food bank can help them bridge into future opportunities to support themselves. Good social policy needs to now do its part, to create a new system that ensures that whether people are transitioning to the work force or living with a disability, no one is left behind.

¹² http://www.mcass.gov.on.ca/documents/en/mcass/social/publications/social_assistance_review_final_report.pdf

2013 Annual Survey Methodology

Reporting Food Bank Use

“Who’s Hungry 2013: A Tale of 3 Cities” reports the number of people served (vs. the number of individuals) in participating neighbourhood food banks in the Greater Toronto Area. The total numbers reported on pages 6 and 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 2013, in neighbourhood food banks across the GTA. Volunteers were trained to conduct a 38-question survey 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, 36 food banks participated in the survey and 67 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 could skip any question within the survey. Additionally, volunteers

emphasized that the interview was confidential, and clients could not be identified by any of their responses.

Analyzing the Data

About 1720 surveys were conducted for this study; 1682 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 1700 food bank clients who shared their personal accounts. We are always grateful that you are willing to share your time and experiences. You are helping to reveal hunger in the GTA and helping us move towards solutions. 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 many 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 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 at 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 and 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:

Agincourt Community Services Association
Allan Gardens Food Bank
Bathurst-Finch Community Food Bank
Calvary Baptist Church Food Bank
Central Etobicoke Economic Support
Christ Church St. James Food Pantry
Churches by the Bluffs
Churches on the Hill
Community Share Food Bank
Eastview Neighbourhood Community Centre
Eden Community Food Bank Battleford
Eden Community Food Bank Unity
Fareshare Oakville
Flemingdon Park Food Bank
Fort York Food Bank
Glen Rhodes United Church Food Bank
Haven on the Queensway
Joy City Food Bank

Lansing United Church
Lawrence Heights Community Food Bank
New Toronto Street Food Bank
Oasis Dufferin Community Centre
O'Connor Food Program
Our Saviour Lutheran Church Food Bank
Pape Food Bank
Scarborough Centre For Healthy Communities
Scott Mission
SDA Oshawa Food Bank
Sorauren Food Bank
St. Ninian's Food Bank
The Lighthouse Centre
The Stop Community Food Centre
Thistletown Community Services Unit
Toronto People With AIDS Foundation
Weston Area Emergency Support
Yonge Street Mission

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Daily Bread
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