

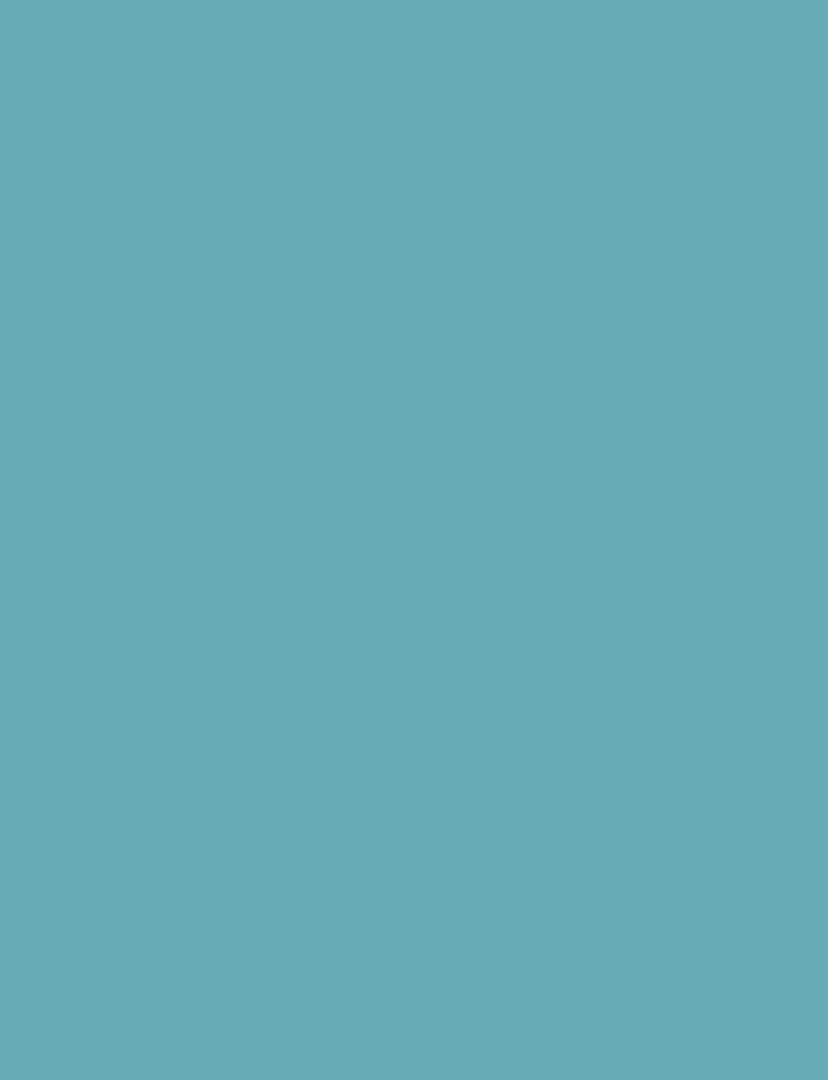
# **Who's Hungry**

2014 Profile of Hunger in the GTA









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### 2014 Profile of Hunger in the GTA

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# Message from the Chair of the Board and the Executive Director

#### It has been an interesting year.

On one hand, it was a year of progress. On the government front, the 2013 provincial budget had positive measures for people living in poverty, including increases to the Ontario Child Benefit and social assistance rates, as well as a \$200 monthly earnings exemption for people receiving social assistance. This was followed by another progressive budget in 2014, with the re-elected Liberal government committing to further increases to the Ontario Child Benefit and social assistance, as well as expansion of health benefits to children in low income families.

Additionally, after several years of skyrocketing client visits after the 2008 recession, food banks in the GTA saw visits decrease this year. We saw that smart social policy, along with an improved economy, can make a strong impact in reducing the need for food banks.

On the other hand, it was a year that showed a disturbing new trend. We are seeing more people with disabilities going hungry; especially people who are on the Ontario Disability Support Program, which is a form of social assistance income given to people with disabilities. More people receiving this type of income are coming to food banks than ever before: nearly 30 per cent of food bank clients are receiving Ontario Disability Support, whereas in 2005 it was 17 per cent. With a monthly income of just under \$1,100, they pay a large portion of their income on rent, as well as food costs that are rising faster than the rate of inflation. The amount of income they receive simply isn't enough compared to the rising cost of food and shelter.

An increasing number of people with disabilities in Ontario are being left with Ontario Disability Support Program as their only means of income support. If something is not done to significantly improve the program, our numbers show that we will be facing a crisis of more people with disabilities dealing with severe hunger.

Other trends continue. In last year's report, we talked about "3 cities" emerging in the GTA in regards to food bank use. While food bank visits have decreased in Toronto's city core, they continue to increase in the inner suburbs and 905 regions since the recession. Families with children are being pushed to Toronto's inner suburbs to find more affordable housing, but are still having difficulty making ends meet.

Despite signs of improvement, there is still a long way to go. Even with the reduction in client visits this year, overall food bank visits are still nearly 10 per cent higher compared to before

the recession. The need is still high, and an economic downturn could very quickly reverse the downward trend. Too many people are living paycheque to paycheque, and it wouldn't take much to put them over the edge.

What can you do to help?

Learn about poverty. This report contains valuable information to better understand the extent of hunger in the GTA, and the driving forces behind it.

**Share** the information in this report with friends, family and neighbours.

Make your voice heard. Governments must take action to help fight hunger in our communities. Talk to your elected representatives, and make sure they know you want something done about poverty in your community.

Donate. Food banks are a safety net for today – and they are an investment in healthy people and healthy communities for tomorrow. With your help we can continue to provide food and other resources to those in need while we push for change.

Sincerely,

**Anne Kothawala** 

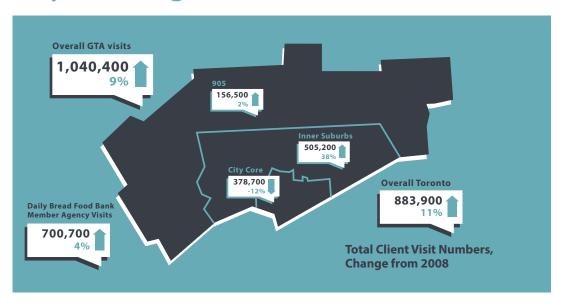
Anne

Chair of the Board

**Gail Nyberg** 

**Executive Director** 

## **Key Findings**



For the 6th year in a row GTA food banks have seen over one million visits, with an increase of nearly 40 per cent in Toronto's inner suburbs since 2008. There are more families with children visiting food banks in the inner suburbs and 905 region, whereas in the city core there are more single people, the majority of them having a disability.



31% are children



49%
have a disability



45% are single-person households



349/o have a college diploma, bachelor's degree or higher

People are coming to food banks for longer periods than they used to

months

 $12_{\mathsf{months}}$ 

2010

Average length of time coming to a food bank

What hunger looks like in Toronto for survey respondents

41%

of adults go hungry at least once per week

16%

of children go hungry at least once per week

For more than a third of clients, hunger means not eating for an entire day due to lack of money

1%

General Canadian population\*

Food bank clients

\*General Canadian population data from Statistics Canada, Canadian Community Health Survey, 2012 Respondents who were single, had a disability, or receiving social assistance (either Ontario Works or Ontario Disability Support Program) as a main source of income were more likely to have not eaten for an entire day. These demographic and income groups are not mutually exclusive, and often overlap

All other household types

main source of income

Not receiving social assistance as main source of income

People go hungry in the GTA because of lack of money. After rent is paid people are left with \$6.13 per person per day. 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.



Average monthly income of a food bank client



Percentage of income spent on rent and utilities

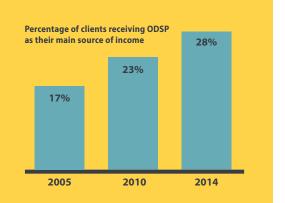


**Percentage of respondents** receiving social assistance as their main source of income



Money available per person per day after rent is paid

The number of people receiving the **Ontario Disability Support Program** (ODSP) and coming to food banks in the GTA is steadily increasing. This increase is mirroring the growth of **ODSP** caseloads province-wide. The incomes of people receiving ODSP is not keeping up with rising food and housing costs.



# Profile of Hunger: Wendy

**Wendy, 31, is used to taking care of others,** and was not used to asking for help. Getting food from a food bank hadn't even crossed her mind.

But as she found herself barely able to move from worsening pain, and not being able to afford her rent, Wendy realized she had to do something or her situation would get worse.

"I had never heard of food banks... instead I would starve. Crackers were my best friend." WENDY

Wendy's story is about how the onset of a disability, and reliance on social assistance, can lead to poverty and hunger. This story is a familiar one to thousands of clients across the GTA who have had to access food banks due to loss of work after coming down with an illness or disability. It is a story also becoming more common as disability coverage increasingly shifts from the private sector to provincial social assistance.

**Wendy has fibromyalgia,** which is a central nervous system disorder that leads to chronic, widespread pain. While she is able to walk short distances without assistance, for longer distances she needs a motorized wheelchair. In addition to the fibromyalgia she also battles stomach problems as well as irritable bowel syndrome.

Wendy's body started to deteriorate 10 years ago. Working two jobs in the food services industry, she would work

from 9 to 4 at one job and then travel for an hour to get to her other job where she would work from 5 to 11 at night. During this period she began to realize something was wrong, as the pain in her body was starting to become unmanageable. "I would work my shift and would be literally crawling to get into the bus to go home."

As the pain intensified further, Wendy had to temporarily stop work, but she still had no idea what was wrong with her. Although she did not have long-term disability coverage from work, she was able to obtain Employment Insurance (E.I.) sickness pay, a federally administered income support program. This program provides 55 per cent of a person's salary; however the benefits are time-limited, as support from this program is only provided for up to a maximum of 15 weeks.

Still not diagnosed and not able to go back to work full time, Wendy decided to go back to school for hospitality management. She was receiving Ontario Student Assistance Program (OSAP) as well as working part time on the campus in order to adequately support herself.

But by the time the second year of the program was underway, her body kept breaking down.

"When I worked events at the school, I would be bawling in pain...once the instructor had to take me home."

As her pain continued, and her OSAP was running out,
Wendy was finding it impossible to both eat and pay her rent. She still hadn't heard about food banks, so she simply didn't eat, or subsisted on crackers. At this point in her 20s, Wendy didn't envision this future for herself. She was constantly struggling with pain and not able to work, or afford rent or food. "I thought at this stage I would be at a certain place [in my life]...and I couldn't even afford to buy groceries. This is when the depression set in."

After her diagnosis at age 23, her doctor confirmed what her body was already telling her: that she was not physically able to work full-time due to her condition, and would have to apply for Ontario Disability Support Program (ODSP).

However, she was rejected on her initial application to this program, and in order to support herself she had to go on Ontario Works, otherwise known as welfare.

At that time in 2006, Ontario Works paid \$548 per month for a single person. Previously living with a family member, a change in circumstances meant she had to move out on her own. On the amount of income she was receiving from Ontario Works the only place she could afford to live was in a single room in a rooming house in a high crime area. While she waited for her ODSP application to be accepted, her physical condition continued to deteriorate. It was made worse by the limited diet she could afford, which still consisted of mainly bread and crackers. Any other food purchases such as the occasional meat product were made by using a credit card.

Mentally, her living situation only intensified her depression. She didn't feel safe in her neighbourhood, and there were also pest control issues that she couldn't address financially, let alone physically. "When the roaches problem came in...I started stressing out...I couldn't bend down to kill them...it was driving me crazy."

Two years later, Wendy was finally able to access ODSP, which meant a higher income - an increase of \$445 - and better housing. Due to her living in a new subsidized apartment that enabled a reduction in the amount of rent she pays, her overall income has also been reduced to \$840 per month. While the increased payments and better housing initially improved her overall mental state, meeting daily living costs continues to be a struggle. Wendy still can't afford to buy the food she needs to improve some of the new physical ailments she has developed over the last few years, such as irritable bowel syndrome.

"(The cost of) everything has just risen...to this day I still can't buy fruits or vegetables...when I was diagnosed with irritable bowel syndrome my doctor said he wanted me to eat five or six servings of fruits and vegetables a day. And I'm like, 'what?!"

Wendy tries her best to make ends meet by supplementing her food purchases with what she can receive from her local food bank, where she is also a volunteer. However Wendy will see a further increase in income after being able to access a part-time job through a program available for Ontario Works and ODSP participants. Because of her skills and experience, Wendy was given specialized training to be able to work as a concierge at a hotel, a position that's managegable with her physical limitations.

> "People are depending on me to show up... Seeing people genuinely interested in how I'm doing...that has been life changing." WENDY

Wendy credits volunteering at the food bank with helping her obtain her current job. Volunteering has given her the confidence she needed to realize that though her disease might limit her physically, she is still able to work to some capacity "People [at the food bank] are depending on me to show up. By coming every week, seeing the same people, greeting them, being greeted by them...seeing people genuinely interested in how I'm doing...that has been life changing. If it wasn't for this, I wouldn't have a job today."

### Introduction

#### Hunger doesn't discriminate, whether you're a single person with a disability, or a working family with children

Like thousands of others in her position, Wendy did not envision she would ever need social assistance, let alone help from a food bank. As her story shows, the onset of a disability or illness can be the beginning of a downward spiral into poverty and hunger. In Wendy's case, a food bank helped meet some her dietary needs that could not be met by her provincial disability support alone. It also provided her with a volunteer position that proved to be a springboard to an employment opportunity. But for many others, coming to a food bank remains an unlikely prospect. There may be the pride that prevents them from asking for help. They may not be able to access a food bank due to lack of physical mobility. They may not be able to afford the round trip ticket to a food bank on public transit.

A previous study showed that only 40 per cent of people who were considered "severely food insecure" in Toronto had actually come to a food bank, and far fewer chose to use other community food programs such as community kitchens (6.7 per cent), and community gardens (3 per cent).1 Food banks can try to meet the need, but they cannot make up for the lack of income those living in poverty experience. For people with disabilities as well as others receiving provincial social assistance, their incomes are shrinking in comparison to the rising costs of living. This year's results of the annual survey of food bank clients in the GTA provides a glimpse of what might be in store for greater numbers of people, as more people with disabilities rely on provincial social assistance programs than ever before. A greater reliance on social assistance means more people will have low levels of income income that cannot keep up with the rising cost of food and shelter.

We are happy to report that food bank use declined last year, likely on the strength of an improved economy and continued investments in government programs, such as the Ontario Child Benefit, to fight poverty. However, this positive news masks some underlying worrisome trends.

First, food bank use still remains inexcusably high, at nine per cent more visits than before the 2008 recession, suggesting that six years later we have yet to experience a full recovery.

Second, we still also see significant increases in food bank use in Toronto's inner and outer suburbs, driven largely by high numbers of families, including many newcomers with

<sup>&</sup>lt;sup>1</sup> Sharon I. Kirkpatrick, PhD, RD, and Valerie Tarasuk, PhD, "Food Insecurity and Participation in Community Food Programs among Low-income Toronto Families", Canadian Journal of Public Health, March/April 2009, pp.135-139. "Severely food insecure" is defined as "reduced food intake and disrupted eating patterns" (Statistics Canada, Canadian Community Health Survey, Cycle 2.2 Nutrition (2004): Income-Related Household Food Insecurity in Canada).

children. Whereas a higher proportion of singles live in the city core of Toronto, more families are being pushed to the inner suburbs (Scarborough, Etobicoke, North York) to find more affordable places to live. Some may be receiving social assistance until they find work, others are working but can't get enough hours to pay the rent and make ends meet.

The 905 region also sees many families with children, and is a region where affordable housing is sparse. Utility costs such as gas for heat are a particular concern for families coming to food banks in the outer regions of the GTA. Food is not only sacrificed to keep a roof over their heads, but also to stay warm during the frigid winter months.

Third, we are seeing a rise in the single population in the downtown core. As we explain in the report, although singles represent a reduction in overall client visits, they pose a unique challenge to food banks.

Finally, we are consistently seeing a rise in people receiving Ontario Disability Support Program using food banks. Ontario Disability Support Program (ODSP) is intended for people who have a disability or serious illness, and do not have access to employer-triggered programs available to those with regular salaried or wage-based work. This mirrors trends in provincial social assistance programs: Ontario Disability Support Program caseloads are continuously rising while Ontario Works caseloads tend to rise and fall with the state of the economy. Ontario Disability Support Program beneficiaries will likely surpass Ontario Works in the next few years.

Without significant changes in that program, more people with disabilities may be accessing food banks.

#### The Who's Hungry survey: providing a glimpse of hunger in the GTA

Poverty and hunger are often hidden in the GTA. Other indicators of how people are faring in the economy, such as unemployment rates, only tell part of the story. This report looks deeper into the extent of hunger in our communities, and more closely at the reasons why people are going hungry in the first place.

The information in this report comes from Daily Bread's annual Who's Hungry Survey, where trained volunteers conducted one-on-one interviews with approximately 1000 people accessing food banks across the GTA. Through these interviews, people share stories of having to water down soup, subsist on crackers, or not eat for an entire day due to lack of money. They talk about sacrificing food so they can pay their rent, be able to afford the bus fare to get to the doctor, or for the fee for a child's school trip. People also reveal their financial situation, which shows they earn on average about \$750 per month. Rent eats up most of it - and food becomes a "luxury".

For many, a food bank is a bridge: a service that helps to carry them through these difficult periods until they can support themselves. Food banks help people fill their cupboards, and their stomachs, until their situation improves. That could mean getting a job that pays the bills, or being able to access more affordable housing.

But unfortunately, people are coming to food banks for longer periods than they have before. A few years ago people came on average for 12 months; now it's 18 months. It is taking longer for people to get back on their feet after losing a job, or if they are disabled they are having a harder time keeping up with costs of living on stagnant incomes.

#### The way forward: a transformed income security system

As much as food banks try to provide people with support during these difficult periods, they can't make up for the demand caused by the shrinking social safety net. For many people our social assistance system is moving from being the option of last resort to being the only option.

Important gains have been made in the last year to improve incomes of people living in poverty, such as increased child benefit levels and allowing people on social assistance to keep more of their earned income from employment. However if we are to stem the tide of people needing food banks for longer periods, we need a transformed income security system. A system that can help people pay their rent as well as eat when they lose a job, and a system that helps people afford their day-to-day living if they have a disability. Clients such as Wendy are beating the odds and climbing out of poverty; but it is a slow, hard climb, and we need a system that prevents people from falling into poverty in the first place.



# **Food Bank Visits in** the GTA

Total client visits to food banks across the GTA from April 2013 to March 2014 were 1,040,400. This is the sixth year in a row numbers have surpassed one million. While overall numbers remain high, food bank visit numbers have decreased by seven per cent from last year. Despite this present downward trend client visit numbers remain nine per cent higher from before the 2008 recession. Behind these numbers, there are some underlying trends, discussed below.

#### Families with children being pushed to the inner suburbs

During this period there has been a large geographical shift in where visits have been increasing. Since 2008 there has been a nearly 40 per cent increase in client visits to the inner suburbs of Scarborough, North York and Etobicoke, whereas in the city core there has been a 12 per cent decrease. Access to affordable housing may be one reason for

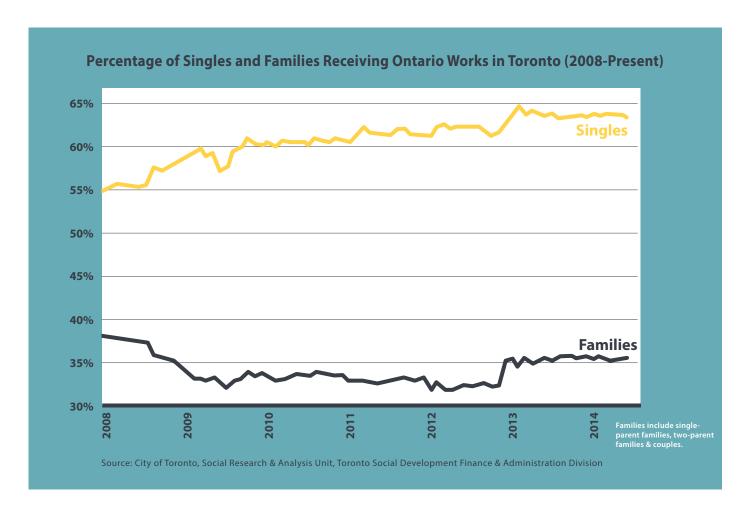
this bigger trend. Gentrification and neighbourhood redevelopment in downtown neighbourhoods such as Regent Park, mean families with children are more likely to find an affordable place to live in the inner suburbs.

#### Increase in single adults

"The Bluffs food bank has had a significant increase in the number of participants who receive a hamper for one person – a "singles" hamper. I am certain that we are not alone with the struggle to fairly distribute groceries, when such a large portion of our participants are singles. The number of people being served is down, while at the same time, the [food] demand put on us by this disproportionate number of singles is way up."

- Gail Barkic, Food Bank Coordinator at Churches by the Bluffs Food Bank

Part of the overall decrease in food bank use can be attributed to more singles coming to food banks in the downtown core although they still represent fewer total visits than multi-person households. This increase in singles mirrors social assistance in the City of Toronto (and in the province as a whole). Singles now represent the largest



proportion of social assistance cases, surpassing single parents.

In one sense, this represents a significant social policy accomplishment – poverty used to be deeply concentrated in single-parent households. Through child benefits and other policy levers, impressive strides have been made in addressing this problem. A similar strategy needs to be developed for single adults.

Single-person households have the least amount of money of the different types of households coming to food banks. They receive proportionately lower incomes from Ontario Works; do not have the access to the same number of tax benefits that other household types have; and don't have the same economies of scale that comes with sharing households with more than one person.

This last point presents a particular challenge for food banks. While a single-person household represents fewer "client visits" than a multiple-person household, they do not necessarily represent less need. For instance, the amount of food distributed to larger families cannot always be reduced for a single-person household. Fresh items such as a carton of milk that is suitable for a family of four cannot be broken down into smaller components for a single person.

In addition, single people come to food banks more frequently than other households, and for longer periods, particularly if they have a disability. And their level of hunger is high, with many not eating for an entire day.

"I used to earn over 100K a year. After heart surgery, I lost everything and was unable to return to work."

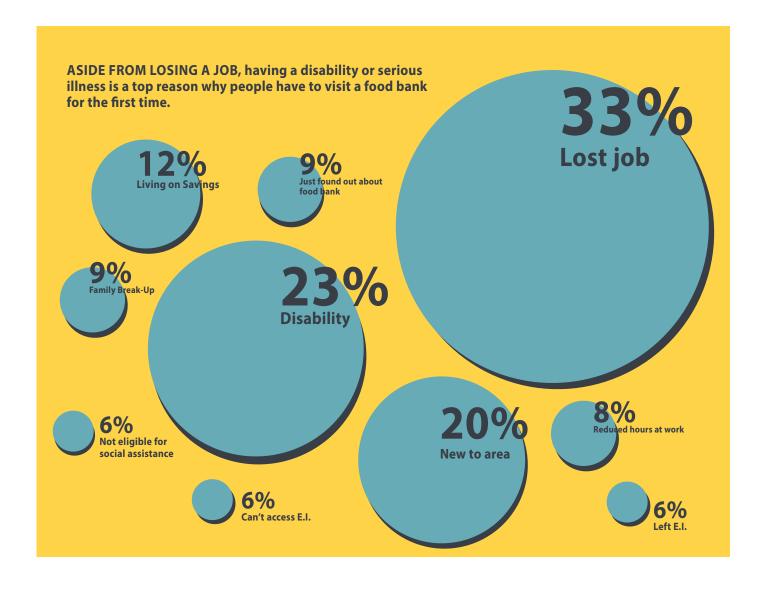
SURVEY RESPONDENT

#### Increasing numbers of people with disabilities or serious illness receiving **Ontario Disability Support Program**

The state of the economy and the loss of a job on its own are not the only reasons people need to come to a food bank for the first time. Having a disability or serious illness can trigger a loss of income and a spiral into poverty. Those who are self-employed, or working part time, casual or seasonal type jobs are less likely to have private disability insurance, or access to Employment Insurance (E.I.) Sickness Benefits when they can no longer work.

Many coming to food banks with a disability rely on the disability component of provincial social assistance, which in Ontario is the Ontario Disability Support Program (ODSP). ODSP is intended for people who have a disability or

serious illness and are not likely to be able to work full time. ODSP provides a relatively low level of income compared to other disability programs, and is not indexed to inflation. Accessing ODSP can be a complex and difficult process, and some with disabilities have to rely on the other component of provincial social assistance, known in Ontario as Ontario Works. Ontario Works (also known as welfare) is intended as shorter term income support of last resort for people who are looking for work. While the amount of income given to those receiving ODSP is low, the amounts given for those receiving Ontario Works is even less. Because of the low amount of income that these social assistance programs provide, those with disabilities that have to rely on them will be more likely to struggle to make ends meet and need the help of a food bank.



# **Profile of Hunger in the GTA**

The face of hunger looks like the face of Toronto. They include newcomers as well as those who are Canadian born, and they also include those with higher levels of education.

However, there are some demographic groups coming to food banks that are disproportionately represented in comparison to the demographics of the overall city. They include children, single people, Aboriginal people, and people with disabilities.

Depending on the area of the GTA, these proportions change. Those who have families with children are more likely to live in the inner suburbs or 905 region, with the 905 region

having 38 per cent of their clients who are children 18 and under. On the other hand, the city core sees more clients who are single, and a greater proportion of older clients. Forty per cent of clients in the city core are 45 and up.

The percentage of people with disabilities coming to food banks is disproportionately high across the GTA compared to the general population, which is nearly 16 per cent for the province of Ontario. Half of food bank clients across the GTA report having a disability or serious illness, with that percentage being close to 60 per cent in the city core.

	Overall	City core	Inner Suburbs	905
Gender	Overall	City tore	illier Suburbs	<b>303</b>
Female	53%	45%	57%	60%
Male	47%	54%	43%	40%
Age Groups	47 70	3470	4570	40 70
18 and under	31%	21%	34%	38%
19 - 44	37%	38%	37%	36%
45 - 64	26%	33%	24%	24%
65 and up	5%	7%	5%	3%
Born Outside Canada	49%	44%	59%	36%
Disability	49%	59%	45%	40%
Aboriginal	6%	9%	5%	4%
Household composition				
Single	45%	61%	38%	31%
Single parent	15%	10%	17%	22%
Couple without children	8%	10%	8%	6%
Couple with children	17%	8%	20%	25%
Extended family without children	10%	8%	12%	11%
Extended family with children	5%	3%	5%	6%
Education				
Grade school or less	8%	7%	9%	5%
Some high school	21%	21%	19%	24%
Graduated high school	17%	16%	17%	22%
Some college or university	17%	18%	19%	12%
Trade certificate	3%	3%	2%	4%
College diploma	16%	16%	14%	21%
Bachelors degree	13%	14%	15%	8%
Masters degree or higher	5%	6%	5%	4%





"I have been told by a great number of mothers and grandmothers that they had to make do some days with only tea in order to give their children something to eat. And yet, they were very proud to tell me their children were really doing well at school and that later they would be able to have decent jobs."

FRANCINE, SURVEY VOLUNTEER

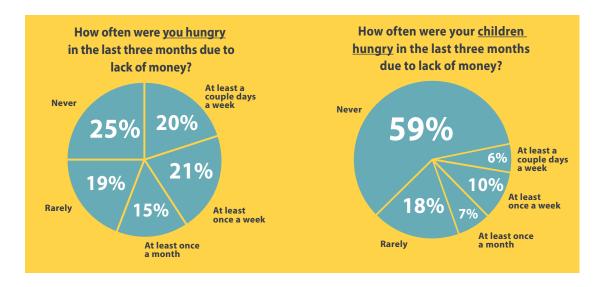


## What Hunger Looks Like in the GTA

While food banks do their best to relieve hunger, they cannot make up for what causes the demand for food banks - very low levels of income.

Forty-one per cent of adults who are food bank clients go hungry at least once per week. Despite their parents' best efforts, 16 per cent of children who are food bank clients go hungry at least once per week.

When people say they go hungry, it could mean skipping meals, reducing the amount of food eaten each meal (such as watering down soup to make it last longer), or not eating for an entire day.



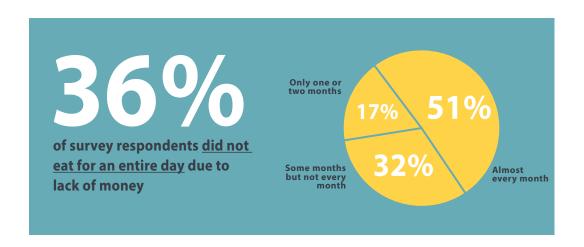
#### For more than a third of clients, hunger means not eating for an entire day due to lack of money

"Household food insecurity" can be defined as "inadequate or insecure access to food because of financial constraints".<sup>2</sup> It ranges from marginal food security – worrying about running out of food - to severe - skipping meals or not eating for an entire day due to lack of money for food.

Nearly 337,000, or 2.6 per cent, of Canadians experienced severe food insecurity in 2012, with about 1 per cent not eating for an entire day during the last year due to lack of money.<sup>3</sup> Asking that same question to people coming to food banks in the GTA, we get a closer look at the extent of severe food insecurity experienced within our local communities.

<sup>&</sup>lt;sup>2</sup> Tarasuk, V, Mitchell, A, Dachner, N. (2014). Household food insecurity in Canada, 2012. Toronto: Research to identify policy options to reduce food insecurity (PROOF). Retrieved from http://nutritionalsciences.lamp.utoronto.ca/.

<sup>3</sup> Ihid



More than a third of survey respondents say they have not eaten for an entire day in the last year due to lack of money. For over half of those respondents, this happened almost every month.

Respondents who were single, had a disability, or were receiving social assistance (either Ontario Works or Ontario Disability Support Program) as a main source of income were more likely to experience this severe form of food insecurity. These demographic and income groups are not mutually exclusive, and often overlap.

"(I gave up a meal to pay for) transit to meet with my ODSP worker." SURVEY RESPONDENT

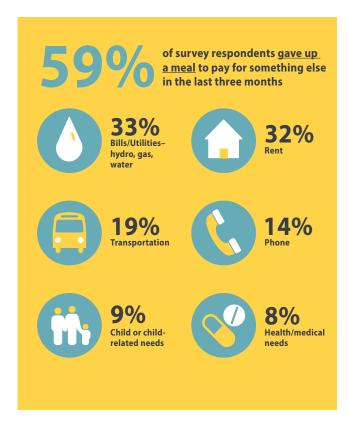
#### Why those coming to food banks in Toronto have to skip meals

For those living in poverty in the GTA, food unfortunately becomes a "flexible" expense. In order to afford more fixed expenses such as rent and utilities, people will sacrifice their meals.

The main reasons people reported going without food was due to housing-related costs, such as rent, and utilities such as hydro and gas. Utility costs proved to be especially challenging for many respondents due to an unusually cold winter this past year in the GTA.

Rent and utilities were not the only expenses for which food had to be sacrificed. Transportation costs, most often TTC fare, was the third most common reason people had to sacrifice food. Nearly one fifth of respondents had to skip meals in order to get to job interviews, doctor appointments, or to meet their caseworker if they were receiving social assistance.

Other common reasons included phone bills, child-related needs such as school trips, and medical needs for medications or other health needs not covered under a provincial health plan.



#### People are coming to a food bank for longer periods than they used to

Historically, most people who needed help from a food bank needed to do so on a shorter term basis, typically under a year. A food bank was a temporary measure to help them manage financial difficulty. While that still is the case for close to half of food bank clients, the other half of households coming to food banks are having to do so for longer than they used to.

People on average are now coming 18 months, whereas in previous years it was 12 months. For a third of clients, food banks have become more of a longer term coping strategy to manage low income levels than before.

This longer term need is consistent with the fact that people are receiving welfare for longer periods in the City of Toronto than they used to. For instance, single people are on Ontario Works for 10 months longer than they were 10 years ago.4

Limited incomes from programs such as Ontario Works and ODSP, combined with rising food and housing costs, are making longer term use of food banks a necessity.

#### How long people come varies by demographic

How long people need to come to a food bank varies according to their situation. Those who receive their main source of income from employment come for a relatively shorter period of time, as their income levels may vary depending on their hours of work, especially if they are working part time or contract work.

People with a disability come on average for longer periods, due to fixed incomes, especially if they are receiving social assistance, and rapidly rising costs of living.

#### Sacrificing food is often not enough to make ends meet

Visiting a food bank, as well as skipping meals, is one strategy that people have to use in order to make ends meet. Borrowing from friends or family was the most common way that people were able to get by. Other common methods included using a credit card and line of credit, with some mentioning that they had to use payday loans or services that provided fast cash advances. In addition to compromised dietary intake, many clients are vulnerable to being pushed deep into debt in order to manage their living costs.

> "(I gave up a meal so) I could have enough money for my sons' birthday gifts."

SURVEY RESPONDENT

<sup>&</sup>lt;sup>4</sup> Toronto Employment and Social Services, Presentation to Social & Health Supports Subcommittee, June 25 2014.

#### People are coming to a food bank for longer periods than they used to

46% of clients

12 months or less

20% of clients

More than one year to two years 34% of clients

More than two years

#### **Median length of time coming:** How long people come varies by demographic



24 months Person with a disability



21 months Single parent



12 months **Working poor** 



7 months Recently laid off and receiving E.I. as main source of income

#### **Sacrificing food is still not enough:** Other ways people in the GTA try to make ends meet



**Borrow from** friends or family



Use credit card



**Sell property** (e.g. car, TV, jewelry)



Use line of credit



**Cash in RRSPs** or other assets



None of the above



"(The focus should be on) affordable housing because almost all our money goes to putting a roof over our heads."

SURVEY RESPONDENT





# **Social Assistance** and the Food and **Shelter Gap**

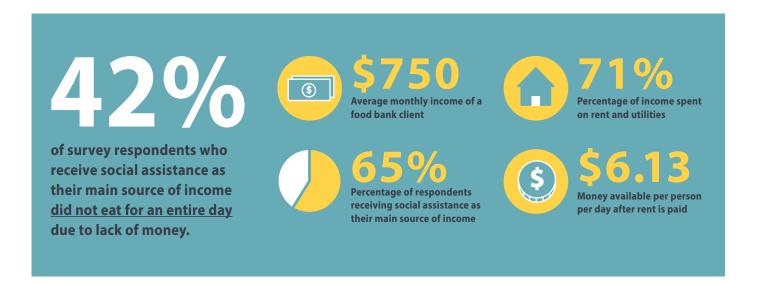
The main reason people go hungry in the GTA is not due to lack of availability of food, but a lack of money. The average monthly income of a food bank client is \$750, which if calculated for the year, falls far below any standard of low income or poverty measure. With this level of income, it is the cost of housing that provides the biggest financial strain. Food bank clients in the GTA spend on average over 70 per cent of their income on rent and utilities, leaving little left over for other necessities such as food.

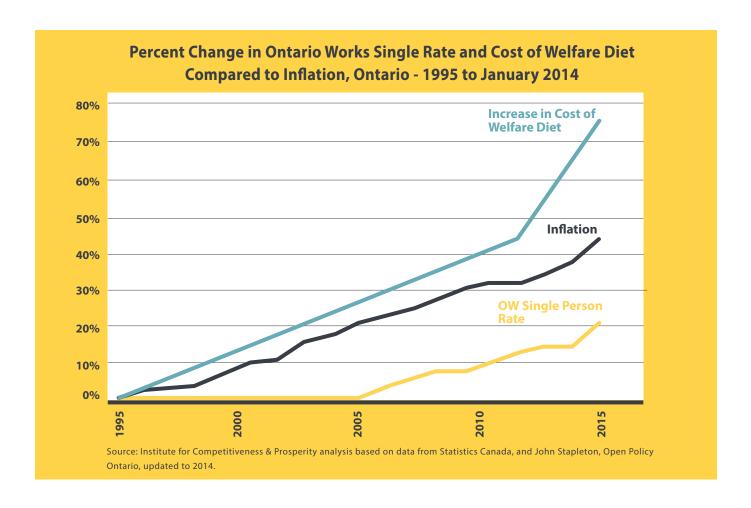
Main Source of Income	Percentage
Provincial Social Assistance:	
Ontario Works	37%
Ontario Disability Support Program (ODSP)	28%
Job	14%
Pension	7%
Child tax benefits	4%
No income	3%
Employment insurance	2%
Other	5%

When you see the gap between what food and rent costs in the GTA, and the amount of money people get on social assistance, it becomes clear why receiving social assistance almost guarantees the need for a food bank.

Sixty-five per cent of survey respondents receive social assistance as their main source of income. Social assistance in Ontario consists of Ontario Works (welfare) and the Ontario Disability Support Program (ODSP). Ontario Works is meant to be a temporary safety net of absolute last resort for those who have few if any other means of financial support; the Ontario Disability Support Program is meant for individuals who have a long-term disability that prevents them from being able to participate fulltime in the workforce, and who do not have access to or are not sufficiently covered by a private employer-based disability coverage.

Neither ODSP nor Ontario Works provide amounts that are sufficient to cover basic necessities, including food. The monthly income from Ontario Works for a single person is \$626 per month, and \$1,086 per month if they are receiving ODSP. These income programs are also not indexed to inflation, and in regards to single people, both fall below any standard of low income measure in Canada. For the income of a single person receiving Ontario Works to be comparable to where it was 20 years ago in 1994, rates would have to increase by 60 per cent.





Having to live on this level of income may be one reason food bank clients receiving social assistance are almost twice as likely to not have eaten for an entire day during the previous year compared to those who are also living in low income households but not receiving social assistance.

The increasing gap between the cost of food, housing, and the income received from social assistance can be seen using a recently updated locally shopped basket of goods, along with updated rental housing costs for the GTA.

#### The food gap

In 1995, Ontario Works rates were reduced by over 21 per cent, and were raised by small increments since that period. The chart above illustrates how these rates have fallen far behind inflation, let alone the cost of food.

The "Welfare Diet" used as the basis for this comparison was what the provincial government in 1995 claimed that a single person on welfare could afford for the month.

# Since 1995, the cost of the Welfare Diet has increased by almost 75 per cent, while the rate of welfare has increased by only 20 per cent<sup>5</sup>

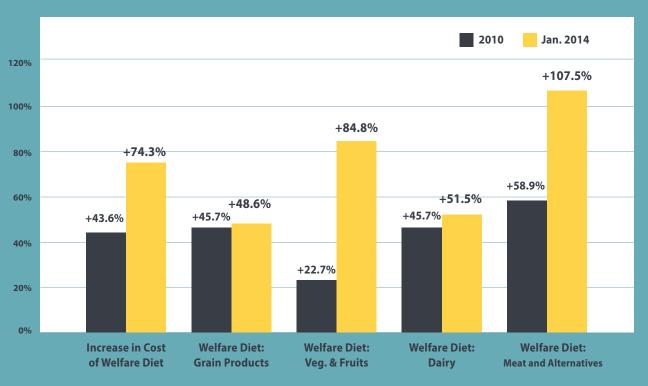
The rising cost of food hits particularly hard when certain items such as fruit and protein, important to maintain health and fight illness, are being priced out of reach for those on low incomes.

For adults, Canada's Food Guide recommends getting between 7 and 10 servings of vegetables and fruit and 2 to 3 servings of meat and alternatives each day. Clients with disabilities and other health conditions spoke about how

<sup>&</sup>lt;sup>5</sup> Note: Social assistance rates are based on the total monthly allowance for a single person on Ontario Works.

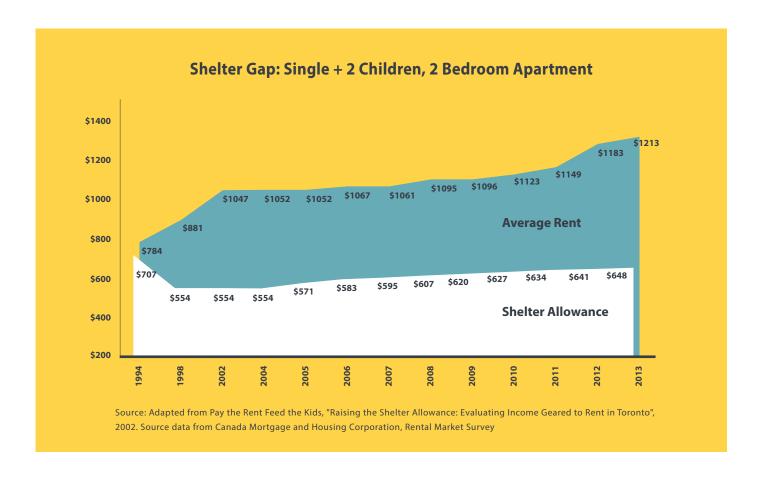
Source: Institute for Competitiveness & Prosperity analysis based on data from Statistics Canada, and John Stapleton, Open Policy Ontario, updated to 2014







Grocery items are based on those from the "Welfare Diet" that the provincial government in 1995 claimed a single person receiving welfare could afford for the month. Updated costs are from January 2014 shopping at a large chain grocery store in Toronto using the same quantity and brand of item where possible.



their doctors and other health care providers recommend they eat a certain amount of fruit and vegetables per day to improve their health. However, food bank clients often mentioned they could not afford the rising costs of vegetables and fruit, as well as meat and other forms of protein. In many cases the non-perishable food they could get from the food bank is what enabled clients to be able to afford to buy a few of these fresh items at all.

The updated welfare diet for 2014 shows the high rate of inflation for meat and meat alternatives, as well as vegetables and fruit. The rate of increase for these items has been especially pronounced over the last four-year period compared to other items such as dairy and grain products.

#### The shelter gap

In fall 2013 the average market rent for a bachelor apartment was \$873, and \$1,032 for a one bedroom.6 With an average income of \$750 dollars per month, it is very difficult for food bank clients to find market rent housing that is affordable.

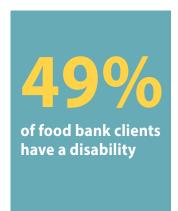
Finding affordable apartments is especially difficult for households with children receiving Ontario Works, as the shelter portion of social assistance does not come close to covering market rents in Toronto.

<sup>&</sup>lt;sup>6</sup> Canada Mortgage and Housing Corporation, Rental Market Report, Greater Toronto Area, Fall 2013.

# **Disability and Hunger**

#### People with disabilities are not only more likely to be reliant on social assistance, but also on food banks

In the survey, nearly half of food bank clients report having a disability or serious illness. Disabilities that clients live with could be physical, mental, or another serious illness such as cancer. For some people it's a combination of disabilities or illnesses. While the range and severity of the type of disability varies, what they all have in common is a lack of money with which to afford both food and rent, as well as other supports needed for their conditions.



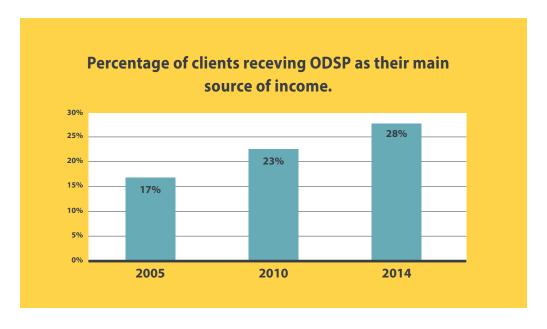
Clients with a disability receiving Ontario Works	26%
Clients with a disability receiving ODSP	53%
Clients with a disability who are single	55%
Clients without a disability who are single	35%
chants minibat a disastily mile are single	3370
Percentage of survey respondents who have no entire day due to lack of money	
Percentage of survey respondents who have no	

Fifty-five per cent of respondents who reported having a disability are single people, compared to 35 per cent for those who are not disabled. The vast majority of those with a disability who are coming to food banks are also receiving social assistance: with 53 per cent receiving ODSP and 26 per cent receiving Ontario Works as their main source of income.

ODSP is most likely to be a long-term source of income. The amount of income a single person receives through ODSP is just over \$13,000 annually. The rates of ODSP are not set based on actual living costs, and fall short province-wide in covering costs of basic expenses, let alone the added costs of having a disability.<sup>7</sup>

"For example, I have limited vision and must have lights on all the time. The cost of hydro is killing me!! Without the food bank I'd be in serious trouble. I'd likely be dead." SURVEY RESPONDENT

<sup>&</sup>lt;sup>7</sup> http://www.odspaction.ca/resource/adequate-incomes-people-odsp



While the income received from ODSP is significantly higher than that received from Ontario Works, it is still falling far behind compared to inflation and increasing food costs. So it is not surprising that the percentage of food bank clients receiving ODSP is steadily increasing. Whereas in 2005 it was 17 per cent, now it is 28 per cent.

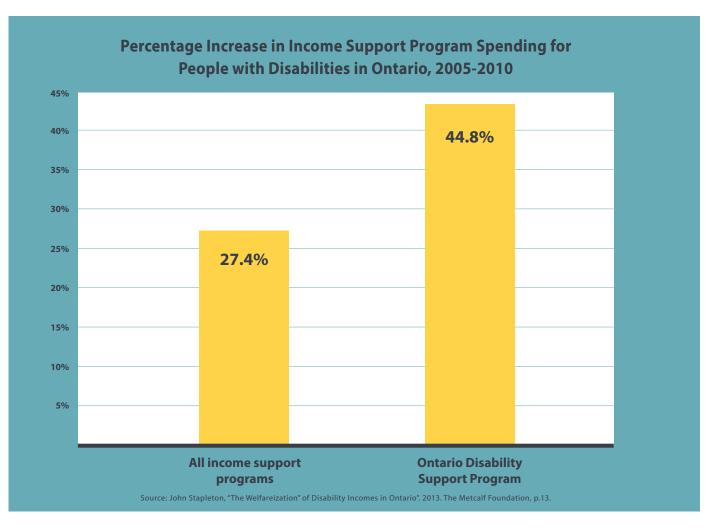
Those with a disability are significantly more likely to have not eaten for an entire day due to lack of income than those without a disability. This severe level of food deprivation can further compromise already precarious health conditions.

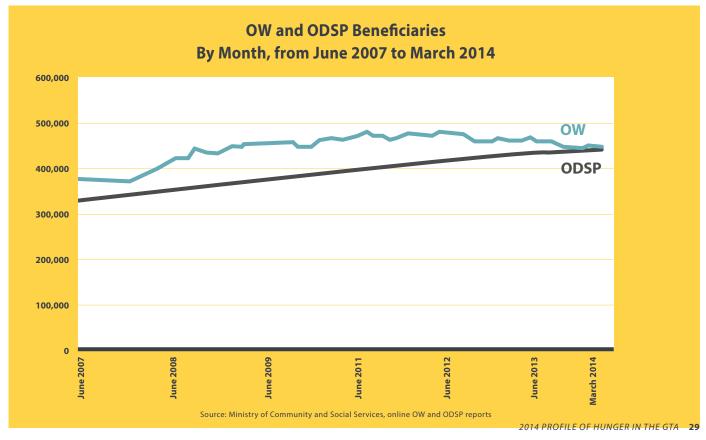
The most commonly cited reasons for skipping meals for those with disabilities are the same for those without disabilities - rent, transportation, and utilities. Some people with disabilities mentioned that in order to be able to afford special dietary items, or even staple items like fruit and meat, they have to get their non-perishable items such as soup or sauce from a food bank, or skip some meals altogether.

#### With more people relying on provincial disability programs, more will be vulnerable to poverty and hunger

Survey respondents receiving social assistance give an indication of what might become more commonplace with our present income security system for people with disabilities. In their paper "The Welfarization of Disability Incomes in Ontario," the Metcalf Foundation illustrates the large shift in the cost of disability support in recent years, with social assistance carrying an increasing share.

Provincial social assistance is intended to be a program of last resort. As such, there are serious limitations to the program, including low income amounts that are not indexed to inflation; restrictions on the level of liquid assets people are allowed to have before they





# "People with compromised immune systems should not go a day without food." SURVEY RESPONDENT

apply or stay on the program (under \$5,000 for a single person); and clawbacks on income received through other sources, such as employment.8

What was intended as a disability income support program of last resort is now becoming the only option for an increasing number of people. Fewer people with disabilities are eligible for employer-triggered disability income programs, and the only resort becomes ODSP.

An aging population means more people may be likely to encounter an illness or disability that prevents them from working or re-entering the workforce. While an increase in the amount of people receiving income support for disability is not surprising, the rate of increase of program spending on ODSP is much higher than the increase for all income support programs combined - with a 45 per cent increase in program spending for ODSP from 2005 to 2010.9

This increase in program spending is not surprising given the steadily rising caseloads of the program, with over 440,000 Ontarians currently receiving ODSP. On the other hand, Ontario Works caseloads fluctuate, depending on the state of the economy and job availability. Based on the trends illustrated in the chart on the previous page, the number of ODSP beneficiaries will soon outnumber Ontario Works beneficiaries in Ontario for the first time.

The Metcalf report notes that while there has been an increase in social assistance income support for those with disabilities nationwide, Ontario has seen a particularly large increase.

If more people are becoming reliant on provincial disability support programs in Ontario, more people will be vulnerable to poverty and hunger due to the way the program is currently designed.

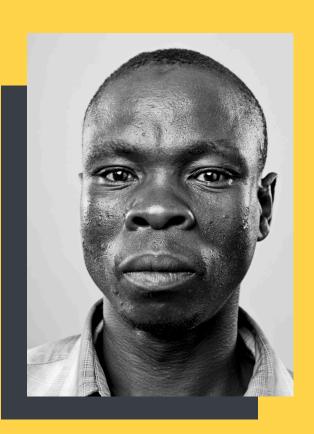
<sup>&</sup>lt;sup>8</sup> John Stapleton, "The Welfareization of Disability Incomes in Ontario". 2013. The Metcalf Foundation.

<sup>&</sup>lt;sup>9</sup> Stapleton, p.13.

Providing food, on its own, will not solve hunger in the long term. However food banks are most often anti-poverty, multiservice organizations working on long-term solutions.







"Thank you for the food, I hope in the future to do something for others, what you have done for me. I will soon get the job I have been waiting for."

**SURVEY RESPONDENT** 

### Conclusion

Every year of doing this survey, we see sentiments such as the one above from survey respondents, sentiments which often come to fruition. Despite their financial circumstances, food deprivation, and the stress and stigma that accompany living in poverty, they remain positive and hopeful. Many see their need for food banks as a temporary situation, with promises to give back once they themselves get back on their feet.

Through these interviews, people also share their hopes and ideas of how to make things better for themselves and others. They often talk about the importance of affordable housing. They also look for opportunities to access jobs from which they can support themselves. In regards to employment, they talk about wanting better recognition of foreign credentials, employment programs that provide better training and more opportunities, and addressing barriers to employment for people with disabilities.

Ultimately, people want to be as independent as possible. But the barriers to that independence can be overwhelming. These barriers include a labour market that is shifting more and more to part-time and contract work; a social assistance system that forces people to live without enough money to afford food; and a rental housing market that is becoming increasingly unaffordable. For people living with disabilities, these barriers are magnified.

#### Removing barriers: transforming the system

A transformed social assistance system could go a long way towards helping people overcome these barriers. As the province moves forward with its next Poverty Reduction Strategy, attention will need to continue to be paid to implement some of the key recommendations of the Social Assistance Review Commission as outlined in their "Brighter Prospects: Transforming Social Assistance in Ontario" report. This report was the result of a large-scale review of social assistance in Ontario, and included longer-term recommendations that would lead towards a transformation of the system.

These longer-term recommendations echoed similar solutions mentioned by food bank clients, such as improving the availability and quality of employment services, and moving social assistance from a system of surveillance to one of real support. The report also considered the implementation of a new housing benefit, which would be a monthly payment given to low-income households to help them pay their rent. This payment would also be delivered outside the social assistance system, similar to child tax benefits, but also available to single-person households.

Any transformation of the social assistance system also needs to seriously look at improved income supports for people with disabilities. This also includes improved integration between provincial and federal disability income support systems (such as Canada Pension Plan Disability and Ontario Disability Support Program), and providing a wider range of employment supports for people with disabilities so they can have more opportunities to earn income.

#### Fighting hunger today and tomorrow

Providing people food, on its own, will not solve hunger in the long term. However food banks are most often anti-poverty, multiservice organizations working on long-term solutions. Clients such as Wendy (see pages 8 and 9) show us that despite seemingly insurmountable barriers, moving forward and escaping poverty is still possible. But in the meantime people need to eat. And while we work towards these longer-term changes that seek to transform the income support system, we will continue to do our best to help people get the food they need.

# 2014 Annual Survey Methodology

#### **Reporting Food Bank Use**

The Who's Hungry 2014 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 13 are for Daily Bread Food Bank member agencies and participating regional partner agencies. Regional partners are The Mississauga Food Bank, North York Harvest Food Bank, York Region Food Network, Life Corps Food Share 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 late February until mid-April 2014, in neighbourhood food banks across the GTA. Volunteers were trained to conduct a 26-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. Overall, 37 food banks participated in the survey and 29 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**

The target number of surveys was established based on the estimated number of total households coming to food banks across the GTA. About 1000 surveys were conducted for this study; 989 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 2014 Who's Hungry Survey is made possible through the contributions of hundreds who have donated their time and experience.

Foremost, Daily Bread Food Bank thanks the nearly 1000 food bank clients who shared their personal accounts. We are always grateful that you were 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 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 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, Life Corps Food Share, 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

Aurora Food Pantry

Bathurst-Finch Community Food Bank

Christ Church St. James Food Pantry

Churches by the Bluffs

Community Share Food Bank

Fareshare Oakville

Flemingdon Park Food Bank

Fort York Food Bank

Glen Rhodes United Church Food Bank

Georgina Community Food Pantry

Haven on the Queensway

Lansing United Church

Lawrence Heights Community Food Bank

Malvern Food Bank

Markham Food Bank

New Toronto Street Food Bank

**Newmarket Food Pantry** 

Oasis Dufferin Community Centre

Oriole Food Space

Our Saviour Lutheran Church Food Bank

Scarborough Center for Healthy Communities

Scarborough Food Bank

Scott Mission

SDA Oshawa Food Bank

Simcoe Hall Settlement House

Seva Food Bank

Sorauren Food Bank

St. Mary's Food Bank – Coopers and Dundas locations

St. Ninian's Food Bank

The Stop Community Food Centre

Thistletown Community Services Unit

Toronto People With AIDS Foundation

Weston Area Emergency Support

Whitchurch-Stouffville Food Bank

Yonge Street Mission

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